



COOK COUNTY
COMMUNITY DEVELOPMENT
ANNUAL ACTION PLAN
2011

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Prepared by Cook County Bureau of Economic Development

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Second Program Year Action Plan

The Second Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Cook County 2011 Annual Action Plan (Action Plan) is the second annual plan of the Consolidated Community Development Plan (2010-2014). The Consolidated Plan describes strategies that address the need for affordable housing, supportive housing for special needs populations, homeless shelters and prevention, economic development, infrastructure improvements, and public services in suburban Cook County. This Action Plan presents programs, activities, and resources for Program Year 2011 (October 1, 2011 to September 30, 2012) that addresses the needs and objectives identified in the five-year Consolidated Plan.

The Plan provides the basis for receiving annual funding under the U.S. Department of Housing and Urban Development (HUD) Community Planning and Development formula grant programs. Cook County receives funds from three formula grant programs: Community Development Block Grant (CDBG); HOME Investment Partnerships (HOME); and Emergency Shelter Grants (ESG).

The Action Plan is an annual update to the comprehensive planning document for suburban Cook County municipalities under 50,000 in population and unincorporated Cook County. The plan does not include the City of Chicago. The City of Berwyn and the Town of Cicero are only covered by the HOME Program.

The Cook County Board of Commissioners has delegated the responsibility of administering these HUD funds to the Bureau of Economic Development. The Bureau works with municipalities, non-profit organizations, County departments, businesses, developers, and individuals to use the community development funds to help revitalize communities and promote economic opportunity in the County.

The activities funded through the CDBG, ESG, and HOME programs address prioritized needs that are identified in the Consolidated Plan and summarized in the Action Plan. Program activities are designed to achieve the following national objectives:

- to ensure decent, affordable housing opportunities,
- establish and maintain a suitable living environment,
- expand economic opportunities, and
- end homelessness in suburban Cook County.

The County will have a total estimated Action Plan budget of \$17,628,875¹ comprised from the following sources:

HUD AMOUNTS			
Program	2011	Program Income ¹	Total
CDBG	\$9,405,820	\$295,000	\$9,772,820
HOME	\$5,523,940	\$1,900,000	\$7,423,940
ESG	\$432,115	\$0	\$432,115
TOTAL	\$15,361,875	\$2,195,000	\$17,556,875

With these and other funds that might become available, the County will work to implement and follow a set of strategies designed to meet its priority needs determined in the Consolidated Plan. A complete description of each funded project is included in Appendix A. Please note that the proposed strategies identified below cover the 5-Year Consolidated Plan time period; however, not all strategies are included in each Program Year.

Affordable Housing Strategies

- 1.1 Affordable Housing Program: Provide financing to qualified developers to preserve and increase the supply of affordable multi-family rental housing units through acquisition, rehabilitation, and new construction of rental housing for low- and moderate-income households.
- 1.2 Tenant-Based Rental Assistance: Provide rental assistance to low- and extremely low-income renter households at risk of homelessness.
- 1.3 Homeowner Rehabilitation: Provide financial assistance to existing homeowners to preserve and improve the existing supply of affordable owner-occupied housing units through rehabilitation and energy efficiency improvements.
- 1.4 Homebuyer Assistance: Provide financing and HUD-certified counseling to qualified low- and moderate-income households looking to purchase their first home.

Homeless Strategies

- 2.1 Shelter Operations: Provide support and assistance to the Continuum of Care and the network of emergency shelter transitional housing, and homeless service providers in order to accomplish the ultimate goal of moving homeless individuals and families into permanent housing situations.
- 2.2 Homeless Prevention: Provide financial and counseling assistance to organizations that assist individuals and families at risk of becoming homeless.

¹ The estimated budget includes **expected program income** that may or may not be received by the County. The County expects to reprogram additional funds from prior years.

- 2.3 Permanent Supportive Housing Development: Provide financing to qualified developers to increase the supply of permanent supportive housing opportunities for chronically-homeless persons.
- 2.4 Permanent Supportive Housing Rental Assistance: Provide tenant-based rental assistance to support permanent supportive housing opportunities for chronically homeless persons.

Supportive Housing Strategies

- 3.1 Permanent Supportive Housing Development: Provide financing to qualified developers to preserve and increase the supply of permanent supportive rental housing through acquisition, rehabilitation, and new construction.

Community Development Strategies

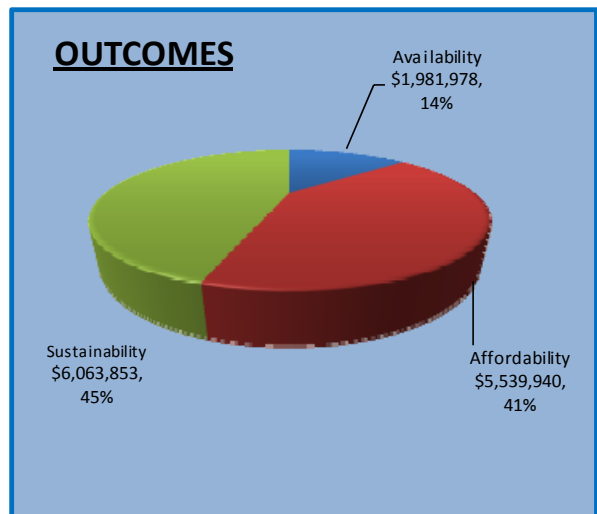
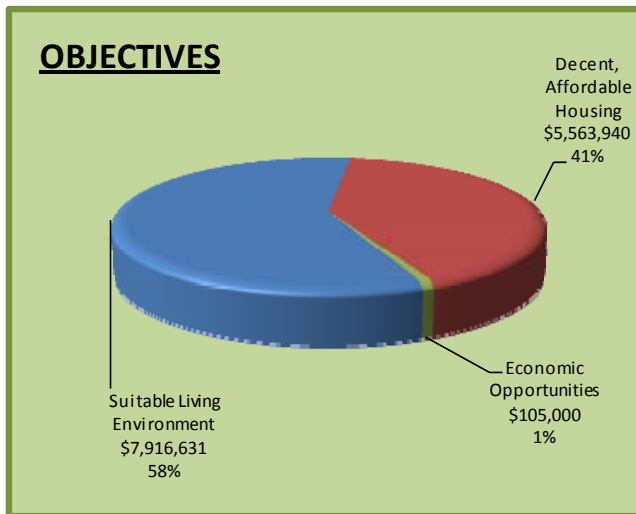
- 4.1 Facilities and Infrastructure Improvements: Provide assistance to targeted low income communities to upgrade infrastructure, capital improvement projects, and public facility improvements, with a focus on low- mod-income areas.
- 4.2 Housing Services: Increase the level of housing-related public services available and accessible to low and moderate income households.
- 4.3 Social Services: Provide financial assistance to non-profits and public agencies to increase the availability of community-based services designed to enhance the quality of life for low and moderate income households.
- 4.4 Economic Development: Provide economic development assistance to new and existing businesses to retain or create new employment opportunities for low and moderate income persons.
- 4.5 Blight Removal: Clear and remove blighted structures that destabilize neighborhoods and detract from neighborhood investment in order to redevelop the property that contributes to the sustainability of the area.
- 4.6 Neighborhood Planning: Provide planning assistance to communities and neighborhoods in CDBG-eligible areas.

