

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

This PY 2024 Annual Action Plan effectively implements the 5th year of Moving To Implementation.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

1) Infrastructure/Public Facilities: Foster public infrastructure improvements that support other major priorities, including linking residents with jobs, encouraging economic development, and creating a County that is less auto-dependent. Goals 1.1 through 1.6 as listed in Moving To Implementation which encompasses the Consolidated Plan.

2) Business and Workforce Development: Pursue policies/programs that create an environment for economic growth, particularly in Areas of Need. Goals 2.1 through 2.12 as listed in Moving To Implementation which encompasses the Consolidated Plan.

3) Housing Development and Services: Efforts to address the jobs-housing mismatch must include actions that increase the number of affordable housing opportunities in locations with good job access while maintaining the existing housing stock and providing related services in areas of the County where efforts will focus on increasing job opportunities. Goals 3.1 through 3.7 as listed in Moving To Implementation which encompasses the Consolidated Plan.

4) Non-Housing Services: Public services will support the County's goals in other areas, particularly increased coordination among funders and providers, the provision of much needed safety net programs, and improved employment opportunities for all people. Goals 4.1 through 4.4 as listed in Moving To Implementation which encompasses the Consolidated Plan.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Since 2010, under the leadership of Cook County President Preckwinkle, DPD has made significant, continual improvements in its operations including the commitment and expenditure of older remaining funds for eligible uses, clearance of outstanding audit findings, and ongoing reorganization of staffing and programs for increased efficiencies and enhanced community impacts. In 2013, DPD benefited from OneCPD technical assistance (TA) provided by HUD and delivered by ICF. Through this TA, DPD developed extensive policies and procedures for Community Development, Housing, Economic Development, Finance, Planning/Policy, Compliance, Construction Management, and Office Management. These policies/procedures will continue to evolve over time based upon operational enhancements and regulatory changes. Additionally, ICF assisted DPD in analyzing operational needs and resources including staff capacities/ workloads. This resulted in the development of an updated organizational structure and position descriptions.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

DPD regularly makes presentations and announces key initiatives and related input opportunities to local stakeholder groups, subcommittees, boards, and commissions. Since DPD's programs largely target low - and moderate- income and other vulnerable populations, DPD coordinates frequently with stakeholder agencies serving these groups.

DPD's Economic Development Advisory Committee (EDAC) meets ten times per year and also offers an opportunity for public comment on each agenda.

As lead agency for the Cook County HOME Consortium, DPD consults with current and prospective municipal Consortium members regarding proposed priorities, goals, and strategies, particularly related to housing.

DPD also coordinates with and solicits feedback from local public housing authorities (PHA), the Continuum of Care leadership and members, and the Chicago Area Fair Housing Alliance (CAFHA).

This plan will be made available for 30 days for public review and comment (07/01/2024 - 07/31/2024). A public hearing will be held on 07/10/2024.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

DPD is committed to the following in developing this plan:

- (a) Initiating a Countywide and sub-regional dialogue around housing, community, and economic development issues and strategies.

- (b) Engaging partners, stakeholders, and citizens in the development, review, and implementation of the proposed plan.

- (c) Identifying overall and geographically focused priorities, as well as annual goals and objectives.

- (d) Aligning and coordinating Federal, State, and/or local resources for expanded community impact.

A summary of public comments will be added after the public comment period.

6. Summary of comments or views not accepted and the reasons for not accepting them

This is not applicable. All comments/inquiries were taken into consideration.

7. Summary

A number of factors beyond coordination and efficiency spurred DPD to initiate Moving To Implementation as outlined below:

- (a) Build off previous planning efforts. Many entities, including Cook County and CMAP have done substantial work on the topics covered by this plan, particularly through ON TO 2040 and the Cook County Policy Roadmap.

- (b) Support regional initiatives. While Moving To Implementation is not regional in scope, it has

significant potential to produce positive regional impacts in alignment with other strategic initiatives such as the Chicago Metro Metals Consortium.

(c) Allocating new resources. Moving To Implementation will incorporate newer resources as they are available.

(d) Declining annual Federal entitlement funding. Cook County's annual Federal entitlement funds have declined over the last decade. While Section 108, CDBG-DR, and potential resources through future funding applications can offset the overall decline, they are one-time allocations. By investing its funds in the issues and locations that matter the most to stakeholders, DPD can make best use of limited available resources.

(e) Strong leadership. Cook County President Preckwinkle established economic development as a major focus of her administration. She created the Cook County Bureau of Economic Development (BED) and convened the Cook County Council of Economic Advisors (CEA), a group of accomplished business and civic leaders, to advise the County on long-term economic growth strategies.

(f) Seeking additional resources. Needs far outstrip resources in Cook County. This plan will help build and sustain relationships with other entities (non-for-profit, for-profit, and public) to increase the resources arrayed against identified issues.

(g) Changing demographics and market conditions. As outlined further in this plan, evolving market realities and demographic changes over the past several years justify a new approach to addressing local needs.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency	COOK COUNTY	
CDBG Administrator	COOK COUNTY	Department of Planning and Development
HOPWA Administrator		
HOME Administrator	COOK COUNTY	Department of Planning and Development
ESG Administrator	COOK COUNTY	Department of Planning and Development
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

The primary point of contact for inquiries related to Moving To Implementation or the Consolidated Plan (Con Plan), this Annual Action Plan, as well as requests for Certification of Consistency with the Con Plan is Susan Campbell, Director, Cook County Department of Planning and Development, 69 West Washington, Suite 2900, Chicago, Illinois, 60602, 312 - 603 - 1036, susan.campbell@cookcountyil.gov.

The primary point of contact for inquiries related to Department of Planning and Development operations and overall programs is Susan Campbell, Director, Cook County Department of Planning and Development, 69 West Washington, Suite 2900, Chicago, Illinois, 60602, 312 -

603

- 1036 susan.campbell@cookcountyil.gov

The primary point of contact for inquiries related to community development programming is Cheryl Cooke, Deputy Director , Cook County Department of Planning and Development, 69 West Washington, Suite 2900, Chicago, Illinois, 60602, 312 - 603 - 1015, cheryl.cooke@cookcountyil.gov.

The primary point of contact for inquiries related to affordable housing programming is Karl Bradley, Deputy Director, Cook County Department of Planning and Development, 69 West Washington, Suite 2900, Chicago, Illinois, 60602, 312 - 603 - 1009, karl.bradley@cookcountyil.gov.

The primary point of contact for inquiries related to economic development programming is Mohammed Elahi, Deputy Director, Cook County Department of Planning and Development, 69 West Washington, Suite 2900, Chicago, Illinois, 60602, 312 - 603 - 0310, mohammed.elahi@cookcountyil.gov.

AP-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

During Moving To Implementation development, DPD deployed an array of outreach methods to engage and consult with local, regional, State, and Federal stakeholders representing the public, private, and not-for-profit sectors including: Region V EDA and HUD; State of Illinois IHDA and DCEO; Cook County Bureaus of Administration and Economic Development; Departments of Planning and Development, Transportation and Highways, Environment and Sustainability, Emergency Management and Regional Security, Public Health; Cook County Land Bank Authority; Chicago Cook Workforce Partnership; and Forest Preserve District of Cook County; South Suburban Land Bank and Development Authority; Alliance to End Homelessness in Suburban Cook County and members (Continuum of Care); Chicago Area Fair Housing Alliance and members; Public Housing Authorities of Cook County, Oak Park, Park Forest, Maywood, and Cicero; Councils of Government - West Central Municipal Conference, South Suburban Mayors and Managers Association, Southwest Conference of Mayors, and Northwest Municipal Conference; City of Chicago Departments of Planning & Development and Budget; Cook County Council of Economic Advisors; Cook County Economic Development Advisory Committee; Cook County Board of Commissioners; Chicago Metropolitan Agency for Planning leadership and various subcommittees; RW Ventures; Housing Action Illinois; Preservation Compact; Metropolitan Planning Council; and others representing financial institutions, philanthropic organizations, educational and research institutions, residential and commercial developers, assisted housing providers, landlords, fair housing advocates, social service providers, private and governmental health, mental health, and service agencies, major employers, business and trade associations, workforce development providers, elected officials, and agencies focused on serving the homeless or other special needs populations. Targeted consultation also occurred with all HUD entitlement municipalities within Cook County boundaries, including HOME Consortium member municipalities, particularly related to housing strategies. The County as a CDBG - DR grantee conducts regular consultation with other area agencies relative to flood mitigation, water resources, and resilience planning. Through internal and external partners and local municipalities the County continues to engage in broadband planning efforts.

