Executive Summary

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

1. Introduction

This PY 2026 Annual Action Plan effectively implements the 2nd year of Cook County's PY 2025 - PY 2029 Consolidated Plan.

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. Housing and Homelessness
Goal: Provide a continuum of quality, affordable housing for all.
Access to stable, safe affordable housing is a core tenet of economic and community stability. Housing provides necessary shelter while also creating opportunities to build wealth, foster social connections, and promote positive health and educational outcomes. Providing a continuum of quality, affordable housing creates economic and community benefits that transcend the housing units themselves. A robust housing ecosystem in Cook County includes everything from shelter programs that provide stability for unhoused residents to attainable homeownership units that offer wealth building opportunities for residents at all incomes.

2. Economic Development
Goal: Foster inclusive, resilient economic growth that creates opportunities for all residents and businesses to thrive.
Successful economic development is driven by targeted investments in businesses and residents, as well as regional collaboration to strengthen key industries and sectors. The County's economic development strategy leverages key regional assets including an extensive transportation network, access to domestic supply chains, broad ecosystem of educational institutions, and strong regional partnerships to strengthen and reactivate markets. Overall, the County seeks to foster resilient economic growth that lifts up small businesses, promotes innovation and entrepreneurship, and grows industries with jobs that lead to upward mobility.

3. Workforce Development
Goal: Promote pathways to good jobs that support economic mobility for residents and meet the needs of employers.

Workforce development is integral to advancing countywide economic development initiatives and increasing residents' economic mobility. As the economy evolves, the workforce must be prepared to meet the needs of modern industries. Workforce development efforts aim to provide pathways to good jobs with living wages and opportunities for career advancement by reducing barriers to job access and fostering connections between employers, job seekers, and workforce service providers. These initiatives are targeted toward emerging and growing industries as well as the long-standing priority industries that are integral to the county economy.

4. Infrastructure
Goal: Leverage infrastructure investments to promote resiliency, accessibility, and equitable economic growth.
Strong infrastructure networks support job access, business development, and improved safety, among other priorities. Cook County seeks to intentionally leverage infrastructure investments to meet current and future community needs.

5. Community Development
Goal: Build healthy, connected, and sustainable communities where residents have equitable access to services and amenities.
Community development includes ensuring access to healthcare, food, childcare, and other fundamental needs that impact the health, safety, and economic opportunity of residents. Building healthy connected communities where residents have access to services and amenities requires intentional investment. Cook County seeks to prioritize investments in areas with the greatest need, especially geographic areas with high concentrations of low-income residents or limited access to services and amenities.

3. Evaluation of past performance

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

Cook County Department of Planning and Development (DPD) has effectively administered federal funds in a timely, compliant, and effective manner, as indicated by its continual success at achieving intended outcomes. DPD has become a model grantee in the region as it relates to timely commitment, expenditure, and effective deployment of federal funds. Over the last five years, DPD has successfully managed federal funding from the U.S. Department of Housing and Urban Development (HUD), including annual Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grants Program (ESG) allocations.

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 has the option to utilize Economic Development Advisory Committee (EDAC), DPD management meetings, or County Board meetings as an option to host a public hearing and public comment opporutity from the public.

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 (07/01/2026 - 07/31/2026). The date for the public hearing is 07/08/2026..

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 annual goals and objectives.

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

DPD will insert all comments received during the public comment period and public hearing on the final plan submitted to HUD.

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

DPD will insert all comments received during the public comment period and public hearing on the final plan submitted to HUD.

7. Summary

Considering this PY 2026 Annual Action Plan effectively implements the 2nd year of Cook Count's PY 2025 - PY 2029 Consolidated Plan, Cook County wants to continue to focus on the five year stategic action plan to advance economic development, workforce development, housing and homelessness, infrastructure, and community development throughout Cook County. Cook County will continue to evaluate past performance, engage the public, and ensure our strategy is in line with objectives and outcomes outlined in Cook County's PY 2025 - PY 2029 Consolidated Plan.

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 the PY 2025 - PY 2029 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 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 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 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(l)

1. Introduction

During the development of the PY 2025 – PY 2029 Consolidated Plan, the project team received guidance and feedback throughout the planning process via four steering committee meetings, 10 focus groups, 20 stakeholder interviews, numerous surveys, email correspondence, and two public hearings. Input was solicited from critical local, regional, state, and federal stakeholders representing the public, private, and nonprofit sectors. Stakeholders consulted include, among others: county and municipal governments, public housing authorities, EDAC, South Suburban Mayors and Managers Association (SSMMA), Chicago Metropolitan Agency for Planning, Housing Action Illinois, the Alliance to End Homelessness in Suburban Cook County (the "Alliance"), AIDS Foundation Chicago, Cook County Health, and the Chicago Lighthouse. Numerous other stakeholders representing philanthropic and community-based organizations; educational and research institutions; residential and commercial developers; assisted housing providers; housing organizations; social service
providers; private and governmental health, mental health, and service agencies; and entities focused on serving the homeless or other special needs populations also participated. DPD engaged in consultation and coordination with HOME Consortium member municipalities through focus groups.