Per HUD guidance, the County has assigned an objective that best describes the purpose for funding each project and an outcome that best reflects what the County hopes to accomplish. The three objectives are to create a suitable living environment, provide decent housing, and create economic opportunities. The three outcomes are increasing availability and accessibility, improving affordability, and promoting sustainability. The table below summarizes the objectives and outcomes of the County's 2011 projects by dollar amount.

2011 OBJECTIVES AND OUTCOMES				
Objectives	Outcomes			Total
	Availability (1)**	Affordability (2)***	Sustainability (3)	
Suitable Living Environment (1)**	\$1,886,978	\$16,000	\$6,013,853	\$7,916,831
Decent, Affordable Housing (2)***	\$40,000	\$5,523,940	\$0	\$5,563,940
Economic Opportunities (3)	\$55,000	\$0	\$50,000	\$105,000
Total	\$1,981,978	\$5,539,940	\$6,063,853	\$13,585,571

**Does not include Administration*
***Includes ESG funds*
****Includes HOME Funds*

2011 Budget by Performance Measurement Objectives and Outcomes



Public Participation

The County undertook a comprehensive public participation process that gave residents opportunities to participate in the development of the plan. These included:

- Multiple meetings held by municipalities seeking County funding
- Regional meetings held by the County
- Funding meetings held by the Community Development Advisory Council (CDAC)
- A County Board Meeting
- Publication of draft plan
- Public Comment Period

Past Performance

Cook County has accomplished much over the course of its participation within the CDBG, HOME, and ESG programs. While some funded projects did not realize their initial goals, the overall accomplishments of the programs have been impressive.

The County began its participation in the HOME program in 1992. To date, the County has created 2,266 affordable rental units, assisted 290 homebuyers, and rehabilitated 549 units of owner-occupied housing.

In a typical year, CDBG provides direct benefits (through a funded service or facility) to approximately 100,000 residents, 70% of whom are low and moderate income.

While the annual ESG allocation is small relative to other homeless resources available, the ESG program subsidizes the operations of essential homeless shelter and services that serve as a safety net for those most in need. Each year, ESG funds benefit approximately a thousand homeless and at risk of homeless persons who receive services from supported agencies.

The County continues to work toward the goals to increase its performance in 2011. The County will improve the timeliness of its commitment and expenditure of program funds. In addition, the County is working to expand its outreach to women and minorities for citizen participation and contracting opportunities.

For a more complete analysis of the County's accomplishments, please review the Consolidated Annual Performance and Evaluation Report ("CAPERS") available at the Bureau of Economic Development's website, Planning and Development.

General Narrative

1. ***Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas:***

In regard to community development, the County's most pressing needs are in the southern portion of the county. The table below provides a general indication of how CDBG funds will be dispersed geographically throughout the county. For more detailed information regarding project location, please refer to the List of Proposed Projects in Appendix A.

County Subdivision	CDBG Funding	Percent
South	\$4,436,929	47.1%
West	\$1,910,837	20.3%
North	\$ 872,100	9.3%
Countywide	\$2,185,774	23.3%
Total	\$9,405,840	100%

2. ***Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities:***

The County currently qualifies as an exception community, meaning that the County may invest CDBG funds in areas where at least 49.2% of the households earn less than 80% of the area median income.

The affordable housing strategies will not be focused on a specific geography. The data show that the need for affordable housing is spread across the county. While the primary determinant in funding for affordable housing projects will be the ability to maximize affordability, projects that have a stabilizing influence in designated low- and moderate-income areas will receive additional consideration.

The homeless strategies presented in this Consolidated Plan will not focus on any specific geographic area, as the County has identified homelessness as being present in all three Cook County regions. The County may consider geography, however, when determining the service area of proposed projects to improve coordination and avoid duplication of services. The Continuum of Care prioritizes the needs of the homeless population and their providers throughout all of suburban Cook County.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs: In its five-year Consolidated Plan, the County identified the following obstacles and proposed actions to meeting underserved needs.

- **Lack of Funding:** The main barrier public service agencies identified is a lack of funding to sufficiently serve all those who need assistance. The County will grant CDBG and ESG funds to these organizations to help them provide services. Since these grants are only a small portion of the funding that the public service agencies need, the County will support their applications for funding from other sources and provide additional assistance when possible. However, with the decrease of many federal and state dollars, the County will give greater consideration to subrecipients with a credible track record and a strong capacity building effort.
- **Housing Counseling Certification:** The County will continue to strengthen the subrecipient agencies whose primary request for funding is for a variety of counseling services. The County recognizes that HUD provides certification for an array of housing counseling, including fair housing counseling, that serve communities, families, and individuals who are seeking assistance in securing access to decent, affordable housing. The County continues to encourage housing counseling certification from HUD for those agencies if they continue to request funding.
- **Community Development:** CDBG funds have been allocated to off-set the needed improvements in our municipalities. Some of the infrastructure in the county is antiquated and in need of reconstruction or replacement. Insufficient funds are the major obstacle to addressing this need, and municipal financing will help to address only a portion of the problem. Many communities also have inadequate resources to maintain community facilities and increase services. CDBG funds will help address this gap.
- **Homelessness:** The County will work with the Alliance to End Homelessness in Suburban Cook County, the lead agency of the Continuum of Care system, to implement their priorities for assisting homeless people with services, providing homeless persons with emergency shelter, to rehouse those who have been homeless, and to prevent persons facing homelessness from becoming homeless. The County will also collaborate with the Alliance to End Homelessness in Suburban Cook County to best strategize how to meet the needs and respond to changes in the homeless population. Additionally, the County will continue to work with homeless service providers and the Alliance to End Homelessness in Suburban Cook County to identify additional resources to aid in their efforts.

- **Community Housing Development Organizations:** The County will continue to strengthen the capacity of Community Housing Development Organizations (CHDOs), as certified by the County, to develop affordable housing. The County will continue to disseminate information to current and prospective CHDOs regarding external technical assistance, affordable housing development training, and capacity building opportunities. Formal referrals to a HUD-approved technical assistance provider will continue to be made as appropriate. The County will also work to refine and strengthen its CHDO certification and re-certification processes to ensure that applicant agencies satisfy all eligibility requirements and have sufficient development capacity. General funding opportunities and requirements as they relate to CHDOs will also be clarified.
 - **Abandoned Properties:** A large number of blighted, abandoned properties have significant back taxes owed to the County, often in amounts that exceed the value of the property. Owners have no economic incentive to sell the property since the costs to clear the title would exceed the proceeds they would receive from the sale. In addition, federal regulations prohibit the use of Consolidated Plan funds administered by the County to pay the back taxes owed to the County. To address this, the County will explore ways to utilize its No Cash Bid program and otherwise assist municipalities address these abandoned properties.
4. ***Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan:***

The federal, state, and local funding sources available to the County to address the affordable housing and community development needs within the community are included in the following table. The table below does not include encumbered one-time allocations of Recovery Act funds, including Neighborhood Stabilization Program (NSP), Homelessness Prevention Rapid Re-Housing Program (HPRP), and CDBG-R.