During development of this Annual Action Plan, DPD solicited additional input from these stakeholder groups as well as the general public via public hearing and review/comment opportunities notices.

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

DPD regularly consults with leadership and staff from all local public housing authorities as well as representatives from the Chicago Area Fair Housing Alliance, Corporation for Supportive Housing, and the Alliance to End Homelessness in Suburban Cook County (Alliance) around related housing and service needs as well as coordination opportunities. Consultation also includes discussion of publicly

funded institutions and systems of care that may discharge persons into homelessness including health care facilities, mental health facilities, foster care, and corrections programs. Follow-up regarding needs data as well as input in prospective goals, priorities, and strategies is ongoing. Feedback provided is incorporated in the plan as appropriate.

DPD has also engaged in ongoing discussions with the Alliance, Housing Authority of the County of Cook County (HACC), United Way, and other stakeholders regarding the possibility of bringing a comprehensive resource and referral system to suburban Cook County to reduce or eliminate gaps in existing networks. The United Way of Metro Chicago in partnership with Deloitte consultants previously conducted a 211 feasibility study. A free resource connecting individuals in need of assistance with essential health and social services support for residents of Chicago and Suburban Cook County is now available. DPD aims to build on this effort and will continue to explore, in partnership with other stakeholders, whether existing systems might be upgraded, merged, or otherwise replaced with something more functional. DPD has been staying informed about Chicago's efforts to modernize their 311 system. DPD anticipates participating in related discussions with Chicago, United Way and other partners and contributing future funding to the costs of system development, implementation, and/or ongoing operations that will enable DPD to play a pivotal role in the dissemination of essential health, and social services for residents.

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

DPD and HACC have existing strong relationships with the Alliance and its Continuum of Care members. However, DPD continues to explore opportunities for enhanced collaboration and partnership with both agencies. Towards this end, DPD has convened meetings between the Alliance and the Chicago Cook Workforce Partnership regarding how workforce development services might be better integrated in service delivery for persons who are homeless or at-risk of homelessness.

The Alliance to End Homelessness in Suburban Cook County leads the Cook County Continuum of Care. It is a highly collaborative and functional coordinator of homeless funding and programming on behalf of suburban Cook County. DPD and the Alliance are strong partners and allies. Historically, DPD staff has held a seat on the Alliance Board and actively participates in strategic planning sessions and regular Board/subcommittee meetings throughout the year. During Moving To Implementation, DPD leadership also participated in the development of the Alliance's strategic plan. Major tenets of this newly revised strategic plan were incorporated in and directly informed Moving To Implementation and the Consolidated Plan which further inform this Annual Action Plan. This includes adoption of Alliance strategies that aim to address the needs of homeless persons (particularly chronically

homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at-risk of homelessness.

DPD consulted heavily with the Alliance and its Continuum of Care members throughout plan development and expects this coordination to continue and expand during plan implementation. DPD stays engaged with on-the-ground housing and service providers who are most keenly aware of local needs related to homelessness. DPD has added an Alliance representative to its EDAC on the newly reconstituted Planning and Development Subcommittee. In this role, the Alliance is involved in consultation and decision-making around economic development, affordable housing, and community development in suburban Cook County as supported by CDBG, CDBG-DR, ESG, HOME, and Section 108 funds. Specifically, this action-oriented subcommittee informs funding investments and partnerships for DPD programs, projects, and special initiatives. As such, the Alliance plays a critical role in determining how to allocate ESG funds and supporting HMIS in suburban Cook County.

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

On a daily basis, a DPD staffer also serves as a dedicated liaison to the Alliance and is charged with ensuring appropriate coordination. This liaison and other DPD staff communicate regularly with Alliance staff and facilitates information sharing as well as discrete coordination related to the development, implementation, and evaluation of performance metrics as well as protocols for the administration of HMIS. Each year, DPD discusses potential allocation proportions across the various ESG components. Together, they work towards mutual agreement based on prior experiences, perceived needs, and funding gaps. Related recommendations are then subject to the review and approval of DPD's and the Alliance's respective Boards. Regarding performance metrics, DPD and the Alliance previously consulted upon the release of the revised ESG regulations and made a determination to utilize Alliance Dashboard measures as performance standards to increase effectiveness and efficiency. Specific to HMIS, DPD and the Alliance continue to partner to ensure that all ESG organizations (excluding those who serve domestic violence victims given confidentiality concerns) utilize HMIS. Based on mutual agreement, the Alliance as lead agency is the only entity eligible for HMIS funding and is charged with maintaining the software license, conducting related trainings, and developing the Continuum's Annual Homeless Assessment Report (AHAR).

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HOME Consortium Members
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During the planning process, DPD informally consults with its HOME Consortium entitlement municipal members to solicit input regarding its current and prospective goals, priorities, and strategies, particularly as it relates to affordable housing and HOME funding usage. Any related input is incorporated in this Annual Action Plan.
2	Agency/Group/Organization	Chicago Area Fair Housing Alliance
	Agency/Group/Organization Type	Housing Service-Fair Housing Regional organization

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>During the planning process, DPD informally consults with CAFHA leadership and membership to solicit input regarding its current and prospective goals, priorities, and strategies, particularly as it relates to fair housing. Related input was incorporated in this Annual Action Plan.</p>
3	<p>Agency/Group/Organization</p>	<p>Public Housing Agencies</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing PHA</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy Lead-based Paint Strategy</p>

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During the planning process, DPD informally consults with its public housing agencies to solicit input regarding its current and prospective goals, priorities, and strategies, particularly as it relates to affordable housing. Related input was incorporated in this Annual Action Plan.
4	Agency/Group/Organization	Alliance to End Homelessness in Suburban Cook County
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During the planning process, DPD informally consults with its Continuum of Care leadership and members to solicit input regarding its current and prospective goals, priorities, and strategies, particularly as it relates to affordable housing and HUD funding usage (especially ESG). Related input was incorporated in this Annual Action Plan.

