



CITY OF URBANA AND URBANA

HOME CONSORTIUM (CHAMPAIGN/URBANA/CHAMPAIGN COUNTY)



FY 2020-2024 CONSOLIDATED PLAN

Prepared by:
City of Urbana
Grants Management Division
400 S. Vine Street
Urbana, IL 61801
www.city.urbana.il.us

Approved by Urbana City Council
Resolution No.



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Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan is a planning document for the City of Urbana and the Urbana HOME Consortium that provides a vision of housing and community development needs throughout the region. The plan outlines community needs, resources and priorities, sets goals, and outlines strategies to address those goals. The Consolidated Plan is designed to guide decisions regarding housing and community development funds during the five-year period beginning July 1, 2020, and ending June 30, 2025.

The application for federal funds under HUD's Community Development Block Grant (CDBG) programs provides a separate allocation of funds for the City of Urbana and the City of Champaign. The Urbana HOME Consortium includes the City of Urbana, City of Champaign, and unincorporated Champaign County, which receives a grant from the federal HOME funds.

The cities of Champaign and Urbana along with Regional Plan Commission develop a strategy to be followed in carrying out these HUD programs. The group utilizes the Consolidated Plan as a management tool for assessing performance as well as tracking results of these strategies and goals. The plan is built on a participatory process among citizens, organizations, businesses, and other stakeholders. The Consolidated planning process adopted by the City of Champaign and Urbana along with Champaign County included collecting data from citizens through outreach at social service agency meetings, online surveys, neighborhood meetings, as well as interviews. The data collected through this process was used to guide strategy and goals for the next five years.

Staff from the City of Urbana, Champaign, and Champaign County Regional Plan Commission work closely with Illinois Emergency Management Agency in an effort to increase the Cities' readiness for disaster prevention, recovery, and resiliency. Staff works to ensure the needs of vulnerable individuals and families in protected classes are integrated into disaster plans and activities.

The data collection started July 5, 2019 with the launch of an online survey. Notices were posted on social media, cities websites, and distributed at neighborhood events. Starting in October 2019, interviews were conducted at neighborhood meetings, township events, public health forums, meetings of homeless service providers, social service provides, local lenders, faith alliances, and neighborhood leaders. The data was then used to determine priorities for the five-year plan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The mission of the City of Urbana and the Urbana HOME Consortium is to address the statutory goals of the formula programs encompassed by the City of Urbana and Urbana HOME Consortium FY 2020-2024 Consolidated Plan as follows:

To provide decent housing, which includes:

- Assisting homeless persons obtain affordable housing
- Assisting persons at risk of becoming homeless
- Retention of affordable housing stock
- Increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities
- Educate families on the discrimination ordinance
- Increasing the supply of supportive housing that is designed to develop housing and services that will allow homeless persons to live as independently as possible
- Increasing the supply of accessible housing which includes structural features and services to enable persons with special needs to live in dignity and independence
- Providing affordable housing that is accessible to job opportunities
- Increasing the availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices.

To provide a suitable living environment, which includes:

- Improving the safety and livability of neighborhoods
- Increasing access to quality public and private facilities and services
- Reducing the isolation of income groups within the City through spatial de-concentration of housing opportunities for lower income persons
- Revitalizing deteriorating neighborhoods
- Restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

To expand economic opportunities, which includes:

- Creating and retaining job opportunities
- Establishing, stabilizing and expanding small businesses
- Proving public services concerning employment
- Providing jobs to low-income persons living in areas affected by HUD-funded programs and activities, or jobs resulting from carrying out activities under programs covered by the Plan

- Increasing the access to capital and credit for development activities that promote the long-term economic and social viability of the community
- Supporting empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing

To Address Urgent Need: An Urgent Need is defined as a Presidential, Governor, or local authority disaster which poses an immediate threat to the health and/or welfare of citizens. Once the urgent need is identified, funds may be reallocated to address the community need.

The Consolidated Plan and Annual Action Plan provide a budget allocation for Community Development Block Grant funds to be used in Urbana, and a budget allocation for HOME funds to be used by the Urbana HOME Consortium beginning with the fiscal year commencing on July 1, 2020. Consortium members include the City of Urbana, City of Champaign, and Champaign County. HOME funds will be used by these jurisdictions to promote affordable housing in their respective jurisdictions in accordance with an intergovernmental agreement governing use of HOME funds by Consortium members. The focus of all strategies and programs discussed in the Consolidated Plan is to benefit low- and moderate-income persons. Throughout the document terms such as "extremely low-income," "low-income," "moderate income" and "middle income" are used.

3. Evaluation of past performance

Each year, the City of Urbana and Champaign as well as the Urbana HOME Consortium reports its progress in meeting the five-year and annual goals in the Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is submitted to HUD within 90 days after the start of the new program year, which is July. The Cities have done well in meeting the needs outlined in the 2015-2019 Consolidated Plan. Those needs that were not met were due to financial constraints and/or program demand. The Cities continue to look for additional funding to help fill the gaps in the federal funds. Community Housing Development Organizations (CHDO) are necessary to fill the gap in affordable housing. The challenge has been to identify additional organizations interested in becoming a CHDO and utilizing the HOME funds. Training was offered in the community on the requirements hoping to attract contractors or organizations. Copies of the CAPER are available for review at the City of Urbana Community Development Services Department.

4. Summary of citizen participation process and consultation process

Citizen participation and stakeholder participation is critical in the development of the Consolidated Plan and Annual Action Plan. Urbana, Champaign and Regional Planning staff met early in the process to outline the citizen participation process. A survey was created to obtain community input early in the process. City staff went to community events and neighborhood meetings to outline the survey and

encourage the community to participate. Online and paper surveys were available for the community. City staff attended over 25 events to gather citizen input.

The surveys provided the entire community an opportunity for input. Focused neighborhood meetings were held in the low-income neighborhoods. These meetings provided an opportunity for staff to respond to questions as well as discuss the purpose and available funding to the community. Over 50 residents attended the neighborhood meetings.

In addition to the above measures, the City of Urbana also hosted four public hearings on the Consolidated Plan. The first was held in November during a community event at King Park School to obtain preliminary comments from the public before a draft was underway. Another was held in January at the start of a Community Development Commission meeting, in February at the start of a Community Development Commission meeting, and finally one in March to review the Draft of the Consolidated Plan. A thirty-day comment period was held from March 1, 2020 to April 1, 2020. In addition to the municipalities, a number of public and private entities play key roles in the health of the community. The Consortium makes every effort to include these organizations in the planning and implementation of the Consolidated Plan. Meetings were held with nonprofit Executive Directors, Champaign-Urbana public health, domestic violence shelters, Housing Authority of Champaign Co., and service providers to the homeless.

5. Summary of public comments

Comments received during the public meetings and survey results prior and during the preparation of the Consolidated Plan are incorporated throughout the document. The overall goals and community needs received during the public participation process are summarized within the Citizen Participation Section of this Plan.

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

All comments received by the public were accepted and incorporated into the plan.

7. Summary

The Cities of Urbana and Champaign as well as Champaign County are committed to carrying out the goals and objectives identified in the 2020-2024 Consolidated Plan and the accompanying Annual Action Plan for 2020-2021 of both cities. The plan reflects the coordinated efforts of the Urbana HOME Consortium and its citizens, as well as the expansive network of housing and human service providers in Champaign County. Through strategies documented in this plan, the effectiveness and impact of federal

funds will be maximized through thoughtful investment of resources, reduced duplication of services, and improved service delivery. The goals and objectives identified in this plan aim to improve the quality of life in Champaign County, particularly for low-income, homeless, elderly, and/or special needs individuals and families.

The Process

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
CDBG Administrator	URBANA	Community Development/Grants Management Division
HOME Administrator	URBANA	Community Development/Grants Management Division

Table 1 – Responsible Agencies

Narrative

The City of Urbana is the lead agency for the Urbana HOME Consortium and is responsible for the administration of the HOME program and the City of Urbana Community Development Block Grant funds. The Consortium members meet on a regular basis to discuss community challenges as well as programs being implemented with the HOME funds. The City of Urbana staff monitor program compliance and subrecipient agreements. Both cities, the county, and Housing Authority of Champaign County have worked for many years to address issues affecting the region. Staff from all three are actively engaged with other community agencies to address social services, social justice, and community housing and homeless needs. They consult with each other when emerging needs arise and work cooperatively to address issues.

Consolidated Plan Public Contact Information

Copies of proposed and approved Consolidated Plans/Annual Action Plans, Performance Reports, and substantial amendments to the plan are available for public review on the City of Urbana website at www.city.urbana.il.us and at the following location:

- City of Urbana, 400 South Vine Street, Urbana - Grants Management Division & City Clerk's Office
- Urbana Free Library, 210 West Green Street, Urbana
- Champaign County Regional Planning Commission, 1776 E. Washington Street, Urbana

The City of Champaign is responsible to make the Plans and Reports available at the following locations:

- Champaign Public Library, 200 West Green Street, Champaign
- City of Champaign, 102 N. Neil Street, Champaign, Neighborhood Services Department Information Desk

Questions or comments regarding the Community Development Program should be addressed to the Grants Management Division Manager, 400 South Vine Street, Urbana, Illinois 61801 or sedodd@urbanaininois.us.

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The Cities of Urbana and Champaign, were the lead agencies for the Consolidated Plan process. Staff created a survey that was available online as well as a paper copy that was distributed at community events. They also attended neighborhood events and public meetings, held public hearings, and met with individuals to interview one-on-one.

Social Media

The Cities of Champaign and Urbana posted a link to the survey as well as announcement of public input meetings on Facebook, Instagram, and Twitter. The City of Urbana also posted the link and information in their electronic newsletter which has over 1,000 on the distribution list. A short video outlining the Consolidated Plan and the process was put on the City's website. Finally, the video was posted on the Urbana Public Television station and will remain available to the public until submission of the plan.

Public Input Meetings

City of Urbana and Champaign staff met with established neighborhood groups and stakeholders at their regular meetings. In an attempt to reach more people, staff wanted to go to the existing groups rather than only hold their own community meeting where attendance had been low in the past. City staff attended over 25 events to gather citizen input.

Survey

The survey consisted of 20 open-ended questions as well as gathered demographic information on the participants. Staff received over 132 responses from the community. The questionnaire used at public meetings outlined the activities that were CDBG and HOME eligible and requested the citizens rank the five highest needs for their neighborhood. The survey outcomes showed the overall goals highest need were

- Infrastructure improvements including lighting, drainage and flooding, and public parks/art/facilities.
- Homeless such as services, shelter, and transitional housing
- Housing such as weatherization programs, owner occupied housing rehabilitation, rental assistance, and housing for homeless/previously incarcerated individuals.
- Public Services including mental health, youth seniors, disabled, and crime prevention programs.

Copies of the survey and a compilation of the results, along with public comments are included in the Appendix.

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)).

The Urbana HOME Consortium met with the Housing Authority of Champaign County to review the data provided by HUD and discuss the needs in Champaign County. The Housing Authority continues to inform local jurisdictions of major housing opportunities and is currently collaborating on major redevelopments in Champaign (Bristol Place) and Urbana (Pinewood). The Housing Authority also has several new developments being designed throughout the region. The consultation confirmed the need for additional rental housing opportunities for low income households.