Given current corporate budget challenges, the Bureau of Economic Development will require developers to furnish the required 25% match in HOME funded projects.

ESG match will be provided by the ESG-funded subrecipients in the form of cash and/or in-kind services:

Agency	Award Amount	Match Amount
Aunt Martha's Youth Service Center	\$14,899	\$283,115
Beds Plus Care	\$14,899	\$32,540
Bethel Community Facility	\$9,933	\$15,000
Catholic Charities	\$35,263	\$37,000
CEDA	\$30,792	\$100,000
Connections for the Homeless, Inc.	\$10,926	\$28,000
Crisis Center for South Suburbia	\$29,799	\$42,500
Ford Heights CSO	\$14,403	\$25,000
PADS to HOPE, Inc.	\$16,638	\$52,000
Pillars Community Services	\$14,899	\$15,000
Respond Now	\$9,933	\$20,000
Sarah's Inn	\$5,000	\$5,000
South Suburban Family Shelter	\$29,798	\$100,000
South Suburban PADS	\$39,733	\$114,000
The Center of Concern	\$16,886	\$20,000
The Harbour, Inc.	\$11,423	\$36,550
Together We Cope	\$30,792	\$110,000
Vital Bridges NFP, Inc.	\$7,946	\$8,000
West Suburban PADS, Inc.	\$21,852	\$56,500
WINGS Program, Inc.	\$21,852	\$50,000
YMCA Network	\$22,845*	\$40,000
TOTAL	\$410,510**	\$1,190,205

* Please note that during the Public Comment period, the YMCA Network informed the County that the organization was no longer able to use its award of \$22,845. These funds will be reallocated to other organizations in accordance with HUD regulations.

** This amount does not include Cook County Administration of \$21,605.

2011 Potential Funding Sources

Funding Source	Type of Funds	Administrator	Available
CDBG Program funds	Federal	Cook County	\$9,405,820
HOME Program funds	Federal	Cook County	\$5,523,940
ESG Program funds	Federal	Cook County	\$432,115
Continuum of Care Competitive	Federal	Continuum of Care*	\$7,686,154
Public Housing (including Section 8)	Federal	Cook Co. Housing Authority*	\$130,091,039
HOME Match	Local	HOME funded subrecipients*	\$1,380,985
ESG Match	Local	ESG-funded subrecipients*	\$1,190,205
*These funds are <u>not</u> administered by the Bureau of Economic Development.			

Managing the Process

1. *Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan:*

Cook County is governed by the County Board President and the 17-member Board of Commissioners, who are elected to a four-year term. The President and Board approve all projects for the Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG) and HOME Investment Partnerships (HOME) Programs that are included in the Consolidated and Annual Action Plans.

The Board designated the County's Bureau of Economic Development as the lead agency to oversee the administration of the Consolidated Plan and the CDBG, ESG, and HOME programs. The overall mission of the Bureau is to work with municipalities, non-profit organizations, businesses, developers, and others to revitalize communities and promote economic opportunity in Cook County. As the lead agency for administering these programs, the Bureau works in partnership with local municipalities, private and public agencies, and non-profit and for-profit organizations to implement the grant programs.

2. *Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process:*

The County works in cooperation with local governments, private and public agencies, for profit and nonprofit organizations, and the general public to develop the Annual Action Plan to address the housing, community development, and social service needs of suburban Cook County. This outreach has helped Cook County develop more meaningful plans, use limited resources more efficiently, and reduce gaps in delivering services. The following table summarizes the process by which the plan was developed.

Date	Action
Jan. 11	Application Workshop Training
Jan. 13	South & Southwest Regional Public Hearing in Markham
Jan. 20	North & Northwest Regional Public Hearing in Rolling Meadows
Jan. 27	West Regional Public Hearing in Maywood
Feb. 17	CDBG/ESG Applications due
Mar. 24	Initial Advisory Council Public Hearing at Cook County Building
May 19	Second Advisory Council Public Hearing at Cook County Building
June 14	Cook County Board Project Recommendation Approval
July 1	30-Day Public Comment Period Begins
Aug. 1	30-Day Public Comment Ends
Aug. 13	Submit Plan to HUD

3. ***Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies:***

To ensure coordination with municipalities and non-profit partners, the Bureau of Economic Development sponsors the Cook County Community Development Advisory Council (CDAC) to review program allocations and performance. The 11-member CDAC is comprised of suburban elected officials and representatives from the non-profit sector who represent all of the regions in Cook County. CDAC serves as the forum for all County-wide public hearings, and the Council provides input on needs, priorities, project recommendations and project performance.

The Bureau of Economic Development will also continue to work closely with Housing Authority of Cook County (HACC) and The Alliance to End Homelessness in Suburban Cook County as the lead agency of the Continuum of Care (CoC) to address the needs of their specific clientele to ensure the limited resources available are put to their highest and best use.

Citizen Participation

1. ***Provide a summary of the citizen participation process:***

A key element of the Cook County Action Plan is citizen participation. Citizen comments were solicited to help establish the needs and priorities in the Consolidated Plan. The County has established a public hearing process at the county level and the municipal level. At the county level, the Bureau of Economic Development holds three annual regional hearings and three hearings held in Chicago in the County Building. At the municipal level, municipalities hold three meetings to determine community needs and priorities, and to evaluate performance in implementing projects. In addition, the Cook County Community Development Advisory Council (CDAC), whose membership represents the county, assists with the citizen participation public hearing process. Cook County met citizen participation requirements prior to submitting this Action Plan to HUD by carrying out the following activities.

- Providing citizens with information about the federal funds available for community development and housing activities and the range of activities that may be undertaken with those funds.
- Holding three regional public hearings to provide information about and requirements for community development funds and to obtain citizens' views on Cook County's housing and community development needs.
- Requiring each municipality and township that receives federal funding through Cook County to hold one public hearing to obtain citizens' views, concerns and community needs; a second hearing to discuss and prioritize projects proposed for funding; and a third hearing to discuss performance and solicit public comment.
- Holding one public hearing at which the non-municipal subrecipients must present their proposals for community development funding to the general public and the Community Development Advisory Council (CDAC).
- Holding one public hearing to present the recommended community development projects to the general public and to request approval from CDAC to submit the projects to the Cook County Board of Commissioners.
- Submitting recommendations to the County Board for approval. Approval must be given before results are submitted to the U. S. Department of Housing and Urban Development (HUD).