5	Agency/Group/Organization	Other Economic Development, Affordable Housing, and Community Development Stakeholders
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Publicly Funded Institution/System of Care Other government - Federal Other government - State Other government - County Other government - Local Regional organization Planning organization Community Development Financial Institution Foundation Grantee Department Major Employer Neighborhood Organization Private Sector Banking / Financing

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy</p>
<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>During the planning process, DPD consulted with and solicited input from an array of public, private, and non profit stakeholders representing different sectors and geographies regarding its current and prospective goals, priorities, and strategies, particularly as it relates to HUD funding usage. Related input was incorporated in this Annual Action Plan.</p>

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Alliance to End Homelessness in Suburban Cook County	The goals, strategies, and priorities outlined in this strategic plan directly informed Moving To Implementation and this Annual Action Plan, as it relates to affordable housing, community development, and economic development programs, projects, or special initiatives that might alleviate homelessness or otherwise support homeless persons. DPD management and staff actively participated in the Alliance's development and implementation of their strategic plan.
On to 2050 Regional Comprehensive Plan	Chicago Metropolitan Agency for Planning	The goals, strategies, and priorities outlined in this strategic plan directly informed Moving To Implementation and this Annual Action Plan, as it relates to affordable housing, community development, and economic development programs, projects, or special initiatives with a regional impact or connection. DPD management and staff actively participated in CMAP's development and implementation of their strategic plan.
Long-Range Transportation Plan	Cook County Department of Transportation and Highway	The goals, strategies, and priorities outlined in this strategic plan directly informed Moving To Implementation and this Annual Action Plan, as it relates to affordable housing, community development, and economic development programs, projects, or special initiatives that might impact or be impacted by transit options. DPD management and staff actively participated in DOT's development and implementation of their strategic plan.

Table 3 – Other local / regional / federal planning efforts

Narrative

Regular announcements regarding plan milestones as well as review and input opportunities are disseminated electronically to DPD mailing lists as well as highlighted verbally in informal and formal meetings of various groups, subcommittees, boards, commissions and special events.

Special accommodations for persons with disabilities or limited English proficiency are made available to expand citizen access to participation opportunities. Outreach also specifically targets groups representing the interests of racial/ethnic minorities and other vulnerable populations. Additionally, other County agencies and external partners disseminate news of the plan further by sharing related information and notices of input opportunities/public meetings with their colleagues, members, and other points of contact. As a result, the scope, volume, and consistency of input provided are very robust and exceed that typically received under prior similar efforts.

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

DPD's Economic Development Advisory Committee (EDAC) meets monthly and also offers an opportunity for public comment on each agenda.

As lead agency for the Cook County HOME Consortium, DPD consults with current and prospective municipal Consortium members regarding proposed priorities, goals, and strategies, particularly related to housing.

DPD also coordinates with and solicits feedback from local public housing authorities (PHA), the Continuum of Care leadership and members, and the Chicago Area Fair Housing Alliance (CAFHA).

This draft plan will be made available for 30 days for public review and comment. Specific funding recommendations will be presented to and approved at public hearings sponsored by DPD Management, and EDAC. All public comments will be addressed by DPD Management.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	A newspaper ad was placed in the Chicago Tribune to publicize the availability of the draft document for review and comment. The public comment period is 07/01/2024 until 07/31/2024.	All public comments will be added and addressed at the conclusion of the public comment period.	All public comments will be added and addressed at the conclusion of the public comment period.	
2	Website Posting	Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Information is posted on the County's website to publicize related public meetings and the availability of the draft document for review and comment.	All public comments will be added and addressed at the conclusion of the public comment period.	All public comments will be added and addressed at the conclusion of the public comment period.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Non-targeted/broad community	A public hearing will be held on July 10th 2024. The public was notified and invited to attend to provide feedback.	All public comments will be added and addressed at the conclusion of the public comment period.	All public comments will be added and addressed at the conclusion of the public comment period.	

Table 4 – Citizen Participation Outreach

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

Cook County serves as the lead entity for the Cook County Urban County, which presently includes most municipalities in Cook County except: Arlington Heights, Berwyn, Chicago, Cicero, Des Plaines, Evanston, Hoffman Estates, Morton Grove, Mount Prospect, Oak Lawn, Oak Park, Palatine, Schaumburg, and Skokie. Additionally, Cook County serves as the lead entity for the Cook County HOME Consortium which presently includes all municipalities in Cook County except: Chicago, Evanston, and Skokie. This 2024 Annual Action Plan is only applicable to the current jurisdictional boundaries of the Cook County Urban County and HOME Consortium. 61% of funds will be allocated towards the South Suburban Cook County. The remaining 39% will be allocated to the remaining areas in Suburban Cook County.

Geographic Distribution

Target Area	Percentage of Funds
South Suburban Cook County	61

Table 5 - Geographic Distribution

Affordable Housing

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

Introduction

As noted in Moving to Implementation, the suburban Cook County housing market faces several challenges including a strong jobs - housing mismatch, an insufficient supply of affordable housing, disproportionate location of affordable housing in communities with higher concentrations of poverty and racial/ethnic segregation, a rapidly aging population with unique housing needs, aging housing stock in need of repair and probable lead - based paint abatement, declining home values, rising property taxes, and an increasing number of cost - burdened households, particularly among renters, across all income levels.

There are geographic distinctions as well. Housing markets reflect historic development trends, racial and immigration discriminatory practices. Outer ring suburbs generally reflect the newest residential development within first and second generation ownership and ones with increased land availability and amenities are generally highly sought after. Historic suburban inner ring suburbs with either large square footage within either the Home or the land elements enjoy a resurgence in all parts of the County. Working class housing stock featuring historic and modern bungalows or Cape Cod styles vary in demand and presentation throughout the area, pending the nature and compatibility of building materials. Existing affordable housing is mostly concentrated in south and more limited in north and west suburban Cook County.

Senior citizens, disabled persons, unaccompanied youth, veterans, and ex - offenders also have special housing needs. In order to address the aforementioned needs, DPD will deploy its HOME funding to support affordable housing development including single, and multi - family housing and to meet the needs of current or prospective homebuyers, homeowners, or renters.

In the south suburbs, resources will leverage funding from other investors to build new state of the art affordable housing for seniors and other vulnerable populations to ensure that a stock of new affordable units exists as these areas revitalize. Whereas in the north and west, funds will likely emphasize preserving the stock of affordable housing. DPD will work with the Housing Authority of Cook County to encourage greater access to housing in these communities through available vouchers. And DPD will continue to support affordable housing development that serves special needs groups including but not limited to permanent supportive housing projects county - wide.

Collaboration and coordination with the local public housing authorities including HACC, the Continuum of Care, and municipal members of the Cook County HOME Consortium will also be ongoing to ensure proposed developments appropriately meet local needs and help to enable or enhance access to affordable housing.

One Year Goals for the Number of Households to be Supported	
Homeless	155
Non-Homeless	145
Special-Needs	0
Total	300

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	145
Rehab of Existing Units	155
Acquisition of Existing Units	0
Total	300

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

DPD maintains a robust pipeline of eligible HOME projects which is continually evolving. HOME funds are often provided as gap financing and most projects are contingent upon other public and private funding resources. As the HOME funding application cycle is rolling with applications accepted throughout the year, DPD brings projects to the EDAC and/or Cook County Board for individual review and consideration for approval after eligibility review and underwriting have been completed. These meetings also function as public hearings and offer an opportunity for public comment on proposed projects. DPD also requires that proposed projects have local community and municipal support before providing formal approval. While each municipal HOME Consortium member receives their own direct allocation of CDBG and/or ESG funding from HUD and develops their own Consolidated Plan and corresponding Annual Action Plan for that purpose, DPD continues to coordinate with them regarding the proposed deployment of HOME funding to address affordable housing needs throughout suburban Cook County. If the proposed project is located within the jurisdiction of a current HOME Consortium member, additional consultation occurs to ensure the proposal is aligned with local needs and priorities. HUD recently released policy guidance regarding a new protocol (Grant Based Accounting) regarding HOME funding commitment and expenditures which previously operated on a “first in, first out” protocol. These changes ensure that IDIS both commits and disburses funds on a grant specific basis, instead of using the FIFO (oldest money disbursed first) method that has been used for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Housing Opportunities for Persons With AIDS (HOPWA) Programs to date. Grant funds were already committed and disbursed in IDIS on a grant specific basis for the Emergency Solutions Grants (ESG) Program. In light of this

guidance, DPD is currently re evaluating its pipeline to determine which projects are most suitable for funding with 2024 dollars to ensure compliance with these new requirements. For these reasons, as well as the fact that the County has 4 years to commit and 5 years to expend HOME funds, a detailed 2024 HOME funding project list is not included at this time. However, as the County updates and refines this pipeline, it will consult and coordinate with HOME Consortium members as appropriate and keep HUD sufficiently informed as to the proposed usage of related dollars including but not limited to 2024 funds. Specific CDBG - DR housing goals are regularly updated through the County's CDBG - DR action plan as found here [Disaster Recovery and Resilience - CDBG-DR | CookCountyIL.gov](#). There are no current updates to Housing goals.