During development of this Annual Action Plan, DPD solicited additional input from various 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(l)).

DPD regularly consults with leadership and staff from all local public housing authorities as well as representatives from the Chicago Area Fair Housing Alliance, 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 2026 Annual Action Plan as appropriate.

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

The Alliance leads the Cook County Continuum of Care. As the lead agency, the Alliance coordinates homeless services across more than 40 agencies serving 30 suburban townships, 131 municipalities, 573 square miles, and 2.5 million residents. The Alliance also operates Coordinated Entry — a communitywide system to standardize and expedite how people connect to housing resources, provides training and technical assistance, and advocates for the needs of people experiencing homelessness. DPD and the Alliance are strong partners and allies. The Executive Director of the Alliance and other staff members provided insight and feedback throughout the Con Plan development process, directly informing strategies and priority actions. Alliance representatives attended housing, community development, and economic development focus groups, provided key data on housing needs and program participation, and shared feedback on specific needs and priorities during stakeholder interviews with the Project Team. The strategies to address and prevent homelessness included in the Con Plan align with the Alliance's 2019-2022 Strategic Plan (the most recent available), priorities identified in conversations with Alliance staff, and BED's 2024-2027 Strategic Plan.

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

The Executive Director of the Alliance sits on the Planning and Development Subcommittee of EDAC and provided proactive input into the development of the Con Plan. In this role, the Alliance is also involved in consultation and decision-making around economic development, affordable housing, and community development in Suburban Cook County as supported by ESG funds. Specifically, this action-oriented subcommittee informs funding investments and partnerships for DPD programs, projects, and special initiatives. As such, the Alliance will play a critical role in determining how to allocate ESG funds and support HMIS in Suburban Cook County. The County consults with the Alliance each year on

suggested allocations of ESG funding by component. Consultation is also important to coordinate County ESG investments with matching funds that serve Suburban Cook County.

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

	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 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 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.
3	**Agency/Group/Organization**	Public Housing Agencies
	Agency/Group/Organization Type	Housing PHA
	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 Anti-poverty Strategy 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 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 SUBURBANK 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-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

	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 Economic Development Anti-poverty Strategy 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 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.

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

N/A

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 the PY 2025 - PY 2029 Consolidated Plan 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 the PY 2025 - PY 2029 Consolidated Plan 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 the PY 2025 - PY 2029 Consolidated Plan 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 DOTH'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 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 received will be incorporated into the plan after the public comment period. The public comment period is 07/01/2026 until 07/31/2026.

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 07/01/2026 until 07/31/2026.	All public comments will be posted on the final plan.	All responses to public comments will be posted on the final plan.	
2	Websiite Posing	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. The public comment period is 07/01/2026 until 07/31/2026.	All public comments will be posted on the final plan.	All responses to public comments will be posted on the final plan.	

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	The public hearing date is July 8th 2026. The public was notified and invited to attend to provide feedback.	All public comments will be posted on the final plan.	All responses to public comments will be posted on the final plan.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

This Annual Action Plan reflects the diversity of funding sources that the County will tap to support implementation (HOME, CDBG, and ESG funding). Beyond the annual entitlements, the County expects other primary sources of funds to support this plan (corporate funds, CDBG-CV, CDBG-DR funding, and HOME-ARP funding..

Currently, Cook County has $10,276,836.70 available in CDBG-CV funding. In addition to utilizing funding for Workforce Development, Cook County will also utilize the funding to produce 150 unites of Transitional Housing, to include tempoary shelter to long term shelter services. These facilities will be located in Park Forest, and Hazel Crest. Cook County also intends to produce 110 units (transitional and homeless shelter) utilizing HOME-ARP funding.

Beyond these core resources, the County has the option to seek additional funds to support plan implementation.
Additional funds may include matching funds; funding from the Economic Development Administration;
Low Income Housing Tax Credits (LIHTC); New Markets Tax Credits (NMTC); Choice Neighborhoods grants;
and the pursuit of other grants.

The $10,540,758.00 listed for CDBG is a combination of Cook County's PY 2026 CDBG Allocation ($9,707,444), $529,715 from Chicago Heights PY 2026 CDBG Allocation, and $303,599 from Oak Lawn's PY 2026 CDBG Allocation.