The Urbana HOME Consortium interviewed Mark Driscoll of the Mental Health Board during the drafting of the 2020-2024 Consolidated Plan & FY 2020/21 Annual Action Plan. The staff of both groups will continue to discuss and monitor ongoing needs for persons with mental health needs, particularly low-income persons and youth. Staff from local governments and the Mental Health Board currently serve together on the local Continuum of Service Providers to the Homeless.

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 Urbana HOME Consortium members have all served on the Executive Committee or past chairs for the Continuum of Council of Service Providers to the Homeless. All three participating jurisdictions/subrecipients to the HOME Consortium continue to be active on the Continuum of Council of Service Providers to the Homeless. During the November 5, 2019 and February 4, 2020 meeting, the Urbana HOME Consortium consulted with both bodies to outline the upcoming Consolidated Plan process and seek input. A key outcome included the need for subsidized housing development for nonprofits to alleviate overwhelming shortage of affordable rental properties and/or subsidies.

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

The Champaign County Continuum of Service Providers to the Homeless (CSPH) receives funding allocation amounts from the State of Illinois that are then made available to agencies. The CSPH reviews the past performance of agencies who have received the funding, in order to determine how to allocate Emergency Shelter Grant funds in the community. The CSPH Executive Committee completes the NOFA, works with the agencies to set funding priorities for the community, and sets performance standards

and the evaluation of outcomes for members who receive funding. The HMIS system is administered by the Champaign County Regional Planning Commission under agreement with the CSPH. HMIS staff assigns access and provides initial training for authorized users, maintains oversight and continuing training updates for quality of data entry, collects HMIS data for HUD HDX and other grant reports, and supports CSPH planning efforts requiring data about clients served. At this time, data is shared among agencies only in aggregated formats to preserve confidentiality of households.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Housing Authority of Champaign County
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urbana HOME Consortium met with the Housing Authority of Champaign County to review the data provided by HUD and discuss the needs in Champaign County. The Housing Authority continues to inform local jurisdictions of major housing opportunities and is currently collaborating on major redevelopments in Champaign (Bristol Place) and Urbana (Pinewood). The Housing Authority also has several new developments being designed in the region. The consultation confirmed the need for additional rental housing opportunities for low-income households.
2	Agency/Group/Organization	Mental Health Board
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urbana HOME Consortium received input from Mark Driscoll of the Mental Health Board during the drafting of the 2020-2024 Consolidated Plan & FY 2020/21 Annual Action Plan. The staff of both groups will continue to discuss and monitor ongoing needs for persons with mental health needs, particularly low-income persons and youth. Staff from local government and the Mental Health Board currently serve together on the United Way of Champaign County's Community Impact Committee and will be serving together in the upcoming year on the local Continuum of Service Providers to the Homeless monitoring subcommittee.

3	Agency/Group/Organization	Developmental Disabilities Board
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Employment Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urbana HOME Consortium received input from Kim Bowdry of the Developmental Disabilities Board during the drafting of the 2020-2024 Consolidated Plan & FY 2020/21 Annual Action Plan. The staff of both groups will continue to discuss and monitor ongoing needs for persons with developmental disabilities and seek opportunities for collaboration.
4	Agency/Group/Organization	Community Reinvestment Group
	Agency/Group/Organization Type	Housing Business Leaders Civic Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urbana HOME Consortium is a member of the Community Reinvestment Group (CRG), which meets monthly to discuss affordable housing needs, opportunities for collaboration, and education/outreach. During the February 12, 2020 regular CRG meeting, the Urbana HOME Consortium sought input on the upcoming Consolidated Plan. Staff highlighted an increase in rental housing needs while the lenders sought to find alternative methods to continue funding homeownership programs. Finally, continuing negative data trends for African Americans seeking housing finance were discussed.

5	Agency/Group/Organization	Council of Service Providers to the Homeless
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment Service-Fair Housing Services - Victims Publicly Funded Institution/System of Care Other government - County Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urbana HOME Consortium members have all served on the Executive Committee or past chairs for the Continuum of Council of Service Providers to the Homeless. All three participating jurisdictions/subrecipients to the HOME Consortium continue to be active on the Continuum of Service Providers to the Homeless. During the November 5, 2019 and February 4, 2020 meeting, the Urbana HOME Consortium consulted with the group to outline the upcoming Consolidated Plan process and seek input. A key outcome included the need for subsidized housing development for nonprofits to alleviate overwhelming shortage of affordable rental properties and/or subsidies.

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	Champaign County Continuum of Service Providers to the Homeless	The Champaign County Continuum of Care has seven key upcoming goals identified for optimizing housing choices for persons either homeless or at risk of homelessness. These areas align with the Urbana HOME Consortium's goal of ensuring access to decent, safe and sanitary housing for all residents.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

All members of the Urbana HOME Consortium will continue to work with partner agencies to further the goals outlined in the Consolidated Plan. The Cities of Champaign and Urbana partner with Habitat for Humanity of Champaign County, which is a certified Community Housing Development Organization, in applying for state and private grants. A variety of redevelopment activities are currently being completed in both jurisdictions.

Consortium members also seek additional funding sources each year to leverage current and proposed programs that will meet the needs identified in the Consolidated Plan. The City of Champaign was awarded Federal Home Loan Bank of Chicago funding to augment its **SLEEP** program to rehabilitate owner occupied housing. Urbana was also awarded funding through the Illinois Housing Development Authority for its Abandoned Properties Program as part of a Blight Reduction Program. Blighted properties removed from the current housing stock will allow for future affordable housing builds to be undertaken by the HOME Consortium's CHDO. The Cities of Urbana and Champaign will continue to focus on increasing the availability of affordable housing, particularly to lower income groups, seniors, and persons with disabilities. The Cities will continue to reach out to Illinois Housing Development Authority, the Housing Authority of Champaign Co., and private developers in planning for affordable housing needs in the region. The Consortium members will continue to collaborate on projects that benefit the region.

Staff from each entity also regularly attend meetings that pertain to meeting the needs of the low-income population, both from a housing standpoint and from a services perspective.

Narrative

The consultation process for the Consolidated Plan was very thorough and provided a number of avenues for citizens and stakeholders to participate. Attending regular meetings and events in the community allowed for broader participation.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

The Urbana HOME Consortium undertook various measures to ensure that the public was offered a variety of opportunities to provide input for the community development and affordable housing needs in the area. Consolidated Plan input was requested at various public hearings, neighborhood and agency meetings, surveys (electronic and paper), public television promotions, and community events. This extensive outreach process started in July of 2019 and continued through submission of the Consolidated Plan. Surveys were taken to the Cunningham Township Harvest event and drop-in center to capture feedback from people experiencing homelessness as well as extremely low-income individuals. Outreach was made to the Interfaith Alliance and Ministerial Alliance groups who represent the faith communities.

Comments received impacted goal-setting in a variety of ways. Areas of concern expressed by the community were Infrastructure Improvements including lighting, drainage/flooding, and public parks/art/facilities; addressing Homeless concerns such as transitional housing, services, and shelter; Housing improvements for low-moderate income families including weatherization, owner-occupied housing rehabilitation, rental assistance, and housing for homeless/previously incarcerated; and finally Public Services addressing mental health, youth, seniors, disabled, and crime prevention. These identified needs will help the Consortium as they set goals in each year's Annual Action Plan. Concerns expressed regarding the need for CDBG eligible programs will be addressed in each community's Annual Action Plan. Additionally, comments received regarding the most vulnerable populations in need of affordable housing, mainly those households at or below 30% of the Median Family Income, prompted staff to continue outreach to agencies to implement Tenant Based Rental Assistance as part of the Annual Action Plan goals and strategies.

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	Public hearings and input opportunities was published by the City of Champaign on January 28, 2020 and theCity of Urbana on February 6, 2020 in the News Gazette	N/A	N/A	

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)
2	Community Event	Homeless and near homeless	10/26/2019 and 11/12/2019 Cunningham Township Harvest Party and in-office Interviews	Concerns regarding affordable housing; homelessness ; crime prevention; and economic development. See Appendix A.	N/A	
3	Public Meeting	Non-targeted/broad community	10/1/2019 through 3/30/2020 Neighborhood Focus Group Meetings	Concerns regarding affordable housing; homelessness ; crime prevention; and economic development.	N/A	

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)
4	Public Hearing	Persons with disabilities Residents of Public and Assisted Housing Nonprofit partners	9/12/2019 City of Champaign - Neighborhood Services Advisory Board	No public comment received.		http://documents.ci.champaign.il.us/v/1iNLlxQosyf16egSizhOJyP64UD8BsHLU
5	Public Meeting	Habitat for Humanity Resident Meeting	10/10/2019 - Five persons along with City of Urbana, Champaign and Habitat staff.	Focus group outcomes indicated top priorities are: Infrastructure, Youth Programs, and Housing.	N/A	

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)
6	Internet Outreach	Non-targeted/broad community	Public Survey e-mailed to partners, posted on the Cities website, and shared with social media. Online survey was available July 5, 2019 through 9/30/2019.	132 Responses were received noting Infrastructure, Homeless, Housing, and Public Services were identified as the highest need.	N/A	
7	Public Meeting	Non-targeted/broad community	11/12/2019 Stratton Elementary School. Five persons were in attendance	Focus group outcomes indicated top priorities are: Infrastructure, Youth Programs, Senior Programs, and Housing.	N/A	

8	Public Meeting	Lenders, Nonprofit Housing Agencies	11/14/2019 C-U Public Health - HIV Service Providers	This was a community forum hosted by public health. Attendees recommended continued case management for persons with HIV, reliable transportation, and stable housing to ensure individuals get the continued care they need. The forum aims to reach the goals of Illinois Getting to Zero initiative.	N/A	
9	Public Meeting	Non-targeted/br	11/14/2019 Neighborhood Services	No public comments received.	N/A	

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)
		oad community	Advisory Board meeting			
10	Public Meeting	United Garden Hills Neighborhood Association	11/18/2019 United Garden Hills Neighborhood Association (UGHNA) at Garden Hills Elementary School. Eighteen persons attended the meeting	Focus group outcomes indicated top priorities are: Infrastructure, Housing, Mental Health, Homelessness, and Public Facilities.	N/A	

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)
11	Public Meeting	Non-targeted/broad community City Council Study Session- Champaign	11/13/2019 - Neighborhood Group in CT 53. Seven individuals attended the meeting.	Completed surveys outlined the top three concerns of residents as economic development, homelessness, and crime prevention.	N/A	

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)
12	Public Meeting	Non-targeted/broad community Homeless Service Providers	11/5/2019 and 2/4/2020 Continuum of Service Providers to the Homeless. Thirty social service agencies attended.	Priorities included strengthening wrap-around services to decrease recurrent homelessness ; provide year round shelter; minimize barriers to housing such as criminal background checks, financial backgrounds, and language barriers; continue cross-sector Training	N/A	

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)
13	Public Meeting	Lierman Neighborhood Group Urbana	2/4/2020 Lierman Neighborhood Action Group - 9 people attended	Infrastructure was identified as a high priority need in the neighborhood . The group also discussed the need for teen programs.	N/A	
14	Public Meeting	Minorities Non-targeted/broad community Regional Faith Leaders	2/1/2020 2/29/2020 Ministerial Alliance Meeting - 14 people attended	Staff explained the Consolidated Plan and Annual Action Plan Process. Staff reviewed the draft plan and priorities at the meetings and requested input.	N/A	