- Publishing a notice in the Chicago Sun-Times and approximately 120 suburban newspapers that the draft Annual Action Plan, containing the County's proposed statement of community development objectives and projected use of funds, was available for citizen examination and comments.
- Putting the draft plan on the County's web site.

2. Provide a summary of citizen comments or views on the plan:

No public comments have been received on the Action Plan.

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities:

Within the public notices for the public hearings, the ad informs the public that, "Cook County will provide assistance to persons with disabilities needing interpreters or other auxiliary aids and services in order to participate in the hearing". In 2011, the County will increase its outreach efforts by working with funded organizations and other community partners to distribute and collect information from low- and moderate-income persons participating in existing programs. The County will make efforts to accommodate persons with disabilities to ensure the opportunity to participate in the planning process.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted:

No public comments have been received on the Action Plan.

Institutional Structure

Describe actions that will take place during the next year to develop institutional structure:

In 2011, Cook County will continue to strengthen the capacity of its partner organizations through funding and technical assistance efforts. Internally, the Bureau continues to reorganize staff and create new program policies for continued success in helping subrecipients complete projects on schedule and improving the County's spending ratio.

The County will provide funding to the Alliance to End Homelessness in Suburban Cook County, the lead agency of the local Continuum of Care, to support their efforts to serve the homeless population and support members of the Continuum.

There is a need for continued development and capacity building for viable non-profit organizations to carry out housing development activities. Cook County will continue to make HOME CHDO Operating funds available to qualified Community Housing Development Organizations (CHDO) for operating subsidies.

Monitoring

- 1 . ***Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements:***

The Bureau of Economic Development is responsible for monitoring project activities that receive funds from the CDBG, ESG and HOME programs. The County's monitoring process follows the standards and procedures detailed in HUD monitoring handbooks, guidelines, and technical assistance publications. The Bureau has created a monitoring management tool to provide support services to staff. Due to the large number of funded activities and limited staff resources, project staff will conduct annual on-site monitoring reviews based on assessments that identify "high risk" agencies and projects.

Every municipality, nonprofit organization, and private developer receiving federal assistance from the County is required to sign an agreement detailing all pertinent regulations, certifications, project descriptions, and performance requirements. Bureau staff will review projects to ensure annual action plans or five-year action plans adequately reflect the County's. This should allow staff to identify CDBG high risk projects.

Under the CDBG Program, the Bureau also requires a written performance report from the subrecipients at the end of each program year to assess the overall performance of each program/activity. The Bureau uses a client-based project tracking and monitoring system in which staff members are responsible for specific subrecipients. Staff are involved in the initial project review and, if the project is funded, follow the project from the awarding of funds to the project closing in the Integrated Disbursement and Information System (IDIS).

The Bureau also conducts site inspections during the construction of housing developments, fire stations, community centers, public facilities, infrastructure projects, and rehabilitation of single-family homes. The inspections are carried out to ensure that high quality construction work is performed and completed on time. The Bureau performs follow-up audits after it receives Single Audit Reports from subrecipients. Reports are generated which identify project status, findings, corrective actions, and unused funds. Finally, each public service provider submits quarterly reports, which are required in order to draw down funds.

During the period of affordability, Cook County performs on-site inspections of HOME-assisted rental housing to determine compliance with the property standards of §92.251 of the HOME rule and to verify the information submitted by the owners in accordance with the requirements of §92.252 of the HOME rule. Inspections are performed at least: every three years for projects containing one to four units; every two years for projects containing five to 25 units; and every year for projects containing 26 or more units. Inspections are based on a sufficient sample number of units.

In response to recent HUD monitoring visits, the Bureau will continue to improve its monitoring process for HOME-funded projects to ensure consistent enforcement of HUD compliance requirements and incorporate monitoring best practices. Internal processes and associated documentation, with particular emphasis upon inspections and housing

standards as well as income and occupancy compliance, will be reviewed and revised to both strengthen and streamline the HOME monitoring process. Respective monitoring and recordkeeping roles and responsibilities pertaining to County staff and funding recipients will be further clarified. The monitoring process will be better integrated in the funding management process from the time of award throughout the life of the project as defined under the HOME regulations.

Lead-based Paint

1. ***Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards:***

Cook County will ensure that all of its federally-funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead paint inspection, testing, and abatement of lead-based paint hazards. Cook County also provides education through the distribution of lead paint information and literature. The Bureau will maintain close coordination with the County's Department of Public Health to limit potential exposure to lead hazards.

In April 2011, US EPA extended current requirements regarding lead-safe work practices to cover most pre-1978 housing and require renovation firms to perform quantitative dust testing to achieve dust-lead levels that comply with EPA's regulatory standards. Cook County will work with its contractors, subrecipients and community partners to ensure all funded programs are in full compliance with the updated regulation.

The County is concerned with the low testing rates in suburban Cook County. The highest risk areas are in the western and southern suburbs and include Maywood, Cicero, Berwyn, Chicago Heights, Riverdale, and Harvey. These areas are considered high risk due to the prevalence of housing built well before 1978. To improve testing rates, the County will conduct lead testing events and providing physician and local clinic staff with lead prevention workshops. The Cook County Department of Public Health will also conduct specialized outreach to parents/guardians, hardware stores, home improvement and paint stores, and day care centers (both center and home-based) to educate and increase awareness of the risks of lead poisoning and prevention, as well as inform the community of the resources available to assist qualified property owners in correcting lead hazards.

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table 2A in Appendix B.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year:

The priorities and specific objectives are described in detail under #2 below.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan:

In addition to the funded strategies below, HOME funds will be used for the general administration of the program and to provide operating subsidies to qualified not-for-profit developers (CHDOs) to help expand their capacity to develop affordable housing.

Strategy 1.1 Affordable Housing Program

The Cook County Affordable Housing Program will provide assistance to qualified developers to increase the affordable housing stock in suburban Cook County through the HOME Program. Types of financing include pre-development loans, construction loans, bridge loans, and permanent financing. Eligible costs include acquisition, site preparation, construction, and related soft costs.

Projects may include new construction or acquisition and rehabilitation. Projects may create homeowner or rental units.

Rental projects must serve low-income households. In projects with five or more assisted units, at least 20% of the units must serve households at or below 50% of the area median income.

Developers must be in good standing with the County, demonstrate the capacity to comply with all applicable federal regulations, and be able to complete the development in a timely manner. All projects will be reviewed using subsidy layering analysis to determine the minimum amount of investment. A portion of this program budget will be set aside for use by qualified not-for-profit housing developers (CHDOs).

HOME FUNDING PROJECTED AMOUNTS	
HOME Funding:	\$5,523,940
CHDO Set-aside (15% required set-aside)	\$828,591
New Construction	\$1,380,985
Acquisition/Rehab	\$2,761,970
Administration	\$552,394
Goal	240 Housing Units

Note: Consortium members Berwyn and Cicero have HOME funded single-family rehabilitation projects from previous years that will continue into this Consolidated Plan pending submittal of requested information.