Anticipated Resources

Program	Source	Uses of Funds	Expected Amount Available Year 1	Expected	Narrative

	of Funds		Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $	Amount Available Remainder of ConPlan $	Description
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	10,540,758.00	0.00	0.00	10,540,758.00	29,100,000.00	Community Development Block Grant
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	5,680,439.94	2,042,707.80	20,619,751.45	28,342,899.19	16,800,000.00	HOME Investment Partnership Program

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	847,543.00	0.00	0.00	847,543.00	2,542,500.00	Emergency Solutions Grant

Table 2 - Expected Resources – Priority Table

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

ESG funding recipients will provide a 1:1 match. HOME funding recipients will be required to demonstrate eligible match resources at or above the 25% threshold requirement. Typically, HOME funding contributes 10% of overall project costs, delivering an 8:1 average lever on HOME funds.

CDBG funds do not explicitly require a match; however, DPD is beginning to track related data and may impose a specific match as a requirement in the future. Additional limited corporate funds or corporate tax incentives may also be deployed to achieve the goals of the Con Plan.

The Alliance to End Homelessness (the Alliance), which manages the Continuum of Care in Suburban Cook County, receives additional direct funding from HUD. The Alliance is awarded annual funding per year to support their housing programs for people experiencing homelessness across Suburban Cook County. While these dollars do not flow directly through DPD, they are largely directed towards similar goals and DPD will continue to partner with the Alliance to ensure all available resources are appropriately leveraged to meet critical needs.

Beyond these core resources and associated leveraging, DPD will continue to pursue other competitive funding opportunities through public and private sources. Moreover, DPD continues to coordinate with other jurisdictions in the region to explore opportunities for information and resource sharing and general collaboration given shrinking administrative resources. DPD is also planning to implement its $244 million CDBG-DR grant, and many of the CDBG-DR projects will leverage significant additional resources from other entities. The County plans to utilize $4 million in remaining CDBG-CV funding from the State of Illinois to rehabilitate fixed-site shelters at Margarita Inn and Aloha Motel. The Housing Authority of Cook County will contribute project-based vouchers for various residential projects. Private resources will be leveraged to both HOME and ESG programming.

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

Cook County does not currently directly own land or property that can be used to specifically address needs in the PY 2025 - PY 2029 Consolidated Plan. However, DPD will continue to coordinate with the Cook County Land Bank Authority, South Suburban Land Bank Development Authority, and various municipalities who do publicly own land to ensure related uses are consistent with the PY 2025 - PY 2029 Consolidated Plan, where applicable.

Discussion

Anticipated CDBG, ESG and HOME funds, in conjunction with CDBG-DR and other federal, state and local funds, will leverage significant private investment in Suburban Cook County to accomplish the stated objectives in housing and homelessness, community development, economic development, workforce development, infrastructure and planning and administration.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing and Homelessness	2025	2029	Affordable Housing Public Housing Homeless Homeless Special Needs	South Suburban Cook County West Suburban Cook County Suburban Cook County CDBG Priority Area HOME Consortium	Workforce Development Housing and Homelessness Infrastructure Community Development Planning and Administration Economic Development	HOME: $27,774,855.20 ESG: $783,978.00	Rental units constructed: 300 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 26 Households Assisted Homeless Person Overnight Shelter: 2040 Persons Assisted Homelessness Prevention: 1065 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Community Development	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	South Suburban Cook County West Suburban Cook County Suburban Cook County CDBG Priority Area HOME Consortium	Workforce Development Housing and Homelessness Infrastructure Community Development Planning and Administration Economic Development	CDBG: $1,506,113.70	Public service activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted
3	Economic Development	2025	2029	Non-Housing Community Development	South Suburban Cook County West Suburban Cook County Suburban Cook County CDBG Priority Area HOME Consortium	Workforce Development Housing and Homelessness Infrastructure Community Development Planning and Administration Economic Development	CDBG: $185,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 990 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Workforce Development	2025	2029	Non-Housing Community Development	South Suburban Cook County West Suburban Cook County Suburban Cook County CDBG Priority Area HOME Consortium	Workforce Development Housing and Homelessness Infrastructure Community Development Planning and Administration Economic Development	CDBG: $75,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 189 Persons Assisted
5	Infrastructure	2025	2029	Non-Housing Community Development Public Facilities	South Suburban Cook County West Suburban Cook County Suburban Cook County CDBG Priority Area HOME Consortium	Workforce Development Housing and Homelessness Infrastructure Community Development Planning and Administration Economic Development	CDBG: $6,701,492.70	Other: 23 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Planning and Administration	2025	2029	Planning and Administration	South Suburban Cook County West Suburban Cook County Suburban Cook County CDBG Priority Area HOME Consortium	Workforce Development Housing and Homelessness Infrastructure Community Development Planning and Administration Economic Development	CDBG: $2,073,151.60 HOME: $568,043.99 ESG: $63,565.00	

Table 3 – Goals Summary

Goal Descriptions

1	**Goal Name**	Housing and Homelessness
	Goal Description	The $27,774,855.20 for HOME is a combination of $20,619,751.45 (prior year resources), $4,260,330.04 (funds from PY 2026 HOME allocation for services), $852,065.91 (CHDO set aside), $2,042,708.80 (program income). Please note that 26 households will be assisted with rapid rehousing services.
2	**Goal Name**	Community Development
	Goal Description	This is for Public Services.