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)
15	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	1/28/2020 - Community Development Commission - two people attended	No public comments on the 2020-2024 Consolidated Plan were captured.	N/A	
16	Public Meeting	Minorities Non-targeted/broad community	2/10/2020 - Public Meeting at Salt and Light, Urbana	No public comments on the 2020-2024 Consolidated Plan were captured.	N/A	http://ci.champaign.il.us/cms/wp-content/uploads/2015/01/Public-Hearings-and-30-day-public-comment-period-AD-Final.pdf

17	Public Meeting	Non-targeted/broad community	2/12/2020 - Public Meeting at Urbana Free Library -7 people attended	The following needs were identified by the group: Community gardens such as gorilla or pocket gardens are needed to offset the impacts of climate change. A community green space for people to be active with planting, creating, and socially involved to improve the mental and physical health of the community. People are feeling out of control and by		
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				<p>having this space, they would be able to feel like they are making a difference which would have a positive impact throughout the community. The City needs to plant more trees in the community. The Boneyard Development between Main St and Lincoln should move forward. Encourage developers to use green building techniques</p>		
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				<p>such as awnings over buildings and solar ready. Offer cooling spaces and climate control opportunities. Become involved with City farming groups. There is a need for alternative affordable housing such as tiny homes and container homes. The City needs to provide a connection between the person wanting to help in the community spaces and provide</p>		
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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)
				<p>community guidance. For example, take a group of people in a van to the community green spaces rather than have everyone drive separate vehicles. The Community Coordinator could organize events, provide resources, and connect people with these opportunities.</p>		

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)
18	Public Hearing	Non-targeted/broad community	2/13/2020 - City of Champaign Neighborhood Services Advisory Board	No public comments received.		
19	Public Meeting	Non-targeted/broad community Community Reinvestment Lenders	2/12/2020 Lenders from Regional Banks and Credit Unions	The lenders noted financial education and down payment programs were a need in the community.		
20	Public Meeting	Minorities Non-targeted/broad community	2/13/2020 Crystal View Townhomes Neighborhood Meeting	No public comments on the 2020-2024 Consolidated Plan were captured.		

21	Public Hearing	Non-targeted/broad community Residents of Public and Assisted Housing	2/25/2020 City of Urbana Community Development Commission	The following needs were identified by the group: Consideration for grant funds to be awarded to Homestead Corporation. Homestead received funding in the past, but due to staffing changes, the agency has not been awarded funds in recent years. The built environment plays a major role in the quality of life for residents. Things like improved paratransit		
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				<p>will make a big difference in the lives of those with disabilities. Sidewalk conditions are discouraging for travel for individuals with limited mobility or using wheel chairs. There is a need for more curb cuts at intersections, as well. Youth engagement needs to come from children, parents, and other individuals in the community. There needs to be an effort</p>		
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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)
				from the entire community to support youth as they grow into young adults.		

22	Public Hearing	Non-targeted/broad community	3/24/2020 - City of Urbana Community Development Commission	Tom Hodson, Board Director of the Homestead Corporation, asked that Homestead be kept in mind when allocating grant funds to subrecipients. Mr. Hodson also asked for more clarification as to why Homestead stopped receiving grant funds in recent years. Robin Arbitor, community member, listed several key services in Urbana she		
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				<p>liked. These included the proximity and function of the Township; Salt and Light as a resource in southeast Urbana; Urbana Schools; revitalization projects in the downtown and Philo Road districts; the Urbana Free Library; and Homestead as an affordable housing option. She would like to see improvements when it comes to transportation, especially</p>		
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				<p>paratransit. Sidewalks are not always easy to navigate for those with limited mobility. Furthermore, youth programming needs to reach beyond the youth, and there should be more community participation from families as a whole and adult individuals. Ms. Arbitor emphasized the role the built environment has on the</p>		
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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)
				quality of life for residents.		
23	Public Hearing	Non-targeted/broad community	3/24/2020 City of Champaign City Council Meeting			
24	Public Hearing	Non-targeted/broad community	3/26/2020 City of Champaign Neighborhood Services Advisory Board Public Hearing			
25	Public Meeting	Non-targeted/broad community	4/20/2020 Urbana City Council Committee of the Whole Meeting			

26	Internet Outreach	Persons with disabilities	Due to the Covid-19 pandemic the public input comment period was extended an additional two weeks and one response was received.	One e-mail was received: Attached is a cover letter and a report by TRAC, (Transportation Resources and Advocacy Committee) the group that convened last year to look at individuals' experiences and degree of satisfaction with area transportation options for people with disabilities. If it seems appropriate, would you please include this as community input to the 5 year plan?		
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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)
				<p>This is the work I referenced during the hearing related to the plan at the council chambers. The report is included with other citizen participation comments attached to this plan.</p>		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Among the sources used to complete this needs assessment were the following:

- 2011-2015 CHAS
- 2011-2015 American Community Survey
- Annual Homeless Point in Time Count
- Homeless Management Information System (HMIS)
- Housing Authority of Champaign County Information Management System
- CPD Maps
- Champaign-Urbana Public Health District
- The Housing Authority of Champaign County Moving to Work Annual Plan
- The Champaign Urbana Public Health Improvement Plan
- The Analysis of Impediments to Fair Housing Choice
- The State of Illinois Disaster Recovery Plan

Representatives from the following organizations were interviewed:

- Housing Authority of Champaign County
- Champaign County Continuum of Service Providers to the Homeless
- Champaign Urbana Public Health District
- The Community Reinvestment Group

Several key factors became clear through the Housing Needs Assessment, including the pre-eminence of housing cost burden as a key concern in the community. The Disproportionately Greater Need section revealed that certain housing problems particularly affect certain racial and ethnic groups disproportionately compared to other population groups. Specifically, households with less than 30% of the area Median Family Income and African Americans are disproportionately impacted by housing problems in the jurisdiction. The Public Housing section revealed that elderly and adult housing are concerns expressed among applicants for Public Housing and Housing Choice Vouchers respectively.

Homelessness is a major concern to residents of Champaign County. In a survey conducted about Consolidated Plan needs, almost 70% of respondents indicated that there was a high need in the community for facilities and services for women and children experiencing homelessness and families with children experiencing homelessness. A little over 60% of survey respondents indicated a high need for facilities and services for single women and unaccompanied youth experiencing homelessness. 58%

of respondents thought there was a high need for single men experiencing homelessness to have access to resources.

In reference to non homelessness needs,

More than half of respondents do not think there is sufficient housing for low-income households, seniors, persons with disabilities, persons with special needs, households transitioning from homelessness and persons with criminal backgrounds. Community members indicated a strong need for many housing programs in their neighborhoods. The top five responses for housing need were:

- Energy Efficiency/Weatherization: 77%
- Repair/Rehabilitation on owner occupied units: 65%
- Rental Housing for Seniors: 61%
- Homebuyer Education and Financial Literacy: 58%
- Down Payment Assistance: 55%

Street conditions and lack of streetlights were major concerns to respondents. 45% of respondents said street lighting in their neighborhood needs improvement, while another 22% of respondents said street lighting does not exist in their neighborhoods. Throughout the entire survey, 103 open ended responses were collected and 15 of those comments were related to insufficient street lighting in neighborhoods. 64% of respondents said that streets/roads need improvement. Another 48% of respondents said sidewalks in their neighborhoods need improvement.

Public facilities and public services were also a concern for many residents. Respondents indicated a desire for youth employment services (50%), youth recreational services (35%) and services for special needs populations (35%). In reference to economic development questions, 46% of respondents said business attraction was needed.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

As identified through the data, housing cost burden appears to be a substantial concern throughout the HOME Service Area. In particular, moderate and severe housing cost burdens are the most commonly seen housing problems faced by homeowners and renters respectively. Besides the “other” category, small related households are the type of renter households that most commonly face housing cost burden, while elderly households represent the largest absolute number of owner households facing moderate and severe cost burden outside of the “other” household category. A larger absolute number of occurrences of several housing problems are also correlated with low income levels. with 75% of households less than 50% AMI experiencing at least 1 housing problem. Housing cost burden in general likely plays into the presence of other housing problems, and could be a key factor for households that are on the edge of homelessness. Outside of housing cost burden, the next most commonly occurring housing issues relate to moderate overcrowding among owner households and a lack of complete kitchen or plumbing facilities for renter households.

Rental households are three-times more likely to be cost burdened than homeowner households. Rental households also are more likely than homeowner households to experience HUD-defined housing problems such as overcrowding and substandard housing in every category across every income. Renters are twice as likely to live in a crowded or overcrowded home than homeowners.

There are 15,861 cost burdened renter households in the HOME jurisdiction, paying more than 30% of their income towards housing expenses. Data shows the greatest need is for affordability of housing with the extremely low income (0-30% MFI) and very low income (31-50% MFI).

Demographics	Base Year: 2011	Most Recent Year: 2015	% Change
Population	186,642	192,505	3%
Households	73,718	74,930	2%
Median Income	\$67,100.00	\$79,500.00	18%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2007-2011 ACS

Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	15,454	8,965	12,158	6,709	31,608
Small Family Households	2,526	1,996	3,482	2,797	15,788
Large Family Households	693	453	639	555	1,943
Household contains at least one person 62-74 years of age	1,162	1,353	1,634	970	6,532
Household contains at least one person age 75 or older	1,031	1,080	1,466	708	2,185
Households with one or more children 6 years old or younger	1,575	977	1,596	1,063	3,283

Table 6 - Total Households Table

Data 2011-2015 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	284	149	109	39	581	4	8	4	0	16
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	610	89	35	90	824	8	0	19	0	27
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	283	28	78	4	393	10	29	73	65	177
Housing cost burden greater than 50% of income (and none of the above problems)	8,460	1,349	214	20	10,043	1,207	1,000	367	90	2,664

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	604	3,160	1,965	89	5,818	429	949	1,512	665	3,555
Zero/negative Income (and none of the above problems)	2,117	0	0	0	2,117	262	0	0	0	262

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	9,646	1,613	429	149	11,837	1,227	1,029	462	160	2,878
Having none of four housing problems	1,461	4,076	5,932	2,388	13,857	765	2,282	5,352	4,010	12,409
Household has negative income, but none of the other housing problems	2,117	0	0	0	2,117	262	0	0	0	262

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,727	1,070	525	3,322	437	347	669	1,453
Large Related	573	153	53	779	47	217	136	400
Elderly	766	416	198	1,380	617	904	564	2,085
Other	6,740	3,043	1,492	11,275	598	513	568	1,679
Total need by income	9,806	4,682	2,268	16,756	1,699	1,981	1,937	5,617

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,599	176	49	1,824	314	182	86	582
Large Related	473	20	0	493	43	54	10	107
Elderly	586	185	70	841	428	443	134	1,005
Other	6,507	1,058	120	7,685	485	321	132	938
Total need by income	9,165	1,439	239	10,843	1,270	1,000	362	2,632

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	302	78	103	0	483	14	19	42	45	120
Multiple, unrelated family households	25	0	4	44	73	4	10	50	20	84

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	575	45	4	45	669	0	0	0	0	0
Total need by income	902	123	111	89	1,225	18	29	92	65	204

Table 11 – Crowding Information - 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

According to the American Community Survey 5-Year Estimates (2011-2015), a total of 26,054 1-person households exist in Champaign County. About 42% of the 15,689 households with one or more people 65 years and over are 1-person households. This indicates that a significant number of single person households consist of senior citizens; consequently, the needs of those households correspond with the needs of senior households in general, but their needs are likely amplified by the lack of another household member. In particular, these needs likely relate to housing cost burden, which could be a factor among elderly households due to their decreased incomes, as well as accessibility improvements, among other needs.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

What are the most common housing problems?