Cook County Planning and Development intends to produce 110 units of Permanent Supportive Housing utilizing ARPA Funds. In addition, Cook County Department of Planning and Development intends to produce 155 units of shelter (which is equivalent to 250 beds) utilizing CDBG-CV funds.

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

Introduction

HACC is the largest of the group and covers all of suburban Cook County with the exception of Cicero, Oak Park, and Park Forest. Only HACC and the Housing Authority of the Village of Oak Park own and operate public housing units. The remaining PHAs only provide tenant - based assistance.

Within the approximately 8,500 housing units within suburban Cook County, approximately 1/4th of them are PHA owned and managed, largely through HACC. Tenant based vouchers still vastly outweigh project based vouchers across all the PHAs. HUD data indicates approximately 12,500 residents hold Housing Choice Vouchers, about 1.5 percent of all households in suburban Cook County. DPD consulted frequently with local PHAs in the development of Moving To Implementation which also informed this corresponding Annual Action Plan. Related consultations included information and data sharing related to current needs, PHA capacity to fulfill related needs through physical housing unit provision, rental assistance, and provision of other services. Specifically, DPD and HACC are strong partners and collaborate often around programming and funding opportunities. Respective leadership collaborates to discuss needs, available resources, and coordination opportunities. HACC is informed of County funded affordable housing developments as they come online for client referral purposes and the County is able to refer individuals in need of housing assistance to HACC. Several County funded projects also have HACC project - based vouchers or are participants in the Rental Assistance Program (RAP) which allows HACC to utilize private debt to finance renovation of existing public housing. Both DPD and HACC coordinate and partner with the local Continuum of Care through the Alliance to End Homelessness in Suburban Cook County to ensure that persons who are homeless or at risk of homelessness can access PHA resources where eligible. DPD and HACC have also partnered on various competitive funding applications to bring additional resources to Cook County. Through implementation of both the 2020 - 2024 Consolidated Plan and this corresponding 2024 Annual Action Plan, DPD will work diligently to forge equally strong relationships with the other PHAs.

Actions planned during the next year to address the needs to public housing

As an outgrowth of Moving To Implementation, DPD is also exploring coordination opportunities related to integrated Section 3, Minority - and Women - owned Business Enterprise (MBE/WBE) compliance which aim to ensure access to contractual opportunities for traditionally disadvantaged businesses and individuals. Information sharing or a common database of eligible and/or certified businesses and persons could help to create significant employment opportunities for low - income and minority residents, thereby improving job access, as well as facilitate improved compliance with HUD requirements. DPD has already initiated related consultations with prospective partners including HACC, the Chicago Housing Authority (CHA), the Chicago Cook Workforce Partnership, and City of Chicago around potential coordination. These consultations are expected to continue in PY 2024.

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

Cook County will continue to coordinate with HACC and the other local PHAs to encourage resident involvement in PHA operations and public housing property management. Previously, DPD partnered with HACC to conduct resident outreach and promote resident engagement and involvement in local strategic planning processes and community visioning charrettes. This collaboration will continue under the Annual Action Plan. The aforementioned partnership around exploration of joint Section 3 compliance systems can also help facilitate resident engagement. Cook County and HACC already share information regularly to link persons seeking housing or housing assistance with respective available resources including the Family Self Sufficiency (FSS) program which offers a path to homeownership.

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

This item is not applicable as none of the PHAs located within Cook County boundaries are designated as troubled to DPD's knowledge.

Discussion

A more robust discussion of PHA related needs, strategies, and coordination opportunities may be found in the 2020/2024 Consolidated Plan.

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

Introduction

DPD has a strong partnership with the CoC and supports its efforts via the by - name list to reach the chronically homeless. Outreach and engagement of homeless persons, especially the unsheltered, and assessment of their individual needs is incorporated in Cook County's ESG annual funding process. DPD requires all ESG funding recipient agencies to involve homeless or formerly homeless persons in policy making roles and provides guidance and technical assistance to help facilitate this engagement. As such, related levels of involvement factor into DPD scoring of their ESG funding applications and impact resulting resource allocations. Additionally, DPD will also continue to support homeless outreach activities with ESG funding under this 2024 Annual Action Plan.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

DPD has a strong partnership with the CoC and supports its efforts via the by - name list to reach the chronically homeless. Outreach and engagement of homeless persons, especially the unsheltered, and assessment of their individual needs is incorporated in Cook County's ESG annual funding process. DPD requires all ESG funding recipient agencies to involve homeless or formerly homeless persons in policy making roles and provides guidance and technical assistance to help facilitate this engagement. As such, related levels of involvement factor into DPD scoring of their ESG funding applications and impact resulting resource allocations. Additionally, DPD will also continue to support homeless outreach activities with ESG funding under this 2024 Annual Action Plan.

Addressing the emergency shelter and transitional housing needs of homeless persons

Under this 2024 Annual Action Plan, Cook County will aim to address the emergency shelter and transitional housing needs of homeless persons through the deployment of ESG resources to agencies that provide said housing options as noted earlier in the Project Summary.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Additionally, Cook County remains committed to helping homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living as well as to shorten the period of time that individuals and families experience homelessness. Towards this end, DPD will continue to make linkages between persons in need of housing or housing assistance and available resources through the HOME and ESG programs. For example, information on available affordable housing units supported by the HOME program is made available to ESG staff that coordinates with the Alliance to disseminate related information.

Cook County will also continue to provide funding for the development of affordable housing development including but not limited to permanent supportive housing to ensure there is sufficient housing stock to meet related needs. In order to shorten the period of time that individuals and families experience homelessness, Cook County will also continue to support rapid - rehousing assistance that helps participants quickly obtain and sustain stable housing through the ESG program. Additionally, Cook County will continue to partner with the Alliance to support their Sub Cook Zero work which aims to end veteran and chronic homelessness in suburban Cook County.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

DPD will also continue to partner with the Alliance to make sure prospective clients are referred to and provided housing and supportive services including those funded by CDBG, ESG, and HOME resources. In an attempt to reduce gaps in services, Cook County and the Alliance are heavily focused on facilitating coordinated entry. DPD has dedicated resources over the last four years to support the development and implementation of a formal coordinated entry system in suburban Cook, and will continue this support under this 2024 Annual Action Plan. This system helps persons who are currently homeless or at imminent risk of homelessness access housing, services, and other resources.