Strategy 1.2 Tenant-Based Rental Assistance

The County will continue to explore funding a tenant-based rental assistance program with HOME funds to help extremely low-income households avoid homelessness.

Strategy 1.3 Homeowner Rehabilitation

Rebuilding Together

Rebuilding Together – Metro Chicago will receive \$40,000 to provide minor home repair to South Suburban homeowners as part of a national nonprofit program which sponsors National Rebuilding Day on the last Saturday in April. Every year the agency selects a different suburb in which to provide free home repair for elderly, disabled, or low-income individuals. Minor repair includes painting, tiling, cabinet repair, windows and doors, and accessibility improvements. The annual goal is to provide minor repair to 45 homes.

Needs of Public Housing

- 1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership:***

The Housing Authority of Cook County (HACC) is a separate legal entity whose board is appointed by the County Board President, subject to the approval of the Board of Commissioners. HACC is funded directly by HUD and governed by HUD regulations.

Currently, HACC is able to address the revitalization and restoration needs of its public housing properties through the use of public housing funds. The agency is rated a standard performer. Additional funds available through the Consolidated Plan programs are not needed to meet the needs of public housing residents. The Cook County Bureau of Economic Development will work closely with HACC to ensure public housing residents have access to programs funded through the Consolidated Plan.

- 2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year:***

Not applicable. The Housing Authority of Cook County is not designated as troubled.

Barriers to Affordable Housing

- 1. Describe the actions that will take place during the next year to remove barriers to affordable housing:***

Any public policy, including taxes, land use controls, zoning ordinances, building codes, fees and charges, and growth limits, that adversely affect the cost of housing or the incentives to develop affordable housing are considered barriers to affordable housing. In the Consolidated Plan, the County described the jurisdiction's strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing.

Cook County is almost entirely composed of Home Rule Jurisdictions and has no authority over the land use regulations of municipalities in the County. Municipalities are empowered to make land use decisions, adopt zoning plans and building codes, and establish fees and charges that officials feel best fit their individual circumstances.

The County, however, can have some influence on the lack of affordable housing and the rising cost of building, buying and renting housing through property tax incentives implemented by the County Assessor's Office and by allocating funds to help acquire, rehabilitate, and construct affordable housing.

Cook County has partnered with the Urban Land Institute and the Preservation Compact to form the Suburban Cook County Multifamily Preservation Initiative (SCCMPI). The primary goal of the initiative is to stem the loss of housing units due to conversion of affordable housing buildings/units to market rate. The program is designed to encourage the rehabilitation and preservation of quality rental housing throughout Cook County. It is through these efforts that the County intends to preserve and improve its rental housing stock. HOME funds may support SCCMPI eligible projects in coordination with the non-County resources.

Cook County will continue to explore other ways to eliminate and mitigate regulatory barriers, such as the establishment of a local housing trust fund. The idea of a local housing trust fund is to create a permanent and dedicated funding source to assist developers in building affordable housing.

HOME

1. Describe other forms of investment not described in §92.205(b):

The County limits its HOME investments to interest-bearing loans, non-interest-bearing and deferred loans, and grants.

2. If the participating jurisdiction (PJ) will use HOME funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule:

When County HOME dollars are used to fund homebuyer programs, the unit purchased with HOME funds must meet the applicable HOME affordability period. The affordability period will commence on the date of the HOME project completion, and last until the required affordability time frame has been met. The County will utilize loan documents that provide for the recapture of the HOME investment in the event of non-compliance with the HOME affordability requirements.

The County will use the recapture provisions to recoup the entire amount of the HOME homebuyer assistance, if during the applicable HOME affordability period, the purchaser ceases to use the property as a principal residence by way of abandonment or a change in use (renting out the property).

In the case of ownership transfer by reason of death of the primary home purchaser, HOME affordability requirements will be satisfied so long as the occupant heirs are income-eligible and use the property as their primary residence for the remainder of the affordability period. Otherwise, the amount subject to recapture will be the pro-rated share outstanding at the primary home purchaser's death, subject to the availability of net proceeds.

In the case of a sale, either voluntary or involuntary, the County will exercise its rights under the recapture provisions to share equally in the net proceeds (if any) generated from the sale. If a portion of the investment given to the home purchasers is to be forgiven over the period of affordability, then the amount that is subject to recapture is the pro-rated share determined by the period of forgiveness, subject to the amount generated from the net proceeds of the sale.

The amount subject to recapture is the amount that enabled the homebuyer to buy the dwelling unit. This includes the down payment and closing cost assistance and any HOME assistance that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property (i.e., the development cost).

The affordability period is based on the amount of HOME funds provided, according to the following requirements.

HOME-funded Buyer Subsidy	Affordability Period
Less than \$15,000	5 Years
\$15,000 to \$40,000	10 Years
More than \$40,000	15 Years

- 3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt:**

Not applicable. The County does not plan to use any of its HOME funds to refinance existing debt.

HOMELESS

*Please also refer to the Homeless Needs Table in Appendix B.

- Sources of Funds: Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness:***

In addition to \$432,115 of ESG funding, the County budgeted \$775,289 of CDBG funds for projects that fund homeless and near-homeless populations.

CDBG-Funded Project	Amount
Shelter Operations	\$331,113
Alliance to End Homelessness	\$65,000
Battered Spouses	\$92,000
Homeless Facility Renovations	\$37,726
Housing Counseling	\$249,450
Total CDBG	\$775,289

The largest source of homeless funding comes from the competitive Continuum of Care (CoC) process, which includes Shelter Plus Care and the Supportive Housing Program (SHP). In 2010, the Continuum of Care received \$585,968 from Shelter Plus Care and \$7,100,186 from SHP. The County anticipates the CoC receiving similar funding levels in 2011.

Homeless funding priorities are primarily based on consultation with homeless service providers and a review and analysis of homeless-specific strategies such as the Continuum of Care's annual funding application and the 10 Year Plan to End Homelessness. The County's specific annual goals and actions for 2011 are described below.

- Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps:***

All homeless strategies will be conducted in coordination with the Alliance to End Homelessness in Suburban Cook County, the lead agency for the local Continuum of Care (CoC). The CoC is an umbrella organization that coordinates homeless services provided in all of Cook County except for Chicago and Evanston. In addition to the funded strategies below, a small portion of ESG funds will be used for the general administration of the program.

Strategy 2.1 Homeless Prevention

Cook County will coordinate with the CoC to provide counseling services and financial assistance to households facing homelessness. The County will also work with the Continuum to monitor the success of discharge policies that address the risk of homelessness upon release of public institutions and other facilities. Homeless prevention will receive a maximum of 30% of ESG funds (\$129,634 in 2011) and will be allocated to 13 qualified non-profit organizations through a competitive proposal process. The one-year goal is to provide assistance to approximately 120 households at risk of homelessness.