According to 2011-2015 CHAS data, the most frequently seen single housing problem among homeowners in Champaign County relates to housing cost burden. Specifically, a total of 9,373

households have been found to have a housing cost burden greater than 30% of income. An even greater number of households, 12,707, experience a housing cost burden of over 50% of a household's income. However, problems related to actual housing structures are also apparent, as the third most common housing problem is moderate overcrowding such that a ratio of between 1-1.5 persons per room exists. This type of overcrowding alone affects 851 homeowner households in Champaign County. A lack of complete kitchen or plumbing facilities is the next most frequently seen issue among homeowners, and it is experienced by 597 homeowner households. A total of 31% of households experience at least one housing problem. These problems are highly concentrated among lower-income households, with over 75% of all households making less than 50% AMI experiencing at least 1 housing problem.

Are any populations/household types more affected than others by these problems?

A total of 6,743 White non-Hispanic homeowner households experience at least one housing problem, while 2640 African-American households, 1540 Asian households, and 666 Hispanic households of any race experience at least one housing issue. Expressed as percentages, only about 27% of White non-Hispanic homeowner households have at least one housing problem, but that percentage jumps to roughly 45% for Black households. Hispanic homeowner households of any race also experience a housing problem at a rate of just over 28%. American Indian or Alaska Native and other races do not contribute many households to the homeowner population, and those populations do experience a relatively low rate of experiencing housing problems by comparison to other minority populations.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The Champaign County Continuum of Service Providers to the homeless develops strategic initiatives that address issues and barriers that affect the number of households becoming homeless through its workgroups. The Champaign County Regional Planning Commission manages several funds (ESG, IDHS, LIHEAP) to assist households with emergency rent assistance to prevent eviction and provides case management and advocacy with landlords to help households obtain and maintain stable housing. The Champaign and Cunningham Township Offices assist with emergency funds to keep persons from being evicted. Assistance with mortgage foreclosure issues is provided by Land of Lincoln Legal Services. Referrals to other services (food pantries, utility assistance) are made to enable households to balance budgets to pay housing costs. Services cover the entire county.

With regards to formerly homeless families and individuals who are receiving rapid re-housing assistance, the Champaign County Regional Planning Commission provides case management at least weekly to households in rapid re-housing projects and more often if necessary and desired to help households move into stable housing as quickly as possible. Continued case management is offered for

up to two years to assist households with improving self-sufficiency, and households are connected with a variety of ongoing supports that may be helpful, such as workforce development assistance, credit counseling and budgeting assistance, help with obtaining mainstream benefits, and other forms of support. The CoC projects provide supportive services to enhance long term stability. Many projects provide aftercare services to support stabilization upon housing transition. The CSPH utilizes a portion of the ESG funds for homeless prevention services. Formerly homeless individuals and families that encounter situations that put them at risk for a return to homelessness may access ESG homeless prevention services. ESG Rapid Re-housing staff refer participants to other local supports which can provide family support for up to 2 years and assist with longer-term issues such as employment, child care, transportation, and obtaining health care and disability benefits. Those can be assumed to be the specific needs of rapid re-housing assistance recipients. Follow up is provided until families indicate improved scores on a pre/post self-sufficiency scale or are no longer interested in follow up. ESG programs are entering data into HMIS for data collection and analysis.

A particular housing characteristic that was identified as a key barrier to housing in Champaign County is the ability to obtain sufficient funding to pay for a security deposit and/or utilities for a new rental or ownership unit. Specifically, people who have lost their jobs and were evicted from their first living arrangement, then received new jobs but are not able to afford the entry costs of the new housing are the population group that was identified as being frequently found in this situation.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The Continuum of Care rapid re-housing assistance is currently provided by one agency, CCRPC. CCRPC has written policies and procedures for determining assistance: households are seen at intake on a first-come, first served basis and case management services are provided to households that have no other options (resource of last resort). On a Continuum-wide basis, the CSPH Coordinated Intake Workgroup is currently developing Continuum-wide policies and procedures that will reflect the desired coordinated intake for both sheltering and rapid re-housing programs (CSPH, ESG and others as appropriate).

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

By far the greatest housing characteristic linked to a risk of homelessness in the Urbana Champaign entitlement jurisdiction is affordability. Most low income persons cannot reasonably afford a decent housing unit at or below 30% of their income including over 90% of persons 0-10% AMI. In particular, a related characteristic that was identified by CCRPC staff as a key barrier to housing in Champaign County is the inability to obtain sufficient funding to pay for a security deposit and/or utilities for a new rental or ownership unit. Specifically, this was identified to be a common need among people who have lost

jobs and been evicted from initial living arrangements, and then received new jobs but are not able to afford the entry costs of the new housing. Therefore, it is reasonable to conclude that housing cost burden developing as a result of tenuous employment is one characteristic that could contribute to instability and an increased risk of homelessness.

Discussion

The above information assists substantially with regards to informing the decision making processes of the Urbana HOME Consortium and in terms of its goal setting. In particular, housing cost burden emerges from the CHAS data as a serious need, while the needs expressed for single people, the homeless, those in danger of becoming homeless, and those threatened by domestic or dating violence are also key findings as well. More specific goals related to alleviating the problems that affect those populations will certainly reflect the trends and input shown above.

**NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205
(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater number of housing problems is said to occur when members of a certain racial or ethnic group within a particular income category experience a housing problem at a rate of 10% or higher than the rate at which that housing problem is experienced by members of the income group as a whole. Given the anecdotally described quality of housing in which many African-American and Hispanic households live, those two population groups might be considered to be at a higher level of need. The data finds disproportionate need for African American households.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,901	1,197	2,379
White	6,743	742	914
Black / African American	2,640	280	230
Asian	1,540	0	1,145
American Indian, Alaska Native	63	0	10
Pacific Islander	10	0	0
Hispanic	666	110	50

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,731	2,281	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	4,315	1,765	0
Black / African American	1,249	255	0
Asian	715	139	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	279	75	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,352	7,815	0
White	3,356	6,079	0
Black / African American	394	764	0
Asian	369	499	0
American Indian, Alaska Native	12	35	0
Pacific Islander	0	30	0
Hispanic	114	335	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,069	5,676	0
White	768	4,452	0
Black / African American	140	499	0
Asian	104	355	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	25	293	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Key findings from each of the four income levels are as follows:

0-30% of AMI (extremely low-income): Disproportionate need is experienced by African American Population

30-50% of AMI (low-income): Disproportionate need is experience by the African American Population

50-80% of AMI (moderate-income): No disproportionate need is experienced

80-100% of AMI (middle-income): No disproportionate need is experienced

The tables above generally reflect that African Americans disproportionately experiences greater housing problems than all other groups. That said, ALL of the groups making less than 50% AMI report having one or more of the housing problems specified compared to a majority of those in the higher AMI brackets reporting having experienced no housing problems. For example, Low Income White Households (at or below 30% AMI) represent 8.49% of the population but 28.8% of the total housing problems and Low Income African Americans (at or below 30% AMI) represent 3.33% of the total population and experience 11.27% of the housing problems.

49.49% of the housing problems in the Urbana HOME Consortium are experienced by persons at or below 30% AMI.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater number of severe housing problems is said to occur when members of a certain racial or ethnic group within a particular income category experience a severe housing problem at a rate of 10% or higher than the rate at which that severe housing problem is experienced by members of the income group as a whole. Given the anecdotally described quality of housing in which many African American and Hispanic households live, those two population groups might be considered to be at a higher level of need. The data only finds disproportionate need for some Hispanic as well as Asian and American Indian and Alaska Native population groups.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,873	2,226	2,379
White	6,000	1,476	914
Black / African American	2,465	459	230
Asian	1,495	44	1,145
American Indian, Alaska Native	63	0	10
Pacific Islander	10	0	0
Hispanic	617	169	50

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,642	6,358	0
White	1,851	4,208	0
Black / African American	414	1,090	0
Asian	205	655	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	129	225	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	891	11,284	0
White	625	8,803	0
Black / African American	118	1,044	0
Asian	65	809	0
American Indian, Alaska Native	0	47	0
Pacific Islander	0	30	0
Hispanic	59	395	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	309	6,398	0
White	184	5,009	0
Black / African American	70	564	0
Asian	49	405	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	0	318	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Key findings from each of the four income levels are as follows:

- 0-30% of AMI: Disproportionate need is experienced by the American Indian and Alaska Native populations
- 30-50% of AMI: Disproportionate need is experienced by the Hispanic population
- 50-80% of AMI: No disproportionate need is experienced
- 80-100% of AMI: Disproportionate need is experienced by the Asian population

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater cost burden is said to occur when members of a certain racial or ethnic group within a particular category experience cost burden at a rate of 10% higher than the rate at which cost burden is experienced by members of that category as a whole. Given the anecdotally described quality of housing in which many African American and Hispanic households live, those two population groups might be considered to be at a higher level of need. Disproportionate need with regards to housing cost burden is experienced by all races and ethnicities.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	47,928	10,582	13,662	2,791
White	39,088	7,453	8,246	1,089
Black / African American	3,696	1,505	2,833	245
Asian	2,772	1,085	1,560	1,320
American Indian, Alaska Native	86	32	63	10
Pacific Islander	30	0	10	0
Hispanic	1,635	294	666	105

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

Based on 2011-2015 CHAS data, approximately 29% of households in the Consortium are experiencing high housing cost burdens and housing costs greater than 30% AMI. Of those with high housing cost burdens, 48% are experiencing costs greater than 30% AMI, and 52% have cost burdens greater than 50% AMI. The above table generally reflect the overall demographic makeup of the Consortiums population and illustrate that no single ethnic group or racial minority disproportionately experiences housing cost burden than any other. However, a majority of persons in the extremely low-income bracket (0% to 30% AMI) report experiencing 1 or more of the problems specified. Additionally, 5,560

households/respondents in this bracket report having no or negative income and experiencing none of the problems specified.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Several instances of disproportionate need were discovered in the CHAS data provided. Among them residents earning 0-30% of AMI with regards to housing problems and severe housing problems, as well as african americans being more likely than the general population to experience housing problems and severe housing problems.

According to the HUD CHAS data for the jurisdiction, the lowest income households across all races are most likely to experience one or more housing problems of which the most prevalent is housing cost burden. As a percentage of population, by race, African Americans are almost twice as likely as white residents to experience one of the four housing problems. Asian and Hispanic residents experience housing problems at a rate comparable to that of White residents. This figure shows a disproportionate impact of housing problems in the African American community in the Urbana HOME Consortium area. This disproportionate impact will inform Consolidated Plan program goals and target areas.

If they have needs not identified above, what are those needs?