Discussion

A more robust discussion of homeless - related needs, strategies, and coordination opportunities may be found in the 2020/2024 Consolidated Plan.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

As noted in Moving To Implementation, Cook County faces several barriers to affordable housing including but not limited to heavy regulation of zoning, land use, and development which varies widely by municipality, lack of awareness, understanding, and/or enforcement of fair housing requirements, increasingly high and disproportionate commercial and residential property tax burdens, rising costs of affordable housing development, and community opposition or general lack of community support for affordable housing. Identifying barriers and developing related solutions is particularly challenging given that Cook County is home to 130+ municipalities, various townships, and other jurisdictional structures. Additionally, the majority of municipalities are home - rule jurisdictions which limit County control over related policies. Reviewing regulatory barriers is challenging because they are constantly changing, as well. Most communities do not take a comprehensive, communitywide, strategic approach to land use and building codes.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

DPD is pursuing several strategies to mitigate barriers to affordable housing. Given its role as a taxing body, the County has formed a task force to reexamine the use and availability of commercial and residential tax incentives to help mitigate related costs while promoting economic growth. Additionally, Cook County recently updated and simplified its building code which covers unincorporated areas and is hopeful that municipal jurisdictions will also adopt it for application to their communities. Under Moving To Implementation, the County expressed interest in considering an inclusionary housing ordinance. It is expected that during the 5 - year Consolidated Plan implementation process, Cook County will convene relevant stakeholders including public officials along with the real estate and development industries to explore this issue further. As the County continues to implement its 2012 Analysis of Impediments to Fair Housing (AIFH), it is working with the Chicago Area Fair Housing Alliance (CAFHA) to assess continuing fair housing needs, gauge current County and municipal compliance levels, and offer informational resources and technical assistance to municipalities, organizations, or individuals seeking assistance. The Cook County Human Rights Commission is also a partner in this effort. In recent years, the Commission spearheaded County inclusion of source of income in its protected classes and is currently exploring pursuit of substantial equivalency, a HUD designation that would provide them with enhanced fair housing complaint intake authority. In PY 2021, Cook County, Chicago, the Chicago Housing Authority, the Housing Authority of Cook County, and other CDBG entitlements and Public Housing Authorities in suburban Cook County started a regional Assessment of

Fair Housing despite uncertainty about the landscape related to HUD’s fair housing requirements. This regional group has made great progress.

Discussion

A more robust discussion of barriers and strategies to combat them may be found in the 2020/2024 Consolidated Plan.

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

Introduction

Infrastructure remains a high priority. There is significant need for infrastructure that promotes economic development and supports public and active transportation, including better maintained bus shelters, more bicycle lanes, and safer crosswalks. The overarching goal of such improvements should be to create a County that is less automobile dependent, shifting to transit - oriented development, and connects people with jobs. In South Cook, infrastructure projects should help attract and retain businesses and jobs. Demand exists for skilled labor training and programs for all residents, with particular emphasis upon serving low - income people, non - college bound youth, people with disabilities, women, veterans, and ex - offenders. Programs should help people obtain and retain employment in key industrial clusters. South suburban Cook in particular sees a need for strengthening workforce development near accessible transit and offering low - cost transportation options to areas of employment. The County needs to support business development programs with additional targeting for small businesses (Federally defined as 500 employees or less), including entrepreneurial initiatives in low - and moderate - income communities and areas with high rates of unemployment. These efforts should be supplemented with tax incentives and loans targeting business owners and operators within economically depressed areas.

Cook County current taxing structure remains an issue, encouraging businesses to relocate outside of Cook County. While stakeholders discussed the importance of affordable housing, the best ways to make units available or affordable varied greatly. Numerous people brought up the mismatch between the location of affordable housing in the region and areas with access to employment. Some individuals noted that existing affordable housing is concentrated in south Cook and limited in north and west Cook. Respondents placed great importance on affordable housing development as a priority for the County, stressing that it should be targeted towards disadvantaged populations including ex offenders, seniors, people with disabilities, and unaccompanied youth. Complementary social services are needed that more effectively integrate with economic development strategies as well as supportive services linked with housing.

Actions planned to address obstacles to meeting underserved needs

There are a variety of underserved needs in Cook County that DPD aims to address as noted in Moving To Implementation and earlier in this 2024 Annual Action Plan, Moving To Implementation integrates the disparate array of geographies required by Federal regulations. The Con Plan generally covers the portions of Cook County outside of Chicago, known as suburban Cook County. Some suburban municipalities receive their own entitlement funds directly from HUD and make their own funding decisions. However, the County still coordinates with these communities. Despite the complicated geographic arrangements through which Federal funds are distributed, Moving To Implementation recognizes the value of establishing investment priorities and implementation strategies. The plan's

strategic vision can aid all jurisdictions in determining what funding sources are appropriate to implement the programs and projects desired.

Moving To Implementation is a living document, whose principles are designed to work alongside changing needs, demographics, market conditions, and resources. Using the tools available (namely taxation, regulation, and the provision of public goods), the County can influence market activity. Through its offices and departments, the County administers funds or tools such as infrastructure investments, property tax abatements, and Federal grant programs. Cook County can also use its position as a major employer, purchaser, and property owner. A cohesive and coordinated planning effort will enable DPD to deploy Federal funding more efficiently to meet countywide needs and position the County for long - term sustainable economic growth (one that is equitable and reduces jobs - housing mismatch, reinforces local tax bases, and is more resilient to future market fluctuations). Moreover, Moving To Implementation positions DPD to better address the needs of the historically underserved.

Actions planned to foster and maintain affordable housing

As noted earlier, the County will continue to support affordable housing development whether through new construction or rehabilitation to ensure appropriate access. The County also remains an active member of the Preservation Compact which is dedicated to preserving affordable housing, particularly units that are at risk of loss of affordability due to tax credit expirations. Additionally, Cook County regularly participates in an interagency coordinating group with the Illinois Housing Development Authority (IHDA) and the City of Chicago to discuss joint compliance around maintaining affordable housing and to troubleshoot struggling jointly - funded projects to ensure long - term viability.

Actions planned to reduce lead-based paint hazards

As noted in Moving To Implementation, a significant portion of the housing stock in suburban Cook County was constructed prior to 1978 and is presumed to contain lead based paint which is a public health hazard and can be particularly dangerous for small children. West and North suburban Cook County face the biggest challenge in this regard as they contain the oldest housing stock constructed prior to 1940. In developing Moving To Implementation, DPD consulted heavily with the Cook County Department of Public Health (DPH). DPH was established in 1945 and is the state - certified public health agency for Cook County with the exception of Chicago, Evanston, Oak Park, Skokie, and Stickney Township. It serves approximately 2.5 million residents in 124 municipalities and strives to meet public health needs through effective and efficient disease prevention and health promotion programs. DPH offers an array of services to address lead based paint (LBP) hazards through its Lead Poisoning Prevention and Healthy Homes Unit. Children with blood test results of 10µg/dL and higher or with a physician's order receive an in - home LBP inspection. Those with blood test results of 20µg/dL and higher also receive a home visit from a nurse. Through partnerships with the Community and Economic

Development Association (CEDA), City of Chicago Department of Public Health, Evanston Health Department, and Illinois Department of Public Health, DPH also provides funding to qualified landlords to correct LBP hazards.

Funding is also available for local governments and non - profit organizations to expand programs to control LBP hazards in eligible housing. DPD and DPH will continue to coordinate to explore competitive funding opportunities related to LBP outreach/education, hazard reduction, and remediation. Additionally, Cook County will ensure that housing development funding recipients have knowledge of and demonstrated capacity to work with other rehabilitation resources, including the County's LBP and radon testing programs and energy efficiency programs operated by private and non - profit firms. They will need to document how they will incorporate the best practices associated with HUD's Healthy Homes program, thereby reducing environmental hazards in rehabilitated units.

Consistent with other County policies, the most effective housing rehabilitation programs would be those that link with other social services, including housing counseling. DPD will incorporate LBP requirements into its housing rehabilitation programs and ensure that related requirements regarding assumptions of lead and asbestos in pre - 1978 structures and also reflect mitigation/abatement requirements in funding application forms, policies and procedures, and written agreements. Moreover, DPD will also ensure that related requirements are articulated early and clearly and facilitate compliance throughout project development.