3	**Goal Name**	Economic Development
	Goal Description	Economic Development Services
4	**Goal Name**	Workforce Development
	Goal Description	Workforce Development Services
5	**Goal Name**	Infrastructure
	Goal Description	The 23 'Other" listed under the Goal Outcome Indicator is a combination of Cities, Villages, and Bussinesses/ Buildings planned to be assisted.
6	**Goal Name**	Planning and Administration
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

This 2026 Annual Action Plan summarizes the proposed programs, projects, and special initiatives that DPD will implement during the 2nd year of Cook County's 5 Year Consolidated Plan for program years 2025-2029. Projects are tied to the Consolidated Plan's goals, strategies and priorities which aim to address specific and current needs supported by extensive data analysis and public/stakeholder input. The project summary below details anticipated sources and uses of funding.

#	Project Name
1	Housing and Homelessness
2	Community Development
3	Economic Development
4	Workforce Development
5	Infrastructure
6	Planning and Administration

Table 4 – Project Information

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

Allocation priorities tie directly back to priorities and needs detailed in the PY 2025 - PY 2029 Consolidated Plan. Under the first year of the 2025-2029 Consolidated Plan, DPD will further operationalize funding process and documentation improvements for enhanced plan alignment. Comprehensive data on local needs is detailed throughout the Con Plan. The key obstacle to addressing these needs remains limited available financial resources. CDBG, ESG, and HOME funding have been reduced over the years, making it difficult to maintain the level of planning, development, and services required to address unmet needs. The County is continually exploring additional philanthropic, private, and government funding, partnerships, and internal restructuring options so that it can maximize the limited resources currently at its disposal.

The County's CDBG-DR funding will supplement these efforts. DPD is focusing almost half of its CDBG-DR funding on infrastructure improvements to prevent or mitigate future flooding impacts. DPD is also conducting a range of housing activities under CDBG-DR, including buyouts of homes in the floodplain, resilient rehabilitation of disaster-impacted homes, and housing replacement efforts. Stormwater planning efforts are also being supported in impacted communities.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Housing and Homelessness
	Target Area	South Suburban Cook County Suburban Cook County CDBG Priority Area HOME Consortium
	Goals Supported	Housing and Homelessness Community Development Economic Development Workforce Development Infrastructure
	Needs Addressed	Housing and Homelessness
	Funding	HOME: $27,774,855.20 ESG: $847,543.00
	Description	Goal: Provide a continuum of quality, affordable housing for all.Objectives: 1.1 Develop and increase funding and its flexibility for affordable housing types,ensuring investments are community-driven and maximize impact;1.2 Transform the County'sservices for the unhoused to achieve housing security for our most vulnerable residents; 1.3Fund programs and provide capacity building support to improve housing outcomes and buildeconomic opportunity; 1.4 Support enhanced housing education, communications, andadvocacy efforts;1.5 Support environmental sustainability and positive health outcomesthrough housing investments and policies.HOME funds will be utilized for the support of housing development activities throughqualified developers. Individual allocations will be specified in IDIS during activity setup. ESG funds will be used to support the provision of shelter, and service activities throughvarious sub recipient agencies, with no more than 60% of total funds allocated to shelter andstreet outreach activities. Individual allocations will be specified in IDIS during activity setupthat has been set aside to support the suburban Continuum of Care's Coordinated EntrySystem. The funding total listed for ESG includes Housing and Homelessness services is $783,978, and Planning and Administration $63,565. The $27,774,855.20 for HOME is a combination of $20,619,751.45 (prior year resources), $4,260,330.04 (funds from PY 2026 HOME allocation for services), $852,065.91 (CHDO set aside), $2,042,708.80 (program income).
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 300 units (60 familes will be extremely low income, 90 families will be low-income, 150 families will be moderate-income). Rapid Rehousing: 26 Households Assisted Homeless Person Overnight Shelter: 2,040 Persons Assisted Homelessness Prevention: 1065 Persons Assisted
	Location Description	Throughout Suburban Cook County.
	Planned Activities	Support of housing development activities through qualified developers using HOME funds and the support of provision of shelter and service activities through various sub recipient agencies using ESG funds. Individual allocations will be specified in IDIS during activity setup. Please note that 26 households will be assisted with rapid rehousing services.
2	**Project Name**	Community Development
	Target Area	Suburban Cook County
	Goals Supported	Housing and Homelessness Community Development Economic Development Workforce Development Infrastructure
	Needs Addressed	Community Development
	Funding	CDBG: $1,506,113.70
	Description	Goal: Build healthy, connected, and sustainable communities where all residents have accessto services and amenities.Objectives: 2.1 Foster a community-centered approach to implement communitydevelopment and economic revitalization that supports fair access to opportunity for all; 2.2Proactively address negative environmental conditions;2.3 Promote policies and partnershipsthat support expanded healthcare access and improved health outcomes for vulnerableresidents;2.4 Facilitate and invest in comprehensive and coordinated approaches toproactively address violence and improve safety in highly impacted communities.
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 6,000 Persons Assisted
	Location Description	Throughout Suburban Cook County.
	Planned Activities	Support of public service activities through subrecipient agencies.
3	**Project Name**	Economic Development
	Target Area	South Suburban Cook County
	Goals Supported	Housing and Homelessness Community Development Economic Development Workforce Development Infrastructure
	Needs Addressed	Economic Development
	Funding	CDBG: $185,000.00
	Description	Goal: Foster inclusive, resilient economic growth that creates opportunities for all residentsand businesses to thrive.Objectives: 3.1 Champion a regional approach to grow the economy and advance economicopportunity for all; 3.2 Invest in economic sectors with good jobs and positive economic,environmental and social impact;3.3 Grow the small business ecosystem, support innovationand entrepreneurship, and reduce wealth gaps; 3.4 Promote environmental sustainability ineconomic development initiatives; 3.5 Base investments on their capacity to promote faireconomic growth.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/ Moderate Income Housing Benefit: 990 Persons Assisted
	Location Description	Throughout Suburban Cook County.
	Planned Activities	Support of economic development activities through various subrecipient agencies. Individual allocations will be specified during the activity setup in IDIS.
4	**Project Name**	Workforce Development