ESG Funded Homeless Prevention Agencies
BEDS PLUS Care
Catholic Charities
CEDA
Connections for the Homeless
Crisis Center for South Suburbia
Ford Heights Community Support Organization
Respond Now
Sarah's Inn
South Suburban Family Shelter
South Suburban PADS
The Center of Concern
Together We Cope
West Suburban PADS

Strategy 2.2 Emergency Shelter & Transitional Housing

Emergency shelters and transitional housing form the core of the continuum of the homeless service system. Cook County will continue to provide operational support to emergency shelters and transitional housing facilities to move homeless families and individuals to permanent supportive housing and independent living. This program will receive at least 35% of ESG funds and will be allocated to qualified non-profit organizations through a competitive proposal process. The goal is to provide shelter and services through emergency and transitional shelter network to approximately 1,500 persons on an annual basis.

The County will work with the Continuum to ensure that necessary supportive services are available to homeless persons. This program will receive up to 30% of ESG funds and will be allocated to qualified non-profit organizations through a competitive proposal process.

ESG-Funded Shelter Operations and Services	
Aunt Martha's Youth Service Center	South Suburban Family Shelter
BEDS PLUS Care	South Suburban PADS
Bethel Community Facility	The Center of Concern
Catholic Charities	The Harbour, Inc.
CEDA	Together We Cope
Connections for the Homeless, Inc.	Vital Bridges NFP, Inc.
Crisis Center for South Suburbia	West Suburban PADS, Inc.
Ford Heights Community Support Organization	WINGS Program, Inc.
PADS to Hope, Inc.	YMCA Network
Pillars Community Services	

Strategy 2.3 Permanent Supportive Housing Development

One of the Continuum's goals to address chronically homeless persons is the creation of additional permanent supportive housing units. All development and rehabilitation of permanent supportive housing will be addressed through the Affordable Housing Program described above in Strategy 1.1. Under the Affordable Housing Program, the County will provide additional consideration to projects that serve homeless families and individuals and households earning less than 30% of median area income. All goals related to the development of housing units are included in the Affordable Housing Objectives.

Strategy 2.4 Permanent Supportive Housing Rental Assistance

As stated in Strategy 1.2 above, the County is exploring ways to implement the use of HOME funding for a tenant-based rental assistance program. No funds will be set aside for this program year.

1. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness. Again, please identify barriers to achieving this:

The chronically homeless is the highest priority homeless subpopulation for both the Consolidated Plan and the Continuum of Care. HUD defines the chronic homeless population as unaccompanied homeless individuals with a disabling condition, who have either been continuously homeless for a year or more or have had at least four episodes in the past three years, and have been sleeping in a place not meant for human habitation and/or in an emergency homeless shelter. Disabling conditions include substance use, mental illness, developmental disability, or chronic physical illness or disability.

Many of the existing shelters and programs are not designed or equipped to adequately address the issues involving the severity of disabilities (often multiple) of this population. This system disconnect intensifies this population's condition of poverty and isolation, leading to serial or chronic homelessness.

In 2011, the County will continue to follow its strategy outlined in the Consolidated Plan to end chronic homelessness through system planning, policy development, and quality service delivery in both housing and supportive services. These strategies will be undertaken in collaboration with the Continuum of Care Network.

2. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless:

Please refer to Strategy 2.1 Homeless Prevention described above.

3. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy:

The Alliance to End Homelessness in Suburban Cook County and members in partnership with Cook County adopted a Discharge Coordination Policy for Suburban Cook County in September of 2007. The policy was enacted to prevent the discharge of persons from publicly funded institutions or systems of care in resulting in homelessness. The Alliance to End Homelessness in Suburban Cook County and its members understand and agree to the following:

- Foster Care - The Alliance agrees with the formal protocol developed by the Youth Housing Assistance Program of the Illinois Department of Children and Family Services (DCFS) to provide housing advocacy and cash assistance to young people ages 18 to 21 emancipated from foster care. Up to six months prior to emancipation, a youth who is homeless or at risk of homelessness may apply to the program and if accepted, is assigned a Housing Advocate who helps to find housing, create a budget, and provide linkages for other services. The program offers cash assistance for security deposit and move-in expenses up to \$800 (\$1,200 if parenting, pregnant, or disabled) and a rental subsidy up to \$100 per month. Youth service providers and the DCFS Local Area Networks also understand and agree to this formal protocol.
- Health Care - The Alliance members will continue to work locally with hospital representatives to provide improved housing referral information for patients being discharged who are homeless since the Joint Commission on the Accreditation of Healthcare Organizations (JCAHO) accreditation procedures do not address housing placement specifically as a part of discharge planning.
- Mental Health - The Alliance agrees with the formal protocol of the Illinois Department of Human Services, Division of Mental Health (DHS/DMH) known as the "Continuity of Care Agreement" between State-Funded Inpatient Psychiatric Services (SFIPS) sites and community providers. The agreement cites the best practice of not discharging persons into homelessness; that SFIPS sites and provider agencies will work together to find appropriate housing that the individual is willing to accept; that if it is reasonably anticipated that housing will shortly be in place a SFIPS site may delay discharge to prevent homelessness; and if an individual is not housed at discharge, the clinical record must document the reasons.
- Corrections - The Alliance agrees with the formal protocol developed by the Placement Resource Unit (PRU) of the Illinois Department of Corrections that provides caseworkers to identify services needed by the ex-offender upon reentry, including housing placement.

COMMUNITY DEVELOPMENT

1. **Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table, public facilities, public improvements, public services and economic development:**

The County's priority non-housing community development needs and corresponding long-term and short-term objectives are organized in the Strategic Plan Table in Appendix B. A more detailed description of each project's goals and objectives can be found in the List of Proposed Projects in Appendix A.

2. **Identify specific long-term and short-term community development objectives developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program:**

The County's primary short-term objective is to arrest the decline and stimulate investment in low- and moderate-income areas through structural improvements, economic development activity, and provision of needed public services. The overall long-term objective is to create viable living environments that feature a high quality of life, affordable housing, and economic opportunities.

Each community development strategy includes both short-term and long-term objectives and performance outcomes designed to meet CDBG's overall objectives of creating a more suitable living environment and expanding economic opportunities primarily for households earning less than 80% of the area median income. CDBG funds will also be used for the general administration of the program.

Strategy 4.1: Facilities and Infrastructure Improvements

The County will invest CDBG funds in projects that provide new and improved public facilities and infrastructure in CDBG-eligible areas. Part of this strategy is to focus investments in areas where at least 60% of the households are low- and moderate-income or where the County determines there is an overwhelming need for community investment.

The County currently qualifies as an exception community, meaning that the County may invest CDBG funds in areas where at least 49.2% of the households earn less than 80% of the area median income.

In 2011, the County will provide \$6,113,853 of CDBG funding to the following fifty-two projects under this strategy. For more detail, please refer to the List of Proposed Projects in Appendix A.