Actions planned to reduce the number of poverty-level families

Cook County is no exception to the national trend of the increasing suburbanization of poverty as noted by Brookings and as highlighted in the book *Confronting Suburban Poverty in America*. The County continues to partner with the Chicago Cook Workforce Partnership to connect employers and job seekers as gainful employment can play a significant role in poverty reduction. Additionally, all of DPD's programs and projects supported by CDBG, ESG, or HOME funds are intended to improve the economic, social, and housing outcomes for low and moderate - income beneficiaries which can help alleviate poverty.

Actions planned to develop institutional structure

DPD will continue to coordinate with other stakeholders including the Continuum of Care and its membership, local PHAs, CAFHA, regional planning organizations, the Chicago Cook Workforce Partnership, and others to reinforce existing institutional structures and create new frameworks for coordination to ensure that low - income and other vulnerable populations can benefit from general investment, development, planning, and service offerings.

In April 2023, the members of the Cook County Consortium, and several other entitlement communities, reconvened to continue work on a Cook County Regional Affirmatively Furthering Fair Housing (AFFH) Plan. This work was started before the COVID pandemic and was paused due to other urgent priorities and HUD's initial suspension AFFH implementation and pending new rule. Since HUD's February 9, 2023, publication in the Federal Register of the Notice of Proposed Rulemaking (NPRM) entitled "Affirmatively Furthering Fair Housing," the Consortium is now anticipating planning the development of an AFFH Equity Plan when guidelines are published and final rule-making is complete. The Consortium is looking forward to publication of the AFFH Final Rule and will continue to consult with local partners in the planning and development of a required AFFH Equity Plan within the timeframe required by the Final Rule. In the interim, all Consortium members are utilizing previous Analysis of Impediments and draft AFFH concepts to inform their advancement of fair housing in communities.

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

The United Way of Metro Chicago in partnership with Deloitte consultants previously conducted a 211 - feasibility study. A free resource connecting individuals in need of assistance and essential health and social support services support for residents of Chicago and Suburban Cook County is now available. DPD will play a pivotal role in assisting residents of Cook County obtain essential services.

Discussion

Broadly speaking, needs far outstrip available resources in suburban Cook County. As such, Moving To Implementation and this corresponding 2024 Annual Action Plan will help build and sustain relationships with other entities (non - profit, for - profit, and public) to increase the resources arrayed against identified issues. As outlined in Moving To Implementation, evolving market realities and demographic changes over the past several years justify a new approach to addressing local needs.

With a particular focus on transit access, in alignment with the goals of Moving To Implementation, under this 2024 Annual Action Plan, CDBG funds will be deployed to support planning, administration, infrastructure improvements, public facilities, and social services activities.

ESG resources will support homeless prevention and intervention work through administration, outreach, shelter, and supportive services. HOME funds will be utilized to develop affordable housing. All three funding sources (CDBG, HOME, ESG) will be allocated in a targeted and coordinated manner. Cook County initiated Moving To Implementation, which also informs this corresponding 2024 Annual Action Plan, to:

- (a) Build off previous planning efforts.
- (b) Support regional initiatives.
- (c) Allocate new resources.
- (d) Address declining annual Federal entitlement funding.
- (e) Revamp historic funding models.
- (f) Take advantage of strong leadership.
- (g) Seek additional resources.
- (h) Respond to changing demographics and market conditions.

After the release of Planning for Progress, DPD convened 3 implementation stakeholder groups of philanthropic funders, financial institutions, workforce development providers, and major employers to delve deeper regarding related needs, resource gaps, funding and leverage options, and coordination opportunities. DPD will be identifying specific points of connection in respective work with the overarching goals of increasing efficiency, building scale, and maximizing impact.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

Please see below for detailed information regarding DPD planned implementation of various programmatic requirements.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

HOME funds for development purposes are provided exclusively as low - interest, no - interest or deferred loans to non - profit or for - profit private developers and forgivable loans to homebuyers for down payment assistance.

Eligible applicants are developers who build affordable housing developments.

The process for soliciting and funding applications consist of marketing the HOME program on Cook County Planning and Development website (Planning and Development: Affordable Housing) (cookcountyil.gov). The website mentions Susan Campbell (Director) , and Karl Bradley (Deputy Director) as the point of contact for anyone who wants to inquire about HOME funds. Funding is based upon where is the greatest need is for residents who can benefit from affordable housing. Typically these areas must have the supporting infrastructure (public transportation, medical facilities, police and fire services, retail services, schools, etc.) to accommodate the residents in the new development. Application packages may be obtained by emailing Karl Bradley at Karl.Bradley@cookcountyil.gov, or by visiting Cook County Planning and Development at 69 W. Washington Ste. 2900 Chicago, IL 60602.

2. 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:

Recapture Amount Limited to Net Sale Proceeds

Net Sale Proceeds shall mean the gross sales proceeds arising from a direct or indirect sale or transfer of the HOME assisted property, minus (a) the amount of any permitted senior mortgage indebtedness or any permitted refinancing thereof repaid at the time of such sale or transfer, (b) any commercially reasonable, third party brokerage fee paid by the homebuyer with respect to such sale or transfer, (c) any transfer taxes which, pursuant to applicable law, are paid by the homebuyer, (d) customary title, escrow and recording charges paid by the homebuyer, and (e) customary pro rations or credits made pursuant to the contract for such sale or transfer.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired

with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Cook County utilizes recapture provisions in relation to all homebuyer activities. Related provisions are drawn from Cook County's current policies and procedures manual created in 2013 and recently

updated in 2019 based on the new HOME regulation. Related requirements are also mirrored in funding recipient agreements. The full policies and procedures manual was previously shared with HUD. Related documents can be furnished upon HUD request.

4. 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), are as follows:

Cook County does not anticipate it will utilize HOME funds for this purpose as they are already quite limited.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Emergency Solutions Grant (ESG)

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

A summary of written standards was included in the Appendix to the 2020/2024 Consolidated Plan. The written standards and plan documents can be found here Public Notices for Planning and Development | CookCountyIL.gov.

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

A coordinated entry system has now been developed in suburban Cook. DPD is partnered with the Continuum of Care, staffed by the Alliance to End Homelessness in Suburban Cook County and inclusive of its membership to develop this protocol. The system includes a fully staffed call center as well as four walk-in centers throughout suburban Cook. Common intake processes are used at all access points. Additional information regarding coordinated entry can also be found here http://suburbancook.org/sites/default/files/ce/Entry_Point_Operations_Manual_20190222.pdf.

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

ESG funds are allocated based on an annual competitive funding cycle. Related funding applications and guidance are published online in the early part of the year. Funding application availability is publicized via e-blast to current and prospective applicants as well as through presentations to Continuum of Care leaders and members.

A pre application workshop is also conducted to clarify related requirements and processes. Applicant eligibility is restricted to 501(c)3 non-profit organizations serving homeless persons (and/or persons at risk of becoming homeless) in suburban Cook County. Matching funds are required, minimum and maximum funding application requests thresholds, and other restrictions also apply. DPD also coordinates with the Alliance, specifically through its Prevention Committee, to discuss anticipated funding allocation proportions by program component. These are subject to change based on available data, perceived needs, and other relevant feedback. Once applications are received they are reviewed for eligibility/capacity and related site visits are conducted. Individual and small groups of DPD staff review and rate each application based upon specified criteria resulting in an average score. Preliminary funding recommendations are then developed and subject to further review/approval by DPD senior management, and EDAC, and the Cook County Board.