	Target Area	South Suburban Cook County
	Goals Supported	Housing and Homelessness Community Development Economic Development Workforce Development Infrastructure
	Needs Addressed	Workforce Development
	Funding	CDBG: $75,000.00
	Description	Goal: Promote pathways to good jobs that support economic mobility for residents and meetthe needs of employers.Objectives: 4.1 Align investments and incentives to intentionally support fair access to highqualityjobs that promote economic mobility; 4.2 Foster partnerships between employers,workforce service providers and job seekers; 4.3 Strengthen internal County processes andpolicies to support current workers, job seekers and workforce partners.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 189 Persons Assisted
	Location Description	Throughout Suburban Cook County.
	Planned Activities	Support of workforce development activities through various subrecipient agencies. Individual allocations will be specified during the activity setup in IDIS.
5	**Project Name**	Infrastructure
	Target Area	Suburban Cook County
	Goals Supported	Housing and Homelessness Community Development Economic Development Workforce Development Infrastructure
	Needs Addressed	Infrastructure
	Funding	CDBG: $6,701,492.70

	Description	Goal: Leverage infrastructure investments to promote resiliency, accessibility and economicgrowth.Objectives: 5.1 Base investments on their capacity to promote fair economic growth; 5.2Promote sustainability in infrastructure to guard against natural disasters and build resilience;5.3 Implement a coordinated approach to pursuing available funding to support newconstruction and existing infrastructure needs.Note: The "Other" metric (23) under Goal Outcome Indicator on this page refers to the number of Cities, Villages, and Businesses Assisted
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Throughout Suburban Cook County.
	Planned Activities	Support of capital improvement infrastructure activities through subrecipient agencies. Individual allocations will be specified in IDIS during activity setup.
6	**Project Name**	Planning and Administration
	Target Area	
	Goals Supported	Housing and Homelessness Community Development Economic Development Workforce Development Infrastructure Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: $2,073,151.60 HOME: $568,043.99
	Description	CDBG Planning and Administration Total is $2,073,151.60 The HOME Planning and Administration Total is $568,043.99
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Countywide, but based in the County Office at 69 W. Washington, Chicago, IL
	Planned Activities	Support of administration and planning activities.

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 includes unincorporated Cook County and all municipalities in Cook County except: Arlington Heights, Berwyn, Chicago, Cicero, Des Plaines, Evanston, Hoffman Estates, Mount Prospect, Oak Park, Palatine, Schaumburg, and Skokie. Cook County also serves as the lead entity for the Cook County HOME Consortium which currently includes all municipalities in Cook County except Chicago and Evanston. This 2026 Annual Action Plan is only applicable to the current jurisdictional boundaries of the Cook County Urban County and HOME Consortium. DPD estimates 61% of the 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
West Suburban Cook County	
Suburban Cook County	39
CDBG Priority Area	
HOME Consortium	

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

An important component of the Con Plan and this corresponding 2026 Annual Action Plan is strategically targeting County investments to specific geographies. While the Con Plan's goals are designed to stimulate economic growth and efficient allocation of resources throughout Cook County, particular types of investment are preferred for certain geographies given the underlying market conditions.