Public Facilities - General	Amount
CALUMET TOWNSHIP	\$120,000
MAYWOOD FINE ARTS ASSOCIATION	\$35,000
Senior Centers	Amount
CITY OF ROLLING MEADOWS	\$100,000
VILLAGE OF EVERGREEN PARK	\$200,000

Handicapped Centers	Amount
ASPIRE OF ILLINOIS	\$ 52,000
CLEARBROOK	\$175,000
GLENKIRK	\$110,000
ILLINOIS SAINT ANDREW SOCIETY	\$78,000
LARC	\$100,000
SEQUIN SERVICES, INC.	\$71,200
SERTOMA CENTRE, INC.	\$150,000
SHORE COMMUNITY SERVICES, INC.	\$44,500
THE JOSSELYN CENTER	\$33,600
Homeless Facilities	Amount
CRISIS CENTER FOR SOUTH SUBURBIA	\$37,726
Neighborhood Facilities	Amount
VILLAGE OF EAST HAZEL CREST	\$105,000
Parks, Recreational Facilities	Amount
DOLTON PARK DISTRICT	\$35,000
Water/Sewer/Drainage Improvements	Amount
CITY OF NORTHLAKE	\$150,000
GARDEN HOMES	\$125,907
VILLAGE OF CHICAGO RIDGE	\$180,000
VILLAGE OF LEMONT	\$100,000
VILLAGE OF MAYWOOD	\$190,000
VILLAGE OF MIDLOTHIAN	\$150,000
Street Improvements	Amount
CITY OF BLUE ISLAND	\$200,000
CITY OF BURBANK	\$110,000
CITY OF CALUMET CITY	\$200,000
CITY OF CHICAGO HEIGHTS	\$300,000
CITY OF COUNTRYSIDE	\$115,000
CITY OF HICKORY HILLS	\$57,280
CITY OF HOMETOWN	\$180,000
MAINE TOWNSHIP	\$110,000
STICKNEY TOWNSHIP	\$72,000
VILLAGE OF BELLWOOD	\$121,000
VILLAGE OF BRIDGEVIEW	\$32,500
VILLAGE OF BROADVIEW	\$83,537
VILLAGE OF BURNHAM	\$82,000
VILLAGE OF CALUMET PARK	\$200,000
VILLAGE OF FOREST PARK	\$107,000
VILLAGE OF LANSING	\$150,000
VILLAGE OF MELROSE PARK	\$117,800
VILLAGE OF NORTH RIVERSIDE	\$50,000
VILLAGE OF RIVER GROVE	\$100,000
VILLAGE OF RIVERDALE	\$271,847

VILLAGE OF SAUK VILLAGE	\$100,000
VILLAGE OF SCHILLER PARK	\$65,000
VILLAGE OF SOUTH CHICAGO HEIGHTS	\$150,000
VILLAGE OF STEGER	\$200,000
VILLAGE OF STONE PARK	\$99,000
VILLAGE OF SUMMIT	\$140,000
VILLAGE OF WORTH	\$150,000
Sidewalk Improvements	
VILLAGE OF HODGKINS	\$60,000
VILLAGE OF MERRIONETTE PARK	50,000
Health Facilities	Amount
SOUTH SUBURBAN COUNCIL ON ALCOHOLISM	\$96,956

Strategy 4.2: Housing Services

The County will provide CDBG assistance to non-profits and public agencies to provide housing-specific public services that make decent, affordable housing more affordable and accessible to low- and moderate-income households. Eligible types of programs include but are not limited to housing counseling, foreclosure prevention, and fair housing activities. All eligible programs must satisfy the regulatory requirements of the CDBG program and be designed to primarily serve households earning less than 80% of the area median income. Eligible uses include but are not limited to staff salaries, and other operating costs.

In 2011, the County will provide \$449,350 of CDBG to the following projects under this strategy. For more detail, please refer to the List of Proposed Projects in Appendix A.

Housing Counseling Services	Amount
COMMUNITY AND ECONOMIC DEVELOPMENT ASSOCIATION	\$52,650
CONNECTIONS FOR THE HOMELESS, INC.	\$10,000
HCP OF ILLINOIS, INC.	\$48,000
INTERFAITH HOUSING CENTER OF THE NORTHERN SUBURBS	\$21,000
LAWYERS COMMITTEE FOR BETTER HOUSING	\$16,000
NORTHWEST HOUSING PARTNERSHIP	\$30,000
OAK PARK REGIONAL HOUSING CENTER	\$20,000
OAK PARK REGIONAL HOUSING CENTER	\$20,000
RESOURCES FOR COMMUNITY LIVING	\$35,000
SOUTH SUBURBAN HOUSING CENTER	\$25,800
THE CENTER OF CONCERN	\$20,000
THE REGIONAL FAIR HOUSING CENTER	\$45,000
Fair Housing Activities	Amount
INTERFAITH HOUSING CENTER OF THE NORTHERN SUBURBS	\$43,000
SOUTH SUBURBAN HOUSING CENTER	\$22,900
Single Family Rehabilitation Administration	Amount
REBUILDING TOGETHER – METRO CHICAGO	\$40,000

Strategy 4.3: Social Services

The County will provide CDBG assistance to non-profits and public agencies to fund a new program or a quantifiable increase to an existing program that provides community-based services designed to enhance the quality of life. All eligible programs must satisfy the regulatory requirements of the CDBG program and be designed to primarily serve households earning less than 80% of the area median income.

In 2011, the County will provide \$971,513 of CDBG to the following projects under this strategy. For more detail, please refer to the List of Proposed Projects in Appendix A.

Homeless/AIDS Patients Programs	Amount
ALLIANCE TO END HOMELESSNESS IN SUBURBAN COOK COUNTY	\$65,000
BEDS PLUS CARE, INC.	\$10,000
BETHEL COMMUNITY FACILITY	\$70,000
CATHOLIC CHARITIES OF THE ARCHDIOCESE OF CHICAGO	\$15,000
CONNECTIONS FOR THE HOMELESS	\$10,000
FORD HEIGHTS COMMUNITY SERVICE ORGANIZATION	\$40,000
INTERDEPENDENT LIVING SOLUTIONS CENTER	\$38,400
PADS TO HOPE, INC.	\$30,000
SOUTH SUBURBAN PADS	\$20,000
TOGETHER WE COPE	\$42,000
VITAL BRIDGES, NFP, INC.	\$28,000
WEST SUBURBAN PADS	\$30,000
YMCA OF METROPOLITAN CHICAGO/YMCA NETWORK	\$15,000
Senior Services	Amount
PLOWS COUNCIL ON AGING	\$30,000
Legal Services	Amount
PILLARS	\$20,000
Youth Services	Amount
BOYS & GIRLS CLUBS OF CHICAGO	\$40,000
CHICAGO WEST COMMUNITY MUSIC CENTER	\$42,113
GREATER WHEELING AREA YOUTH OUTREACH, INC.	\$25,000
JANE ADDAMS HULL HOUSE ASSOCIATION	\$45,000
OMNI YOUTH SERVICES, INC. - PROSPECT HEIGHTS	\$30,000
OMNI YOUTH SERVICES, INC. - WHEELING	\$20,000
THE HARBOUR, INC.	\$25,000
YMCA NETWORK OF CHICAGO	\$12,000
Substance Abuse Services	Amount
SOUTH SUBURBAN COUNCIL ON ALCOHOLISM & SUBSTANCE ABUSE	\$15,000