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

As noted earlier, DPD requires all ESG funding recipients to conduct outreach to and involve homeless or formerly homeless persons in policy making roles. This engagement also factors into DPD scoring of related ESG funding applications. Additionally, DPD directly supports homeless outreach activities with ESG funding.

5. Describe performance standards for evaluating ESG.

On a quarterly and annual basis, DPD tracks the following outcomes in addition to tracking overall, unduplicated numbers served: persons entering or existing, including those to known destinations including but not limited to permanent housing, and those utilizing shelter for less than 30 days. DPD requests that ESG funding recipients include reports from HMIS or the parallel tracking tool used by Domestic Violence agencies only to support related data provided. With the exception of the shelter metric which only applies to Emergency Shelter, all other data fields pertain to all ESG program components. These Performance Standards were initially developed prior to the 2012 Program Year, and they are based on the Alliance's Dashboard Data. The County is coordinating with the Alliance to come up with goals for these Performance Standards that are both ambitious and reasonable. In general, the goals are to improve performance, which would mean increasing the ratio of persons entering: exiting, increasing the percent exiting to a known destination, increasing the percent exiting to permanent housing, and increasing the percent using shelter for less than 30 days.

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(l)(5)

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.

d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.

e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. Performance Goals and Benchmarks. The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. Rehabilitation Standards. The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

6. Resale or Recapture Guidelines. Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the

beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction’s refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter “N/A.”

Discussion

CAPITAL IMPROVEMENT PY 2024 RECOMMENDATIONS

Applicant	Project Mgr. Recommended Amount	Commissioner	Region	Project Description
VILLAGE OF OAK LAWN	\$300,000	John P. Daley/Donna Miller	Southwest	SANITARY SEWER REHABILITATION - WEST HARNEW RD. (9938 HARNEW RD. TO 9910 HARNEW RD.); AND EAST HARNEW RD. (9909 HARNEW RD TO 4923 99TH ST.)
VILLAGE OF STONE PARK	\$400,000	Frank J. Aguilar	West	ALLEY RESURFACING - 40TH AVENUE & MANNHEIM ROAD (DIVISION STREET TO NORTH PUBLIC); AND 38TH AVENUE & 39TH AVENUE (SOFFEL AVENUE TO NORTH PUBLIC)
CITY OF CHICAGO HEIGHTS	\$300,000	Monica Gordon	South	STREET RESURFACING PROJECT PEGGY LANE(Gregory Dr - 13th St), D'Amico Drive (12th St - 14th St), Barbara Lane (12th St - 13th St), Piacenti Lane (Gregory Dr - 13th St), Wilson Ave (12th St - 14th St), Orchard Ave (12th St - 14th St), 13th St (Division St - Scott Ave), 12th St (Peggy Ln - Scott Ave), Gregory Dr (Division St - Piacenti Ln)
VILLAGE OF WORTH	\$200,000	Sean Morrison	West	SANITARY SEWER RECONSTRUCTION - Area bounded by Harlem Avenue to the west, I294 to the east, Railroad tracks to the north and Home Avenue to the south. 6,600 l.f.
SOUTHLAND DEVELOPMENT AUTHORITY	\$250,000	Stanley Moore, Monica Gordon, Donna Miller & Sean Morrison	South & West	ECONOMIC DEVELOPMENT PROJECT - JOB CREATION/RETENTION
VILLAGE OF BROOKFIELD	\$200,000	Frank Aguilar	West	STREET RESURFACING - Blanchan Avenue from Rochester Avenue to Ogden Avenue.
ASPIRE OF ILLINOIS	\$148,011	Tara Stamp	West	ASPIRE'S SAFETY & ACCESSIBILITY IMPROVEMENT CILA - FLOORING/PERSONAL CARE ROOM PROJECTS (Berkeley, Maywood, Bellwood, Hillside, Brookfield, Franklin Park, Forest Park, Westchester and LaGrange)
UCP Seguin	\$78,000	Frank Aguilar	West	Community Center Renovation - 5233 St. Charles Road, Berkeley, IL.
VILLAGE OF MATTESON	\$300,000	Donna Miller	South	STREET RESURFACING - 213TH STREET; MAPLE STREET TO DEAD END (\$214,120.76); MAPLE STREET - 213TH ST. TO 214TH ST. (\$134,224.41); AND LOCUST STREET - (13TH PL. TO 214TH ST. (\$51,244.83)
LEYDEN TOWNSHIP	\$200,000	Frank Aguilar	Southwest	WATERMAIN REPLACEMENT - Montana Street from Melrose Avenue to Hyde Park Avenue (Schiller Park and Franklin Park).
CITY OF BURBANK	\$150,000	John Daley	Southwest	STREET RECONSTRUCTION: MELVINA 79TH STREET TO 77TH STREET
CITY OF BLUE ISLAND	\$320,160	Monica Gordon	South	STREET RESURFACING - IRVING AVENUE IMPROVEMENTS (119TH - 121ST)
CITY OF HARVEY	\$400,000	Monica Gordon	South	FIRE HYDRANT REPLACEMENT - CITY-WIDE (38 HYDRANTS)
VILLAGE OF BERKELEY	\$200,000	Frank Aguilar, Sean Morrison	West	SANITARY SEWER REHABILITATION - Area bounded by Kouba/Rose Drive to the north, Butterfield Road to the south, Taft Avenue to the east and High Street/I294 to the west
VILLAGE OF ALSIP	\$200,000	Monica Gordon	South	STREET RESURFACING: Karlov Avenue & Komensky Avenue (115th Street to 120th Street)
VILLAGE OF MAYWOOD	\$200,000	Tara Stamps	South	STREET RESURFACING - 21st Street from Van Buren Street to Wilcox Street
VILLAGE OF NORTH RIVERSIDE	\$127,500	Frank Aguilar	West	STREET RESURFACING (GROVELAND AVE. & 30TH ST.: FOREST AVENUE; 26TH ST. TO NORTH CUL-DE-SAC: AND PARK AVE. & 25TH ST; WESTOVER AVE; TRAUBE ST TO CERMAK RD.: BURR OAK AVENUE; 26TH ST. TO CUL-DE-SAC: AND BURR OAK AVE; TRAUBE ST TO CERMAK RD.
ANEW: BUILDING BEYOND VIOLENCE AND ABUSE	\$48,670	Donna Miller	South	Fire Alarm Panel and Parking Lot Repavement - 18201 Morris Avenue, Homewood, IL
VILLAGE OF FORD HEIGHTS	\$400,000	Monica Gordon	South	WATER SYSTEM IMPROVEMENT PROJECT - PHASE III
PILLARS COMMUNITY HEALTH	\$150,000	Sean Morrison	South	ROOF REPLACEMENT - Community Health Building - 321 North LaGrange Road, LaGrange Park.
VILLAGE OF DIXMOOR	\$400,000	Monica Gordon	South	ADA curb/sidewalk/pavement green infrastructure improvements (DEARBORN - 147TH ST TO SIBLEY BLVD, ATLANTIC - 146th ST TO RIVERSIDE DRIVE, EVANS - 148TH ST TO 149TH ST)
VILLAGE OF GLENWOOD	\$200,000	Donna Miller	South	STREET RESURFACING -(Maple Court & Maple Drive from North Oak Lane to Cottage Grove Avenue and Tulip Drive from Elm Lane to Pine Lane)
CITY OF COUNTRYSIDE	\$145,000	Sean Morrison	West	STREET RESURFACING: 6th Avenue CDBG Street Rehabilitation - 6th Avenue (55th Street to Plainfield Road)
CITY OF MARKHAM	\$399,000	Monica Gordon	South	WATER MAIN VALVE REPLACEMENT PROJECT - 165th street -167th street (Kedzie - Trumbull Ave.)
L'ARCHE CHICAGO	\$44,127	Tara Stamps	West	ENERGY EFFICIENT GROUP HOME IMPROVEMENTS - Replace Roof & Solar Panels (541 Ferdinand Ave & 919 Ferdinand Ave, Forest Park)
VILLAGE OF CHICAGO RIDGE	\$200,000	DONNA MILLER	South	STREET RESURFACING (NOTTINGHAM AVE; 98TH ST. TO 99TH ST.: MAJOR AVE; 106TH ST. TO RIDGEMONT LANE: RIDGEMONT LANE/107TH STREET; 106TH ST. TO CENTRAL AVE.)
VILLAGE OF SOUTH CHICAGO HEIGHTS	\$200,000	Donna Miller	South	WATER MAIN REPLACEMENT (Enterprise Park Avenue from 33rd Street to 34th Street and Valve Replacement at various locations on Enterprise Park Avenue and West Sauk Trail)
VILLAGE OF POSEN	\$200,000	Monica Gordon	South	STREET RESURFACING - CALIFORNIA AVENUE (147TH ST. TO 144TH ST.)
VILLAGE OF WESTCHESTER	\$200,000	Frank Aguilar	West	WATERMAIN REPLACEMENT - Norfolk Avenue from Gladstone Street to Roosevelt Road.
Total	\$6,560,468			