No further housing needs of any of the described population groups have been identified at this time.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to CPD Maps, the Hispanic residents are concentrated in certain areas of Champaign-Urbana. Chiefly among them are concentrations near where Neil St. passes over I-74 in Champaign and an area just west of the Neil St. overpass along I-74. Minor concentrations of Hispanic residents are also shown within Sydney Township and Rantoul Township. The Asian population is focused primarily in Champaign-Urbana and especially near where the two communities meet, although other concentrations exist in the City of Champaign. The Black/African-American community is also primarily focused in Champaign-Urbana, and particularly in the northern areas of the two cities, although concentrations also exist in south Urbana. Minor concentrations of Black/African-American residents also exist in Harwood, Ayers, and Brown Townships. Due to the extremely low number of Native American and Alaska Native residents, it is difficult to describe that population's housing needs with certainty.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

The Housing Authority of Champaign County has noted that adult housing and elderly housing are both concerns for Housing Choice Voucher Applicants and public housing applicants respectively.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	25	388	1,109	0	1,109	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	5,992	9,531	10,724	0	10,724	0	0	
Average length of stay	0	0	4	5	0	5	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	1	1	3	0	3	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	4	152	72	0	72	0	0
# of Disabled Families	0	6	135	176	0	176	0	0
# of Families requesting accessibility features	0	25	388	1,109	0	1,109	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	10	104	161	0	161	0	0	0
Black/African American	0	15	278	940	0	940	0	0	0

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Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	3	3	0	3	0	0	0
American Indian/Alaska Native	0	0	2	4	0	4	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	6	19	0	19	0	0	0
Not Hispanic	0	25	382	1,090	0	1,090	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The needs of the public housing housing tenants and applicants on the waiting list for accessible units are as follows: Wheelchair accessibility, sensory (hearing and visual impairment), grab bars in bathrooms and Uniform Federal Accessibility Standard (UFAS) compliant units.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

There are 757 persons on the Housing Choice Voucher waitlist and 921 persons on the waitlist for project based vouchers.

The Housing Authority of Champaign County stated that the most immediate need of the Public Housing applicants is elderly housing. They also stated that the most immediate need of Housing Choice Voucher applicants is adult housing. In its recently approved Move To Work Plan, the Housing Authority of Champaign County listed in thier goals as to increase housing opportunities in rural communities and the serve special needs populations in Champaign County.

The housing authority notes that ndividuals with special needs including persons exiting the criminal justice system have limited housing options. Seniors in small rural communities throughout central Illinois have no affordable housing opportunities that will enable them to age with dignity while remaining in their hometown community.

How do these needs compare to the housing needs of the population at large

As noted in the section concerning single person households, a substantial percentage of the households with at least one person over the age of 65 consists of single person households. This need corresponds to the needs expressed by applicants for Public Housing and the data presented in NA-10, which shows that 1,162 households with one person who is at least 62 years old experiences a housing cost burden of at least 30%. Based on the housing cost burden figures presented earlier in the Plan, affordable housing for adult households both with and without children can likely be difficult to obtain, and that information helps to explain why Housing Choice Voucher applicants expressed a need of it.

The demographics of Champaign County are changing and the private market forces have been unable to meet the affordable housing needs of these changing demographics. The lack of affordable housing solutions for our community has significant long-term consequences. Children who are homeless cannot succeed in school and will be challenged to find a place in the workforce. The lack of affordable

housing for seniors and individuals with disabilities can result in poorer health and higher health care costs for all.

Discussion

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The Champaign County Continuum of Service Providers to the Homeless tracks data related to homelessness and has provided it as part of this Plan to shed light on the characteristics of the homeless population in Champaign County. The data break the homeless population down by various characteristics. This information is critical to accurately targeting homeless assistance funds through applicable grant programs.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	49	0	0	0	0
Persons in Households with Only Children	0	2	0	0	0	0
Persons in Households with Only Adults	2	92	0	0	0	0
Chronically Homeless Individuals	2	8	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	3	0	0	0	0
Unaccompanied Child	0	6	0	0	0	0
Persons with HIV	0	1	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: 2019 Point in Time Count Data; 2019 Champaign County Continuum of Service Providers to the Homeless (CSPH) Annual Performance Report (estimates)

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data is not available through the Continuum of Service Providers to the Homeless based on the subcategories provided; however, there is data regarding the number of persons entering and exiting homelessness in a calendar year, unaccompanied youth, and those exiting the homeless provider network. The total number of clients receiving services in 2014 were 561 persons with an average daily homelessness figure (sheltered) of 287 persons. The 2019 point in time count found 151 homeless individuals with 149 sheltered and 2 unsheltered.

From the 2019 Point In Time Count, 151 individuals experiencing homelessness, seven were veterans, and 11 were unaccompanied youth (under the age of 24 and the only individual in their household). Twelve individuals responded as having a serious mental illness, 13 responded as having a substance use disorder, two responded as living with HIV/AIDS, and 42 self-identified as adult (over the age of 18) survivors of domestic violence. These traits are not mutually exclusive: the same individual may have responded as having more than one of the listed circumstances. This supplementary information demonstrates that homelessness does not exist in a vacuum, and can be compounded, accompanied, or exacerbated by other physical and mental health issues.

Both children and young adults were found experiencing homelessness: this total number includes 49 children (under 18) and 10 young adults (aged 18-24). The remaining 92 individuals were over the age of 24. Of the 165 surveyed individuals, 89 were female and 61 were male and 1 gender nonconforming.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	191	0
Black or African American	358	0
Asian	4	0
American Indian or Alaska Native	4	0
Pacific Islander	4	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	19	0
Not Hispanic	467	0

Data Source

Comments:

Homeless Management Information System (HMIS) Champaign County 1/1/1/2019-12/31/2019

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the 2019 point-in-time survey, there were 165 individuals across 99 households experiencing homelessness in Champaign County on the survey date. Both children and young adults were found experiencing homelessness: this total number includes 49 children (under 18) and 10 young adults (aged 18-24). The remaining 92 individuals were over the age of 24. Of the 165 surveyed individuals, 89 were female and 61 were male and 1 gender nonconforming.

Additionally, the Emergency Family Shelter, which has 8 units of transitional housing and 15 units of permanent supportive housing currently has a wait list of XX individuals.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The HMIS data shows substantial racial inequity in homelessness in Champaign County: of the 561 individuals experiencing homelessness in 2019, 358 were black or African American, while 191 were white. Four individuals reported being American Indian or Alaska Native, four Asian, four Hawaiian or Pacific Islander and 19 of Hispanic or Latino origin.. Very few members of the Asian, American Indian or Alaska Native, and Pacific Islander population groups were estimated to have been homeless.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2019 Point in Time Count indicates that 149 persons were found to be sheltered while 2 households were unsheltered. All unsheltered households were one person adult households. Among the sheltered

households, the majority were women, 89 to 61 men. Additionally, 49 of the homeless individuals were children under the age of 18.

Discussion:

A total of 561 individual persons experienced homelessness in 2019 in the Urbana HOME Consortium Jurisdiction. The HMIS report includes a snapshot of the number of persons in the system on the last Wednesday of January, April, July, and October. This number averages to 287.5 people homeless in our HMIS system at any given time. The demographic rates show a disproportionate number of homeless african americans.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Services for several special needs populations have been identified as requiring attention within the Consortium jurisdiction. Among those populations are residents in need of supportive services for substance abuse, mental health and intellectual/developmental disabilities. Interviews and research have revealed steps that can be taken to improve the livelihoods of members of each of these populations.

The need for more mental health services specifically came up in the community survey and in public meetings.

The 2018-2020 Champaign County Community Health Improvement Plan states that mental health and behavioral health problems were noted as a high priority. Respondents were asked to rank resources in their community. The lowest ranked resource was mental health services with 51% reporting inadequate or very inadequate services available in Champaign County. Additionally, mental health was ranked as the number one health concern while alcohol and drug abuse ranked as second.

Waiting lists for services, low reimbursement rates from the state and staff shortages are challenges experienced by service providers.

Describe the characteristics of special needs populations in your community:

Lack of resources, funding, and stigma contribute to the issue in Champaign County. According to County Health Rankings, the ratio of mental health providers per 100,000 has improved drastically, moving from 2055:1 in 2010 to 470:1 in 2016. According to the CDC, National Vital Statistics System, the Champaign County suicide rate in 2016 was 12.9 per 100,000 which is higher than the state of Illinois rate of 10.8 but lower than the national rate of 13.4. Alcohol impaired driving deaths in Champaign County are significantly lower than overall in Illinois and the US. In 2008, 52% of driving deaths in Champaign County had alcohol involvement compared to 13% in 2015. According to the death certificate data compiled by Vital Records, Champaign-Urbana Public Health District, there were 132 drug-related deaths for the five-year period 2011-2015. Of these deaths, 108 were residents of Champaign County. Opiates were the leading cause of drug-related deaths in Champaign County with nearly 47% listed as an opiate (heroin, methadone, hydrocodone, fentanyl), and an additional 10.2% had the cause of death listed as an opiate plus another drug(s).

What are the housing and supportive service needs of these populations and how are these needs determined?

The Champaign County Mental Health and Developmental Disabilities Board completed the 2018 Community Needs Assessment with input coming from four broad audiences: people receiving services, caregivers, service providers, and community stakeholders. An online survey was widely distributed, and additional supporting content came from local community assessments, statewide data, and national reports aided in completing the assessment. Champaign County residents who participated in our community needs assessment identified some unsurprising barriers: limited provider capacity, limited ability to pay, transportation issues, services hard to figure out/not well coordinated, belief that the service or provider will not be helpful, and stigma about the condition.

To expand on the services in need for people with intellectual disabilities, according to the Illinois Department of Human Services-Division of Developmental Disabilities' Prioritization of Unmet Needs for Services (PUNS), Champaign County has 417 active cases. The data shows that the people requested personal support (habilitation, personal care, and intermittent respite services), behavioral health (counseling), speech therapy, transportation supports, and vocational support to work in the community.

The 2018-2020 Community Health Improvement Plan (CHIP) identifies needs for increasing capacity, creating a behavioral health triage center, promoting education and training on mental and behavioral health to reduce stigma, and providing youth targeted prevention programs. The Long Term Goals in the CHIP related to mental health include: Promote community awareness about behavioral health and encourage participation in data collection to support prevention programs; implement early intervention and assessment practices to reduce the impact of mental and substance use disorders on individuals in Champaign County; and expand current available treatment and develop new treatment services available in Champaign County

The housing needs of people with ID/DD can be met with CILAs. The CCRPC Independent Service Coordination unit is responsible for assessment, referral, transition planning, placement, service coordination, and monitoring of all individuals in Champaign County who have Medicaid waiver funding (CILA or other). In addition to 24 hour supports offered through CILAs, many individuals with ID/DD maintain independence with less intensive supports, some through Medicaid waiver programs like the Home-Based Support program (HBS), Intermittent CILA, and Family CILA, and some through local funding. The settings are typically apartments but sometimes houses, and the providers of service include Developmental Services Center and Community Choices, Inc.