Battered and Abused Spouses	Amount
CRISIS CENTER FOR SOUTH SUBURBIA	\$25,000
SARAH'S INN	\$15,000
SOUTH SUBURBAN FAMILY SHELTER	\$42,000
WINGS PROGRAM, INC.	\$10,000
Employment Training/Financial Literacy	Amount
CITY-WIDE TAX ASSISTANCE PROGRAM	\$17,000
FORD HEIGHTS COMMUNITY SERVICE ORGANIZATION	\$10,000
ROBBINS COMMUNITY HELP AGENCY, INC.	\$50,000
SOUTH SUBURBAN PADS	\$30,000
WOMEN'S BUSINESS DEVELOPMENT CENTER	\$55,000

Strategy 4.4: Economic Development

CDBG funds will be used to support economic development initiatives throughout suburban Cook County. These efforts will foster business development and economic opportunities for low-income residents. Potential economic development projects include but are not limited to direct assistance to businesses, microenterprise assistance, and commercial façade improvements. In 2011, the County will fund a study to address retail redlining in South Suburban Cook County.

Women's Business Development Center (Micro-Enterprise Assistance)

The County will provide \$50,000 of CDBG to the Women's Business Development Center to provide business development assistance to individuals and small businesses who seek to start, grow and expand a business. This assistance is provided through individual counseling, entrepreneurial training, credit repair assistance, access to capital and assistance in accessing government and corporate contract opportunities. Funds will be used to pay salaries for a project coordinator, business counselor/trainer, administrative support, bookkeeper, and program assistant.

Strategy 4.5: Blight Removal

CDBG funds will be used for the acquisition and/or clearance of dilapidated and blighted structures that destabilize residential neighborhoods and adversely affect commercial areas. The goals of this strategy are to stabilize the community; increase the health, safety, and welfare, for its residents; and provide development-ready land to foster reinvestment in the community. All properties acquired with CDBG funds must satisfy national objective requirements for a minimum of five years and are subject to change of use requirements.

In 2011, the County anticipates funding the demolition of a dilapidated structure in the Village of East Hazel Crest. Also, the County has unobligated demolition funds from prior years to be used when requested by municipalities throughout the County.

Strategy 4.6 Planning

In 2011, Cook County will fund a study relating to retail redlining in the southern suburbs. Working to encourage inclusive civic engagement, this study will assist the County in order to change the negative and false perception that adversely impacts housing demands, business recruitment, retention, and commercial development.

Planning Studies	Amount
DIVERSITY, INC.	\$50,000

Antipoverty Strategy

Describe the actions that will take place during the next year to reduce the number of poverty level families:

Poverty is an issue of income related to living wage jobs and the economic health of the county, region, and nation. A lack of education, under-employment, poor health, or disabilities can contribute to poverty. The County is limited in the direct effect it can have on the rate of poverty in its jurisdiction through the CDBG, HOME, and ESG program funds. These resources are limited in comparison to the size of other poverty-related programs.

Cook County will, to the greatest extent feasible, provide job training, employment, and contract opportunities for public housing residents and other low-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, Cook County will comply with Section 3 of the Housing and Urban Development Act of 1968. It is expected that a number of projects selected for Consolidated Plan funding will focus on assisting households in poverty.

Cook County Works (formerly known as the President's Office of Employment Training (POET)) along with the Cook County Workforce Investment Board is committed to assisting the residents of suburban Cook County through the administration of the federally supported Workforce Investment Act (WIA) Program which provides residents with employment training, placement, and educational opportunities.

Through the WIA Program, Cook County Works offers important job training services and programs to assist residents in the search for employment, as well as help them to enhance existing job skills. Labor market and Illinois Skills Match assessment services are also available in the Illinois Employment Training Centers/One Stop Centers.

NON-HOMELESS SPECIAL NEEDS

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan:*

Non-homeless special needs refers to the needs of persons who are not homeless but who may require supportive housing or supportive services. These populations include elderly, frail elderly, persons with disabilities (including mental, physical, and developmental), persons with alcohol or other drug addiction, and persons with HIV/AIDS and their families.

Persons with mental illness, disabilities, and substance abuse problems need an array of services to keep them adequately housed and prevent bouts of homelessness. Mental illness and substance abuse are two of the largest contributing factors to homelessness.

Strategy 3.1 Supportive Housing Development

All development and rehabilitation of permanent supportive housing will be addressed through the Affordable Housing Program described above in Strategy 1.1. The Affordable Housing Program will provide financial assistance to qualified developers to increase the supply of affordable rental housing. Under the Affordable Housing Program, the County will provide additional consideration to projects that serve households with special needs earning less than 30% of median area income. All goals related to the development of housing units are included in the Affordable Housing Objectives.

2. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan:*

Please see #1 listed above.

Fair Housing Narrative

Fair housing laws are in place to ensure equal treatment and prevent discrimination based on race, color, religion, sex, national origin, ancestry, age, marital status, disability, parental status, sexual orientation, source of income, military discharge status, gender identity, and housing status in all housing-related transactions.

Cook County is committed to affirmatively furthering fair housing choice through coordination of fair housing activities, dissemination of information, educational events, training for its employees, and the investigation of complaints of discrimination. In April 2011, Cook County held an employee training on Fair Housing, and held an additional Fair Housing Seminar for municipalities. Both were welcomed and received.

Cook County is in the process of updating its Analysis of Impediments to Fair Housing Choice (AI). The AI reviews the current level of fair housing choice in order to identify barriers to fair housing choice and develop strategies to overcome those barriers.

In 2011, the County will provide a total of \$65,900 to two regional fair housing agencies (South Suburban Housing Center and the Interfaith Housing Center of the Northern Suburbs) to provide fair housing services to county residents. Funds will be used for testing, enforcement, education, and outreach activities.

The County will require municipal recipients of funding to annually update their Fair Housing Action Plans, ensuring that they include all of the protected classes identified in the Cook County Human Rights Ordinance, and to identify actions that they will take to actively further fair housing in their community.

Cook County will continue to monitor the efforts of each CDBG funded municipality to affirmatively further and promote fair housing in their community. This monitoring will be accomplished by site visits and quarterly reviews of documentation of the municipalities' fair housing activities and accomplishments, including the submission of agendas and minutes of fair housing meetings.

Cook County will also provide technical assistance to municipalities regarding fair housing activities to allow them to expand their actions to affirmatively further fair housing which can include brochures, newsletters (bilingual), community meetings with speakers or events highlighting fair housing choices, and the distribution of fair housing choice information at community festivals, business association meetings, and banking and lending institutions.