ESG Recommendations - Program Year 2024

Organization Name	Recommended Amount	County Commissioner District	Region	Project Description
Alliance to End Homelessness in Suburban Cook County	\$ 63,500.00	Alma E. Anaya - 7th District	West	HMIS Data Coordination
Alliance to End Homelessness in Suburban Cook County-CE	\$ 200,000.00	Alma E. Anaya - 7th District	West	Coordinated Entry
BEDS Plus, Inc.	\$ 55,000.00	Frank Aguilar - 16th District	West	Emergency Shelter, Rapid Rehousing and Street Outreach
Bethel Family Resource Center	\$ 51,000.00	Monica Gordon - 5th District	South	Emergency Shelter
Connections for the Homeless	\$ 50,000.00	Josina Morita - 13th District	North	Homeless Prevention & Rapid Rehousing
Crisis Center for South Suburbia	\$ 54,000.00	Sean M. Morrison - 17th District	Southwest	Emergency Solutions for Victims of Domestic Violence
Housing Forward	\$ 65,000.00	Maggie Trevor - 9th District	West	Homeless Prevention, Rapid Rehousing and Emergency Shelter
Northwest Compass, Inc.	\$ 28,500.00	Maggie Trevor - 9th District	Northwest	Housing Solutions for Homeless & Housing Insecure
Pads to Hope, Inc.	\$ 30,000.00	Scott R. Britton - 14th District	Northwest	Emergency Shelter Program
Pillars Community Health	\$ 25,000.00	Sean M. Morrison - 17th District	Southwest	Domestic Violence Shelter
Respond Now	\$ 55,111.00	Monica Gordon - 5th District	South	Respond Now Homeless Prevention, Rapid Rehousing
South Suburban PADS	\$ 85,000.00	Monica Gordon - 5th District	South	Emergency Shelter
The Harbour, Inc.	\$ 25,000.00	Maggie Trevor - 9th District	Northwest	Safe Harbour Emergency Shelter
Cook County Administration	\$ 63,429.00			Administration of the emergency Solutions Grants from HUD
	\$ 850,540.00			

Public Service PY 2024 Project Recommendations

All Our Children's Advocacy Center	\$ 45,000.00	Frank Aguilar - 16th District	Southwest	Youth Services
Anew: Building Beyond Violence and Abuse	\$ 75,000.00	Donna Miller - 6th District	South	Homeless Services
Aspire Of Illinois	\$ 74,553.00	Tara Stamps - 1st District	West	Job Training- Adults with Disabilities
BEDS Plus, Inc.	\$ 75,000.00	Frank Aguilar - 16th District	West	Homeless Services;Safety Net Services
Bethel Family Resource Center	\$ 55,000.00	Monica Gordon - 5th District	South	Homeless Services
Boys & Girls Clubs of Chicago	\$ 45,000.00	Donna Miller - 6th District	South	Youth Services
Chicago West Community Music Center	\$ 50,000.00	Donna Miller - 6th District	South	Youth Services
Children's Advocacy Center of North and Northwest Cook County	\$ 45,000.00	Kevin B. Morrison - 15th Distr	Northwest	Youth : Counselling Services
Cornerstone Community Development Corporation	\$ 80,000.00	Monica Gordon - 5th District	South	Safety Net Services
Crisis Center for South Suburbia	\$ 75,000.00	Sean M. Morrison - 17th Distr	Southwest	Homeless Services: Victims of Domestic Violence
Heartland Alliance Health	\$ 40,000.00	Tara Stamps - 1st District	West	Safety Net: Nutrition Persons with HIV/AIDS
Homewood Science Center	\$ 50,000.00	Donna Miller - 6th District	South	Youth Services
Housing Forward	\$ 50,000.00	Maggie Trevor - 9th District	West	Homeless Services
KAN-WIN	\$ 35,000.00	Maggie Trevor - 9th District	Northwest	Legal Services
North Suburban Legal Aid Clinic	\$ 65,000.00	Maggie Trevor - 9th District	Northwest	Housing Services;Other
OMNI Youth Services, Inc.	\$ 55,000.00	Scott R. Britton - 14th District	Northwest	Youth Services;Other
Pads to Hope, Inc.	\$ 35,000.00	Scott R. Britton - 14th District	Northwest	Homeless Services
Pathlights	\$ 40,000.00	Sean M. Morrison - 17th Distr	South	Housing Services
Rebuilding Together Metro Chicago	\$ 95,125.00	Sean M. Morrison - 17th Distr	South	Housing Services
Respond Now	\$ 60,000.00	Monica Gordon - 5th District	South	Homeless Services;Safety Net Services
Sarah's Inn	\$ 35,000.00	Tara Stamps - 1st District	West	Homeless Services: Victims of Domestic Violence
South Suburban Housing Center	\$ 95,215.00	Monica Gordon - 5th District	South	Housing Services:
Spanish Coalition for Housing	\$ 50,000.00	Anthony Quezada - 8th District	North	Counseling, Assistance to Housing Services
The Chicago Lighthouse for People Who are Blind or Visually Impaired	\$ 50,000.00	Anthony Quezada - 8th District	North	Job Trainig: Persons who are blind or Visually Impaired
The Harbour, Inc.	\$ 25,000.00	Maggie Trevor - 9th District	Northwest	Youth Services;Safety Net Services
The Resurrection Project	\$ 30,000.00	Alma E. Anaya - 7th District	West	Housing Services
Together We Cope	\$ 120,000.00	Monica Gordon - 5th District	South	Safety Net Services
WINGS	\$ 30,000.00	Anthony Quezada - 8th District	North	Homeless Services: Victims of Domestic Violence
	\$ 1,579,893.00			
Recommendations - Program Year 2024				
ing	Recommended Amout	County Commissioner	Region	Project Description
Alliance to End Homelessness in Suburban Cook County	\$ 65,000.00	Alma E. Anaya - 7th District	Countywide	Planning
South Suburban Mayors & Managers Association	\$ 170,000.00	Monica Gordon - 5th District	South	Planning
	\$ 235,000.00			
Microenterprise Project Recommendations - Program Year				
Organization Name	Recommended Amout	County Commissioner	Region	Project Description
Apparel Industry Foundation, Inc. (Formerly Apparel Industry Board, Inc.)	\$ 45,000.00	Dennis Deer- 2nd District	Countywide	Economic Development- Microenterprise
	\$ 45,000.00			