According to the Community Health Improvement Plan, youth in need of mental health services could be served through schools. Also, the needs of the population in need of support from drug and alcohol abuse are currently assessed by the police or hospitals. The service needs of individuals with intellectual and/or developmental disabilities are identified and planned for by a Pre-Admission Screening/Independent Service Coordination Agency (PAS/ISC). This agency will help the individual or household in need to enroll in the PUNS database, which is a waiting list and needs assessment tool for the state and local planners. Individuals whose support needs are met through local funding (less than 24 hour/day support) may have assessment, referral, planning support services through other case

managers than the RPS PAS/ISC team. For youth in need of mental health services, the Screening, Assessment, and Support Services (SASS) initiative can direct youth to the most appropriate agency.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Illinois Department of Public Health, the HIV incidence rate in Champaign County were 8.7 per 100,000 people through 2018. Through 2018, the AIDS incidence rate were 3.8 per 100,000 people. Data is not available from the Champaign Urbana Public Health District for HIV/AIDS related deaths in Champaign County. According to Illinois Department of Public Health surveillance information, there are 223 individuals living with HIV and 210 individuals living with AIDS in Champaign County as of December 31, 2018.

More recent data has been provided by the Illinois Department of Public Health, and it states that a total of 18 persons had been diagnosed with HIV in 2018, bringing the cumulative number of cases diagnosed from 2011-2018 to 141. With regards to AIDS cases, 5 persons had been diagnosed in 2018, bringing the cumulative number of diagnoses since from 2011-2018 to 61.

The East Central Illinois HIV Care Connect is a linkage of care coordinators and service providers for area residents living with HIV. Specific programs include support groups, oral health care, housing and utility support, primary medical services, nutritional support, vaccination, transportation, mental health assistance, and legal guidance. These offerings provide an idea about the characteristics of the population with HIV/AIDS as well as their needs.

Discussion:

Work is underway on the parts of a broad array of governments, agencies, and service providers to make the changes needed to better serve the special needs populations that have been identified as requiring attention within the Consortium jurisdiction. Since improvements have been identified for these populations, the challenge is implementing the described services and installing the appropriate infrastructure.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Transportation infrastructure and community safety were neighborhood concerns that came from the surveys collected in 2019~2020 for the Consolidated Plan. Within the Urbana Bicycle Master Plan and the Urbana Pedestrian Plan, the community expressed the desire to connect low-income neighborhoods and residents to the larger transportation network with safe transportation infrastructure. From community plans, the Capital Improvement Plan, as well as crash and crime data, there are infrastructure and safety improvements that could meet the feedback from the surveys.

The goal is to put the wealth of input and community plans to work and implement infrastructure goals listed or identified in these plans to improve safety and connectivity. Walking and biking is a valued benefit to living in the Consortium area but many low to moderate income neighborhoods were built with sidewalks and along roads that are difficult to add safe infrastructure. From students to working adults to seniors, people in the consortium area would like to get around safely on the streets.

Champaign and Urbana have neighborhood elementary schools and many of the children can walk, bike, or bus to school. Champaign-Urbana Safe Routes to School (C-U SRTS) and Champaign-Urbana Mass Transit District (C-U MTD) surveyed a sample of families asking morning and evening travel choices for Champaign-Urbana schools in 2016 and below are the results.

In neighborhoods that have not seen equal distribution of sidewalks, residents identified the lack of sidewalks and lighting as a high priority need. Street lighting and sidewalks are distributed unevenly across the community and deficits are mostly located in low- and moderate-income communities. This creates difficulty for many populations like children and seniors, livability issues for working age populations, and dangerous conditions for low-income residents getting to transit or biking to work.

In the past five years, Champaign and Urbana have seen seven people either walking or riding a bicycle fatalities. Many of the crashes are occurring in low- and moderate-income household neighborhoods. Public input and recent crash data determined the overwhelming need to reduce the number of crashes and create an environment safe for residents in the Consortium.

Non-Housing needs should be prioritized based on leveraging other funding as well as availability of funds. The Consortium has determined many improvements for public improvements. Many of these public improvements needs are seen across the Consortium area: Champaign, Urbana, and Champaign County- and rarely is used by one community or stops service at a single jurisdictions boundary.

As discussed in the next section, public facility improvements identified from public input and needs assessment, are as follows:

- Homeless Facilities;
- Transportation facilities for all modes;
- Public art space and outdoor park space.

How were these needs determined?

The City of Urbana has identified a variety of needs for public facilities in their planning process. The following data and input was used to determine Urbana’s needs for public facilities:

- Consolidated Plan Survey (2019)
- Champaign-Urbana Safe Routes to School Prairie Campus Plan (2016)
- Urbana Bicycle Master Plan (2016)
- Urbana Pedestrian Plan (2020)

The community plan’s and data collected above were the result of open houses, public input sessions, surveys, and analysis.

Urbana	
Walk or Bike	27%
Bus	27%
Champaign	
Walk or Bike	10%
Bus	42%

Table 27 - Travel Choices from C-U SRTS (2016)

Describe the jurisdiction’s need for Public Improvements:

Transportation infrastructure and community safety were neighborhood concerns that came from the surveys collected in 2019 for the Consolidated Plan. Within the Urbana Bicycle Master Plan and the Urbana Pedestrian Plan, the community expressed the desire to connect low-income neighborhoods and residents to the larger transportation network with safe transportation infrastructure. From community plans, the Capital Improvement Plan, and crash data and crime data, there are infrastructure and safety improvements that could meet the feedback from the surveys.

The goal is to put the wealth of input and community plans to work and implement infrastructure goals listed or identified in these plans to improve safety and connectivity. Walking and biking is a valued benefit to living in the Consortium area, but many low to moderate income neighborhoods were built without sidewalks and along on roads that are difficult to add safe infrastructure. From students to working adults to seniors— people in the Community Development Target Area would like to get around safely on the streets.

Champaign and Urbana have neighborhood elementary schools and many of the children can walk, bike, or bus to school. Champaign-Urbana Safe Routes to School (C-U SRTS) and Champaign-Urbana Mass Transit District (C-U MTD) surveyed a sample of families and asking morning and evening travel choices for Champaign-Urbana schools in 2016 and below are the results.

In neighborhoods that have not seen equal distribution of sidewalks, residents identified the lack of sidewalks and lighting. Street lighting and sidewalks are distributed unevenly across the community and deficits are mostly located in low- and moderate-income communities. This creates difficulty for many populations: like children and seniors; livability issues for working age populations; and dangerous conditions for low-income residents getting to transit or biking to work.

In the past five years, Champaign and Urbana has had seven people either walking or riding a bicycle die on our streets. Below is a breakdown of the crashes in past five years in Champaign and Urbana. Many of the crashes in these two micro-urban communities are occurring in low- and moderate-income household neighborhoods. Public input and recent crash data determined the overwhelming need to reduce the number of crashes and create an environment safe for residents in the Consortium.

Non-housing needs should be prioritized based on leveraging other funding and availability of funds. As funding levels for the community are rarely set in stone and keeping the non-housing spending flexible to stretch dollars in a rigorous and austere environment.

How were these needs determined?

The City of Urbana has identified a variety of needs for public facilities in their planning process. The following data and input was used to determine Urbana's needs for public facilities:

- Consolidated Plan Survey (2019)
- Champaign-Urbana Safe Routes to School Prairie Campus Plan (2016)
- Urbana's Capital Improvement Plan (2019)
- Urbana Bicycle Master Plan (2016)
- Urbana Pedestrian Plan (2020)
- Urbana Police Call Data (2019)
- Champaign-Urbana Region Long-Range Transportation Plan 2045 (2020)
- Kickapoo Rail Trail Study Area (Champaign-Urbana Urbanized Area Transportation Study, on-going)

The community plan's and data collected above were the result of open houses, public input sessions, surveys, and analysis. As equity and connectivity were some of the goals of the Urbana Bicycle Master Plan and Urbana Pedestrian Plan, meetings focused on a variety of voices and connections to jobs and amenities. The Urbana Police Call data is used to find lighting needs, after lighting and safety concerns were expressed in the public input portion of the Consolidated Plan surveys.

Describe the jurisdiction's need for Public Services:

The Consortium has demands for public services. Many of these public service needs are seen across the Consortium area: Champaign, Urbana, and Champaign County- and rarely is used by one community or stops service at a single jurisdictions boundary.

This jurisdiction's needs for services is far greater than the funds that are available from general funds and grant funds. The Consolidated Plan has to prioritize based on surveys and community partners plans. Those needs identified are as follows: mental health services, youth after-school programing, food insecurity issues, homeless overnight shelter, broadband internet access, and affordable solar programs for residences.

How were these needs determined?

The City has important and pressing needs for Public Services. These needs for services change rapidly over the years and there for the plans and input used to determine these needs are from the following:

- Consolidated Plan Survey (2019)
- Champaign Community Coalition Priorities (2019)
- 2017-2019 Carle Community Health Needs Assessment (2018)
- Healthy Champaign County (2019)

Staff regularly attend numerous community and nonprofit meetings to discuss relevant and timely issues. The above community plans and data had regular consultation with City Staff or adopted by partner organizations.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Several key characteristics and trends define the housing market in the Consortium area. A little over half (54.5%) of Champaign County housing units are owner occupied. The growing student population of the University of Illinois and Parkland College contributes to a large proportion of the rental rate. Many low- to moderate-income households in Champaign County are renters, outside of the student population. About 55 percent of structures are one-unit, detached residences. A majority of owner-occupied homes in the Consortium have at least three bedrooms. These units are not financially accessible to those making less than 30 percent MFI without causing rent burden.

The Housing Authority of Champaign County (HACC) has a high demand for housing choice vouchers, with limited number of vouchers available to clients; therefore, the wait list is currently closed. HACC has 900 individuals on the waitlist for all combined properties. HACC will open the waitlist when there are vacancies, but it generally operates near full capacity at all times.

Livability for residents in the Consortium can be defined by the condition of the housing units available as well as a possibility of their rehabilitation. Kitchen facilities, plumbing facilities, overcrowding, cost burden and the risk of lead-based paint in the housing units built before 1980 are factors defining livability. In general, renter occupied units are in a greater need of rehabilitation as compared to owner occupied units.

The Consortium offers a wide variety of public and assisted housing options. While all public housing units now form a part of the Section 8 units under Rental Assistance Demonstration Program, the options in Project and Tenant based voucher programs have increased over time. Along with the quantity of affordable housing units, the condition of the available units is another important factor in the consortium's affordable housing portfolio.

However, both these types of public housing facilities, as well as supportive housing provided by other agencies and private groups, is key to servicing the growing number of individuals that are not only low-to-moderate income within the Consortium, but also the growing number of those who may be homeless, mentally or physically ill, veterans, elderly, and more. The provision of case management and supportive housing allows these groups to become more self-reliant, which is a key foundation to the long-term economic and social sustainability of the Consortium.

MA-10 Housing Market Analysis: Number of Housing Units - 91,410, 91.210(a)&(b)(2)

Introduction

The Consortium’s housing stock consists of a large number of rental units in comparison to national averages. However, there is not a sufficient supply of safe, decent, and affordable housing for low- to moderate-income households. This limits the amount of rental units available to public housing participants seeking units within HUD’s rent guidelines. Limited supply of affordable units causes many renter households to be housing cost burdened, meaning they must compromise other basic necessities to pay rent, and are unable to save enough money each month to put towards the purchase a home of their own or invest in job training or higher education.