Additionally, as noted earlier, some suburban municipalities who are also members of the Cook County HOME Consortium receive their own entitlement CDBG and/or ESG funds directly from HUD and make their own funding decisions. However, DPD continues to coordinate with these communities to ensure that HOME funding is appropriately deployed geographically to meet varying local needs.

In alignment with these allocation priorities and analysis, a significant percentage of DPD's HUD funding

will be directed toward economic development, workforce development, housing, infrastructure, and community development efforts in South Suburban Cook County. DPD will continue its focus on the revitalization of the southern suburbs via the South Suburban Economic Growth Initiative and the recently formed Southland Development Authority. Resources will also be targeted to Suburban Cook County overall, including West Suburban Cook County, the HOME Consortium, and CDBG Priority Area. To stimulate economic growth and address core housing needs across South Suburban Cook County, there are opportunities for investments in residential construction and preservation, economic development, infrastructure, workforce development, and public services. Needs relevant to Suburban Cook County overall include transportation infrastructure, public services, affordable housing development, preservation of existing older housing stock, workforce development, and economic development.

Discussion

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

Introduction

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. 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 for 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

One Year Goals for the Number of Households to be Supported	
Homeless	60
Non-Homeless	200
Special-Needs	40
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	300
Rehab of Existing Units	0
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 Cook County Economic Development Advisory Committee (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. Cook County intends to produce 300 units of PSH, Senior, and Affordable Rental Units for PY 2026 with HOME funds.

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

Introduction

Collectively, the Housing Authority of Cook County (HACC), Oak Park Housing Authority (OPHA) and Housing Authority of Park Forest (HAPF) subsidize 15,056 units of housing. Of these units, 3% (461) are public housing units owned and managed by the housing authorities and 10% (1,477) operate with project-based voucher rental assistance. The remaining 87% encompasses Housing Choice Vouchers (HCVs) held by residents, including allocations of Special Purpose Vouchers (SPVs) for target populations.

DPD consulted frequently with local housing authorities in the development of the PY 2025 – PY 2029 Con Plan and the PY 2026 Annual Action Plan. Related consultations included information and data sharing related to current needs, capacity to fulfill related needs through physical housing unit provision, rental assistance, and provision of other services. DPD and HACC are strong partners and collaborate often around programming and funding opportunities. Leadership of the entities collaborate 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 can 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 Demonstration (RAD) program, which allows HACC to utilize private debt to finance renovation of existing public housing.

Both DPD and HACC coordinate and partner with the local CoC through the Alliance to End Homelessness in Suburban Cook County to ensure that persons who are homeless or at risk of homelessness can access housing authority 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 PY 2025-2029 Consolidated Plan and this corresponding 2026 Annual Plan, DPD will work diligently to forge equally strong relationships with the other housing authorities.

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

DPD is exploring integrating Section 3 into local business development and procurement opportunities. Information sharing or a common database of eligible and/or certified businesses and people could help

to create significant employment opportunities for low-income residents, thereby improving job access, as well as facilitating 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 2026.

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 housing authorities to encourage resident involvement in 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 available resource.

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

Cook County is not aware of HACC being designated as troubled at this time.

Discussion

A more robust discussion of public housing authority related needs, strategies, and coordination opportunities is provided in the 2025-2029 Consolidated Plan.

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

Introduction

Cook County is committed to reducing and ending homelessness by implementing targeted strategies to support both emergency and long-term housing solutions. DPD works closely with the CoC to reach unsheltered individuals and assess their needs through coordinated outreach. The County continues to provide resources through the ESG program to support outreach, emergency shelter, and rapid rehousing. Efforts focus on helping populations with unique needs — including chronically homeless individuals, families with children, veterans, and unaccompanied youth — transition to permanent housing while reducing the length of time spent in homelessness. Additionally, Cook County remains dedicated to preventing homelessness through a coordinated entry system, supporting housing development, and ensuring individuals leaving institutional care have access to necessary housing and services.

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 supports specific homeless outreach activities through the CoC, a critical first step in connecting people experiencing chronic homelessness with the services they need and reducing the length of time they spend homeless. Outreach and engagement of people experiencing homelessness, especially the unsheltered, and assessment of their individual needs is incorporated in Cook County's ESG annual funding process. DPD coordinates closely with the CoC on outreach, including the use of the by-name list to identify and serve chronically homeless individuals. The by-name list is a comprehensive, real-time list of those experiencing homelessness, outlining their personal roadblocks to consistent housing. It coordinates data from homeless service providers to establish a common point of information on a single person's condition and needs. Suburban Cook County began implementation of the by-name list for veterans in May 2017 and expanded to include those experiencing chronic homelessness by November 2017. Expansion of the populations covered by this list would allow for better allocation of resources for those experiencing homelessness. DPD requires all ESG funding recipient agencies to involve homeless or formerly homeless persons in policy-making roles. The level to which agencies involve residents who are experiencing or have formerly experienced homelessness affects their competitiveness in obtaining funding. DPD staff work with subrecipients to encourage agencies to enhance participation of people with lived experiences and provide technical assistance to ensure their successful involvement in policy roles. DPD will

continue to support homeless outreach activities with ESG funding under this 2026 Annual Action Planl.