Luxury student housing has caused rents to increase throughout the Consortium area. This trend pushes low- to moderate-income households further from the core of both Champaign and Urbana to areas with lower rents.

The following analysis uses estimates for Champaign County to assess the housing market within the consortium. The analysis demonstrates that approximately 55% of properties within the Consortium consists of 1-unit, detached structures. A majority of owner-occupied homes are three to four bedrooms, while the majority of renter-occupied homes are one to two bedroom units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	45,395	55%
1-unit, attached structure	4,717	6%
2-4 units	5,437	7%
5-19 units	14,892	18%
20 or more units	9,521	11%
Mobile Home, boat, RV, van, etc	2,921	4%
Total	82,883	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	88	0%	3,415	10%
1 bedroom	465	1%	7,685	23%

	Owners		Renters	
	Number	%	Number	%
2 bedrooms	6,588	16%	12,373	37%
3 or more bedrooms	34,222	83%	10,066	30%
Total	41,363	100%	33,539	100%

Table 29 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to HUD, public housing is limited to low-income families and individuals. A housing authority determines eligibility based on: 1) annual gross income; 2) whether an applicant(s) qualifies as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status.

Approximately 83 percent of the Housing Authority of Champaign County’s clients are enrolled in the Housing Choice Voucher Program (HCV) of which 56 percent of participants are between the ages of 25 and 50. Female household heads make up 83 percent of participants and almost half of the participants are female household heads with children. Project Based Section 8 participants make up 16 percent of the HACC’s client base. A majority of Project Based Section 8 participants are 62 years or older, at 62 percent, and 68 percent have a female household head.

Private parties have come into agreements with the Champaign County Housing Authority to redevelop mixed-income affordable rental housing, as well as build new complexes. Current projects include Bristol Place, Haven at Market, and Pinewood Place.

In 2019, HACC administered 2,234 Housing Choice Vouchers, the majority being 1,798 Move to Work Vouchers. The remaining vouchers were allocated to special purpose voucher recipients as shown below.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

County, Skelton Place and 16 scattered site properties were converted under Rental Assistance Demonstration (RAD) Program in the last quarter of 2018, leaving HACC with no public housing units in 2019. Rehabilitation of four of the single-family homes will support the Reentry Transitional Housing Program. The City of Champaign demolished two scattered site homes in 2018. The remaining ten units will be demolished in 2019. The vacant parcels will be land-banked until the HACC determines the best use for the lots. HACC has added 156 total new Project-Based Voucher commitments and anticipates adding another 104 commitments to develop housing in rural areas.

Does the availability of housing units meet the needs of the population?

Despite an even distribution of housing types for both renters and owners, there is a large gap in homeownership amongst those earning less than 80% HAMFI. Additionally, the Consortium has a high volume of rental units due to the large student populations at the University of Illinois at Urbana-Champaign and Parkland College. Students are typically a transient population, and often seek rental units during their short tenure in the community. Student households tend to have lower incomes than households with fulltime workers, skewing income and poverty data for the region. Therefore, census tracts with a majority of student residents indicate that housing is least affordable for low-income renters. Low-income renters earning 50% MFI will find a little over half of rental units affordable in Census Tracts 56, 57.01, 10, and 7.

Describe the need for specific types of housing:

The 2011-2015 American Community Survey estimates that 58 percent of renters in the Consortium pay more than 30 percent of their income on rent—indicating rent burdened. The high proportion of student housing inflates the rent burden estimate. Rent burden is an increasing concern for low-income households as wages remain relatively stagnant and housing costs continue to rise. In comparison, only a quarter of homeowners experience housing costs burden. There are not enough affordable units for low-income renters.

Additionally, about nine percent of Champaign County residents have a disability. Approximately 69 percent of people aged 65 and older have a disability. About 55 percent of all occupied units were built between 1960 and 1980. Older homes without accommodations for changes in physical ability makes challenging for a person to get in, out, and around their home safely. As the population continues to age, residences will need more modifications to allow older adults to remain in their homes.

Discussion

A gap exists between the median household income and median home values and rents. There are plans to expand the public housing offerings in the community, as well as the number of units that can utilize Housing Choice Vouchers. Agreements between the Housing Authority and private parties will allow for these expansions. The number of renters in the Consortium continues to grow, and homeownership becomes increasingly more difficult to achieve, particularly for low-income residents. This problem is compounded by the growing poverty rate within the Consortium. Other changes to the housing market should emphasize the expansion of housing units that are more affordable, including accessory dwelling units and mobile homes (undersupplied, affordable types of housing within the community). Moreover, expansion of social services should focus on coordinating housing services with other non-housing needs, to assist low-to-moderate income renters and the homeless as they secure stable living situations.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

The unaffordability of housing within the Consortium is a serious obstacle towards financial stability for low- to moderate-income households. Households earning less than the median family income have a harder time finding affordable housing units and avoiding housing cost burden. Approximately 58 percent of renter households are housing cost burdened.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 30 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	6,785	20.2%
\$500-999	20,152	60.1%
\$1,000-1,499	4,519	13.5%
\$1,500-1,999	1,378	4.1%
\$2,000 or more	710	2.1%
Total	33,544	100.1%

Table 31 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,288	No Data
50% HAMFI	10,394	3,982
80% HAMFI	24,194	11,165
100% HAMFI	No Data	15,793
Total	36,876	30,940

Table 32 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	678	696	836	1,069	1,330
High HOME Rent	678	696	836	1,069	1,330
Low HOME Rent	678	696	836	1,033	1,153

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not sufficient housing for households earning below 50% MFI. About half of the rentals in Census Tracts 57.01, 56, 10, and 7 are considered affordable to households earning 50% MFI or above. Census Tracts 56, 57.01, and 10 have the most affordability for households earning 30% MFI. However, only 22% of rental units are considered affordable in these areas, according to CPD Maps.

How is affordability of housing likely to change considering changes to home values and/or rents?

Given the continuous increase in median contract rent and relatively flat income, affordability will most likely decrease for transient populations and lower income residents within the Consortium.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median contract rent in Champaign County was \$814 according to 2011-2015 ACS estimates. According to HUD, fair market rent for a two-bedroom unit was \$796 in 2015. Fair market rent for a three-bedroom was \$1,026 in 2015. Affordable housing units are becoming more out of reach for low-income renters, especially households with children who need larger units. Low-income families are at risk of overcrowding in units too small, and therefore make compromises for affordable rent.

Discussion

There is a finite supply of affordable housing options for those making less than 80 percent of the Consortium's median family income. This disparity is particularly present among low-income renters, as contract rents have increased significantly. On the other hand, homeownership has proven to be harder to access to those who earn less than 80 percent HAMFI. Limited availability of Section Eight vouchers and other rent assistance programs makes affordable housing options harder to find for low- to moderate-income households. Continuingly rising rents for student apartments and units in neighborhoods bordering the University of Illinois will further expand the issues of housing affordability

and housing sprawl within the community, and potentially push more low- to moderate-income renters to the periphery of the Consortium.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Assessing the current physical condition of the Consortium’s housing stock helps guide future rehabilitation, demolition, and new construction projects to give residents more autonomy over housing choices. Although a majority of renter-occupied and owner-occupied housing units were built prior to 1979, most residential units with more than one housing problem are renter-occupied units. Consequently, there is a need amongst property owners for greater attention to substandard conditions in order to maintain property values and to ensure safe residential environments. An accelerated approach must continue to be taken towards reducing the threat of exposure to lead, particularly amongst children aged six and younger.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

Substandard conditions are based on the following housing problems: units lacking full plumbing facilities, units without full kitchen facilities, overcrowded facilities (more than one person per room, not including bathrooms, porches, foyers, halls, or half- rooms), and units that present a significant cost burden (more than 30% of household income.)

Substandard conditions that are suitable for rehabilitation are those properties that can be compliant to code standards with a \$25,000 investment. Homes with repair costs over \$25,000 do not qualify for assistance. When properties in need of repair or rehabilitation go unaddressed in a timely manner, the dwelling will likely continue to deteriorate, which can lead to more expensive repairs, and even blighted conditions.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,464	18%	16,856	50%
With two selected Conditions	48	0%	1,035	3%
With three selected Conditions	4	0%	49	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	33,855	82%	15,577	46%
Total	41,371	100%	33,517	99%

Table 34 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,777	19%	6,394	19%
1980-1999	9,923	24%	10,049	30%
1950-1979	16,087	39%	12,256	37%
Before 1950	7,617	18%	4,796	14%
Total	41,404	100%	33,495	100%

Table 35 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	23,704	57%	17,052	51%
Housing Units build before 1980 with children present	4,351	11%	2,953	9%

Table 36 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

About 18 percent of owner-occupied units have at least one of the four housing problems, compared to 50 percent of renter occupied units. The City of Urbana has made efforts to mitigate the situation of substandard living conditions in rental housing units. The City of Urbana introduced a program in 2010 enabling the foreclosure of properties with liens (due to the presence of housing problems), and a rental registration ordinance in 2006, both in part to respond to the growing number of substandard conditions found amongst rental units.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

The risk from lead-based paint exists only for housing units built before 1979. Approximately 51 percent of rental units were built before 1980. It is estimated that nine percent of those units have children present. About 57 percent of owner-occupied units were built before 1980, with an estimated 11 percent of units having children. Lower income census tracts are more likely to have a higher concentration of rental units. It can be assumed children in these areas are at a higher risk of lead exposure.

Discussion

The number of substandard housing units reported in the Consortium is higher for rental units than owner-occupied units. The cities within the Consortium have had success through enforcement of rental inspection/regulation programs, but continuation of these programs is necessary to ensure high quality housing.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

The Housing Authority of Champaign County (HACC) provides housing options for low- to moderate-income households in the Consortium through various programs. HACC is one of 39 Moving to Work (MTW) housing authorities in the country. MTW gives incentives to families with children where the head of household is working, is seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist in obtaining employment and becoming economically self-sufficient.

The Consortium’s Public and Assisted Housing Inventory majorly consists of MTW Housing Choice Vouchers, planned to serve 1,648 households during 2019. Public housing units no longer form a part of the affordable housing inventory and were converted to Section 8 vouchers.

Within the Consortium, HACC has removed all its public housing units and expanded its tenant-based voucher program. HACC has also been expanding its housing options beyond the Consortium limits. Three new senior developments are set to begin in Robinson, Ladd, and Newton, Illinois.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *			
# of units vouchers available	0	12	451	1,722	0	1,722	0	0	0
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

As of December 2018, the HACC removed all public housing units from the current inventory. The existing public housing units are converting to Section 8 units under Rental Assistance Demonstration Program (RAD).

The 84 public housing units at Skelton Place Public Housing Community are converting to Haven at Market Place, which consists of Haven Court, a new three-story building of 98 units and Haven Flats, 24 units of housing for persons with special needs.

Sixteen single-family units on scattered sites have been removed from the HACC's Public Housing portfolio. They are in the process of demolition under the RAD Program. The City of Champaign previously demolished two units and ten more units will be demolished in 2019. The remaining four units will transfer to a Re-Entry Housing Program.