Addressing the emergency shelter and transitional housing needs of homeless persons

Under this 2026 Annual Action Plan, the County will aim to address the emergency shelter needs of homeless persons through the deployment of ESG resources to agencies that provide emergency and transitional housing options.

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 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 to support the development and implementation of a formal coordinated entry system in suburban Cook, and will continue this support under this 2026 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 2025 - 2029 Consolidated Plan.

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

Introduction

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

The County is committed to advocating for public policy changes. The County intends to support reforming the property assessment and taxation system to reduce the disproportionate tax burden on lower-income homeowners and support business development, leveraging recent progress through the Southland Reactivation Act, the Cook County Affordable Housing Special Assessment Program, and other initiatives. The County will also identify opportunities to support municipal staff capacity and address local regulatory and policy impediments to affordable housing. These efforts are expected to include incentivizing local zoning reform by prioritizing County funding for municipalities that have taken steps to increase housing production; increasing education around the positive fiscal impacts of housing development; and building local capacity by providing sample zoning language and design guidelines to municipalities. Finally, the County will continue to advocate for statewide zoning and housing policy reform to increase availability of affordable units, and to increase education, publicity and coordination around state and federal funding sources. In the near term, 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 property tax-related costs while promoting economic growth. To address increased costs and barriers due to outdated and/or convoluted building code, the County recently updated and simplified its building code, which applies to unincorporated areas of the county. The updated code may also be adopted by municipal jurisdictions. The County is also exploring an inclusionary housing ordinance. It is expected that during the five-year Con 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.

Discussion

A more robust discussion of barriers to affordable housing and strategies to combat them can be found in the MA and SP sections of the 2025-2029 Consolidated Plan.

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

Introduction

Infrastructure remains a high priority. There is a 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 reduce automobile dependence, continue the shift towards transit-oriented development and connect people with jobs. In South Suburban Cook County, infrastructure projects are also aimed at attracting and retaining businesses and jobs. Demand exists for skilled labor training and programs for all residents, with particular emphasis on serving low-income jobseekers, non-college bound youth, people with disabilities, women, veterans, and returning residents. Several programs are designed to help jobseekers obtain and retain employment in key and emerging industrial clusters. Strengthening workforce development near accessible transit and offering low-cost transportation options to areas of employment can help address the mismatch between jobs and housing. The County supports 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 are supplemented with tax incentives and loans targeting business owners and operators within economically challenged areas. The County's property tax structure remains a barrier to development, effectively encouraging businesses to locate outside of Cook County. While stakeholders discussed the importance of affordable housing,

The best ways to make units available or affordable varied greatly. Numerous stakeholders 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 southern suburbs and limited in northern and western suburbs. Respondents placed great importance on affordable housing development as a priority for the County, particularly for target populations including low-income households earning less than 60% AMI, returning residents, 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 needs in Cook County that DPD aims to address through the strategies ounlined in this 2026 Annual Action Plan and reflected in the broader 2025-2029 Consolidated Plan. The principles outlined are designed to address changing needs, demographics, market conditions, and resources. Using the tools available (namely taxation, regulation, and the provision of public investments and services), the County can address adverse market conditions and promote the public interest. Through its offices and departments, the County administers funds and tools such as infrastructure investments, property tax abatements, and federal grant programs. The County can also leverage its position as a major employer, purchaser, and property owner to further hiring, spending, and land development goals that align with the 2025 – 2029 Consolidated Plan's strategic priorities. 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 economic growth.

Actions planned to foster and maintain affordable housing

DPD will continue to support affordable housing development through a combination of new construction and/or rehabilitation of existing units. The County 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 or changing market conditions. 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

A significant portion of the housing stock in Suburban Cook County was constructed prior to 1980. As such, this housing is presumed to contain lead-based paint, a public health hazard that can be particularly dangerous for small children. Due to historic patterns of development, inner-ring suburbs face the biggest challenges in this regard as they contain some of the County's oldest housing stock. While most older units require rehabilitation, low-income households may be less able to financially address rehabilitation needs. DPD will prioritize these areas for investments in rehabilitation and remediation of lead-based paint hazards to support low-income households, including those with children.

In developing the 2025-2029 Consolidated Plan, the Project Team engaged with Cook County Health, which has served the people of Cook County for more than 180 years and has a proud legacy as a leader in advancing health care. Cook County Health operates the Cook County Department of Public Health (DPH), the state-certified and nationally-accredited public health agency with jurisdiction over Cook County except for Chicago, Evanston, Oak Park, Skokie, and Stickney Township. DPH offers an array of services to address lead-based paint (LBP) hazards through its Healthy Homes and Lead Paint Hazard Grant Program. In Suburban Cook County, DPH visits any children with blood test results of 5 micrograms per deciliter (µg/dL) or higher and provides an in-home inspection to determine if there is lead-based paint present, as well as a home visit by a public health 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 Health, DPD also provides funding

and technical assistance 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. DPD seeks to provide funding to program operators with 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 nonprofit partners. Operators must indicate how they will incorporate the best practices associated with HUD's Healthy Homes program, reducing environmental hazards in rehabilitated units. DPD incorporates LBP requirements into its housing rehabilitation programs to ensure compliance with related requirements regarding assumptions of lead and asbestos in pre-1978 structures. Mitigation/abatement requirements are reflected in funding application forms, policies and procedures, and written agreements. DPD will ensure that these requirements are articulated early and clearly and will 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. DPD will target its limited resources to the lowest income households, with the goal of increasing access to economic opportunity and alleviating poverty. Priority populations include low-income households earning less than 50% AMI and extremely low-income households earning less than 30% AMI. To increase access to economic opportunity and reduce the number of poverty-level families, DPD will invest in and support projects, programs, policies, and capacity-building measures that address the geographic mismatch between jobs and affordable housing, reduce barriers to employment, and support economic growth in areas with limited historic investment. 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 work with other stakeholders including the CoC and its membership, local housing authorities, regional planning organizations, non-profit service providers, local jurisdictions, the business community, and other partners to reinforce existing institutional structures and create new frameworks for coordination. In the aftermath of the COVID-19 pandemic, the County and its partners were successful in coming together to form a coordinated response to the crisis. Continuing to build on this progress helps ensure that low-income residents and populations with unique needs can benefit from coordinated investment, development, planning, and service offerings.

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

Suburban Cook County utilizes a coordinated entry system as a single point of entry to the various services provided by the County and nonprofit service providers, including food, housing, utility assistance, and other needs. A resident may access the coordinated entry system by going to an Entry Point location (often a non profit partner), by referral from a healthcare provider after receiving

care, or by calling “211” to speak with a client navigator or representative that assesses their immediate needs. The “211” hotline covers all of Cook County. Since launching in January 2023, the “211” program has been extremely successful method for coordination between public and private housing and social service agencies and residents.

Discussion

Across Suburban Cook County, there are demonstrated needs for improved transportation infrastructure, public services, affordable housing development, preservation of existing housing, transitional housing services, permanent supportive housing, workforce development, and economic development. To increase access to economic opportunity, most investments are targeted to geographic areas with a prevalence of low-income households, lower home and land values, and less historic investment. These areas can benefit from investments in housing preservation, new affordable housing construction, economic and workforce development, infrastructure improvements, and public services. Broadly speaking, the need for these investments and services far outstrips available resources in Suburban Cook County. A key component of the 2025-2029 Consolidated Plan is to continuing to build and sustain relationships with other nonprofit, for-profit, and public entities to increase the resources available to advance the plan’s strategies. Coordination between entities will help ensure that the allocation of resources programmed through this Annual Action Plan is impactful and can be leveraged to attract additional funds.

Under this 2026 Annual Action Plan, CDBG funds will be deployed to support planning, administration, infrastructure improvements, public facilities, and social services activities, with a particular focus on transit access. ESG resources will support homelessness prevention and intervention through improving administrative capacity outreach, shelter, and supportive services. HOME funds will be utilized to develop and rehabilitate affordable housing. All three funding sources (CDBG, HOME, ESG) will be allocated in a targeted and coordinated manner.

DPD will continue collaboration with stakeholder groups of philanthropic funders, financial institutions, workforce development providers, and major employers to delve deeper into related

needs, resource gaps, funding and leverage options, regional initiatives, and coordination opportunities. DPD will identify 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 not-for-profit or for-profit private developers and forgivable loans to homebuyers for down payment assistance.

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:

   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 2025 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, since funds 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)).

   N/A

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)).

   N/A

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).

   N/A

Emergency Solutions Grant (ESG)

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

   A summary of written standards is included in the Appendix to the 2025-2029 Consolidated Plan.

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 County. DPD 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 coordinated entry 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 https://myentrypoint.org/ .

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 CoC leaders and members. A pre-application workshop is also conducted to clarify related requirements and processes. Applicant eligibility is restricted to 501(c)3 not-for-profit organizations serving homeless persons (and/or persons at risk of becoming homeless) in suburban Cook County. Matching fund requirements, minimum and maximum funding application requests thresholds, and other restrictions also apply. DPD also coordinates with the Alliance 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/or EDAC, and /or 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.

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 in 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 request 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 P 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.

A broader discussion of the coordinated entry system and the efforts to address homelessness can be found in the 2025-2029 Consolidated Plan.