Public Housing Condition

Public Housing Development	Average Inspection Score
Village Apartments	68
Heritage Nursing Center	52
C-U Independence Apartments	91
Center Apartments	90
Prairie Green Apartments III	95
Carisbrooke Apartments IV and V	79
Stone Ridge Square Apartments	94
Westbury Park Townhomes	85
Amber Pointe Apartments	90
Country Fair Apartments	36
Eden Supportive Living	95
Prairie Green Apartments I	88
Prairie Green Apartments II	65
Wellington Place Apartments Phase II	77
Champaign House Apartments	86
Hessel on the Park Apartments	92
Prairie Winds of Urbana	83
Countrybrook Apartments	87
Carisbrooke Apartments Phase I	74
Aspen Court	21
Edge of Mall Apartments	61
Florida House	89
Prairie Homes	67
Round Barn Manor	95
Sunnycrest Manor	95
Town Center Apartments	93

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Private sector financing plays a vital role in HACC’s construction of new affordable housing and well as its rehabilitation of the existing housing. Three non-profit affiliate developers aid in the construction of new units under the HACC’s portfolio: Oak Grove Development Corporation, Maple Grove Development Corporation, and Sycamore Grove Development Corporation.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority of Champaign County has a goal under its Moving to Work designation to expand housing choice. To meet this goal, HACC has embarked on an aggressive schedule to increase the number of affordable housing units, developed and owned by HACC or its affiliates, throughout Champaign County and in underserved rural communities of Illinois.

Discussion:

Moving to Work is currently the only mechanism through which public housing authorities can wholly transform housing delivery, programs and operations. The broad flexibility to waive statute and regulations allows HACC to better serve and house residents while streamlining internal operations. The Housing Authority of Champaign County has the ability to react to changes in the economy and rental market to serve affordable housing demands.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

As of the January 24, 2019 Point in Time count, there were 151 individuals, 99 households, experiencing homelessness. Of the 151 homeless individuals, 49 were children, 103 were sheltered in emergency housing, and 46 were sheltered in transitional housing. Two individuals were not sheltered. The services outlined in this section are targeted towards a broad range of groups. Services range from case management to direct support. A wide range of groups, including public agencies and private parties offer these services. Collaboration between organizations is key to providing residents experiencing homelessness efficient, affordable, and comprehensive services to ensure physical health, as well as financial and personal security.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	36	0	49	18	0
Households with Only Adults	15	60	16	48	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	22	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities Targeted to Homeless Persons

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Champaign County has seen an increased need for homeless services in recent years. Despite multiple programs and agencies providing services to the homeless, some of the biggest challenges the community faces are lack of year round emergency shelters and too few resources to meet the growing demand. A year round shelter for both men and women is planned to open in the fall 2020. Within the Consortium, agencies provide emergency shelter, transitional housing, counseling, food, financial assistance, and more to those at risk of homeless or currently experiencing homelessness. The Champaign County Continuum of Service Providers to the Homeless (CSPH) meets monthly, bringing together service providers in a cross-sector effort to deliver continued collaboration in the availability services to those experiencing homelessness. This collaborative approach will be essential to providing safe, decent, and healthy living conditions for the most vulnerable populations.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

- Austin's Place: Overnight emergency shelter for women.
- Champaign County Regional Planning Commission: Centralized Intake staff conduct assessments to connect individuals to services and support. The Rapid Re-Housing Program provides case management and/or financial assistance to house homeless families. Shelter Plus Care offers rental assistance and supportive services for homeless persons with disabilities.
- Champaign Regional Planning Commission, City of Champaign Township, and Cunningham Township: Individuals at risk of eviction due to a hardship may be eligible for rent assistance.
- City of Champaign Township: General Assistance provides benefits to low-income persons who do not qualify for either TANF or SSI.
- City of Urbana: Transitional Housing for homeless families.
- Courage Connection: Transitional housing and supportive services for single women and children fleeing domestic violence.
- Crisis Nursery: Emergency-based childcare facility open 24-hours a day, 365 days a year that serves children from birth to age six.
- C-U At Home: The Phoenix is a daytime drop-in center. C-U at Home operates a six bed Men's Recovery House, a two bed Women's House, and small Family House.
- CU-Men's Shelter: Emergency shelter for homeless men in the winter months.
- Cunningham Children's Home: ECHO Housing and Employment Support Program provides comprehensive housing, employment, and life skills development.
- Cunningham Township: General Assistance provides benefits to low-income persons who do not qualify for either TANF or SSI.
- Daily Bread Soup Kitchen: Provides hot meals at no cost seven days a week.

- First Followers: FirstSteps is a transitional house for community members returning home from prison. During drop-in hours at the daytime center, individuals receive assistance connecting to resources.
- Greater Community AIDS Project of East Central IL: Champaign House is a four-bedroom transitional housing facility for people living with HIV who are homeless. Emergency Assistance Grants can be used for such things as past due rents, utilities or medical expenses. Clients are allowed monthly shopping to access supplemental groceries.
- Habitat for Humanity: Develops housing for low-income families.
- The Housing Authority of Champaign County: Provides Section 8 Vouchers and public housing units in Champaign County.
- Illinois Department of Veteran's Affairs: Provides grants to veterans, including homeless veterans.
- PACE: Provides supportive services to persons with disabilities.
- RACES: Offers services to victims/survivors of sexual assault, abuse, and harassment and their non-offending significant others.
- Restoration Urban Ministries: Manages temporary housing for those experiencing homelessness. Food and clothing distribution occurs multiple times a week at no cost.
- Rosecrance: Offers comprehensive, individualized treatment for substance use and mental health disorders through residential and outpatient programs.
- Salvation Army: Transitional housing resources are available for those who have an isolated cause of their homelessness that can be met. The Salvation Army supplies assistance for rent payments, utility costs, medical bills, clothing, and more.
- The Pavilion: Provides treatment in the areas of psychiatric health and addiction treatment, if homeless/low-income patients have insurance coverage.
- United Way: Emergency Shelter for Families at Maple Grove provides short-term, emergency shelter for families with children for up to 30 days.
- Women in Need of Recovery: The Re-Entry Program provides housing for homeless women that are successfully completing substance abuse treatment and/or being released from prison.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

There are many special needs facilities and services provided within the Consortium resulting from a hybrid of programming from the private and public sectors. Special needs groups include the elderly, individuals with HIV, persons with mental or other physical health issues, individuals recovering from drug/alcohol addictions, among others. Rosecrance, a private entity, oversees many of these services. Services from the public sector include those offered by Champaign County Regional Planning Commission, the state (particularly the Illinois Department of Veteran Affairs), the Champaign County Housing Authority, and the Cities of Urbana and Champaign. Private services include those provided by various faith-based groups, the Salvation Army, and Habitat for Humanity.

State Housing Finance Authorities along with their partners provide affordable housing for individuals with special needs. These include persons with physical disabilities, substance abuse and addictions, mental illness, the elderly and homeless families. Some HUD programs that offer these facilities and services are as listed below.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Approximately nine percent of Champaign County residents have a disability, and about 70 percent of those individuals are over age 65. As of 2019, the HIV prevalence rate was 206 persons per 100,000. Less than one percent of the population was institutionalized. Approximately one tenth of Champaign County's population is age 65 or older. Stable, affordable housing is the first need of individuals and families facing specific and unique needs.

Public housing residents will also need employment and housing counseling to empower them to live independently. Elderly, frail elderly, and persons with disabilities will require adaptable and accessible housing units that can accommodate their current and future supportive needs. Persons with drug and alcohol addictions and persons with HIV/AIDS will need access to medical facilities for continued care and support. Poor and unstable housing is associated with lower levels of access to medical care and can result in competing survival needs that supersede demands related healthcare.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Rosecrance provides a variety of housing options and continued client care for those returning from mental health institutions, in addition to inpatient and outpatient services. Rosecrance has several apartment units available to individuals with diagnosed mental illnesses.

Cunningham Children's home provides supporting housing for youth involved with the child welfare system. Cunningham Children's Home has an ECHO Housing and Employment Supporting Program providing comprehensive housing, employment, and life skills development to Champaign County's citizens who are homeless or at risk of homelessness. With the goal of providing support towards permanent housing and employment, staff work with adults or families that have the ability to live independently with or without on-going support. The program provides intensive case management and care coordination geared towards promoting skills and linkages to permanent housing and employment and resolving barriers. Case managers work with participants to provide assessment, planning, training, skill development, and connections to resources needed to attain a stable future.

The Salvation Army's Stepping Stone program provides shelter and case management services to individuals and families at risk of homelessness or experiencing homelessness.

Champaign County Tenant Based Rental Assistance Program provides rental assistance to qualifying households. TBRA assists households in finding stable and affordable housing to meet their individual needs.

In partnership, United Way of Champaign County, the Housing Authority of Champaign County, and the Regional Plan Commission provide short-term, emergency shelter for families with children up to 30 days. The Emergency Shelter for Families program houses families at Maple Grove development—two 12-unit apartment complexes located in Champaign.

The City of Urbana's Transitional Housing Program provides temporary housing and case management to women and children experiencing homelessness. The City of Urbana also has several grant programs to assist low-income homeowners and renters with minor home repairs and accessibility modifications.

Courage Connection offers temporary housing for women and children who have been victims of domestic violence as they work towards independence. Courage Connection has three houses on their campus. Each house has rooms for clients, a children's playroom, and a shared kitchen, laundry, and living room. All residents participate in the upkeep of shared living spaces as well as their own bedrooms. Through a partnership with the City of Champaign's Neighborhood Stabilization Program, Courage Connection has six affordable housing rentals in the community. Through this program, clients and other community members in need of affordable housing have additional quality housing options in Champaign.

The Department of Veteran Affairs provides grants for veterans to obtain supportive housing, particularly those recovering from physical and mental health issues.

Urbana's PACE, the Center for Independent Living, provides housing assistance, employment training, and life skill development to the disabled, particularly to the deaf and handicapped.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Tenant-based rental assistance (TBRA) vouchers will provide more individuals with stable, affordable housing to meet their specific needs. Sub-grantees administer TBRA, and are able to provide additional wrap-around services to clients.

The City of Urbana will continue to provide its access grant program, senior repair program, and emergency repair grant to help income-qualified households modify their homes to improve housing quality and accessibility. The program is available to homeowners and renters.

The City of Champaign and Urbana's Full Home Improvement Program provides grants and/or low interest loans to eligible homeowners in targeted neighborhood areas to repair deteriorated dwellings. Homes renovated through this program will generally be in need of moderate to substantial rehabilitation.

Champaign's Minor Home Repair Program provides grants and forgivable deferred payment loans to eligible Champaign homeowners to correct housing deficiencies of an immediate nature, which threaten the health, or safety of the occupants of the home or the structural integrity of the building. Assistance through this program is provided to correct the immediate safety concern only.

The Accessory Structure Demolition Program provides funding to eligible Champaign homeowners to demolish dilapidated accessory structures on their property. Assistance through this program is provided to demolish unsafe structures such as garages, sheds, and fences on the property. Assistance is provided in the form of a forgivable deferred loan or grant depending on the amount of the assistance.

The Residential Exterior Rehabilitation program provides a 50/50 matching grant or loan (0% interest), depending on income, to repair and beautify exterior areas of Champaign homes. Eligible activities include windows, siding, roofs, as well as driveways, walkways and fences.

The Home Accessibility Retrofit Program (HARP) provides grants or loans to eligible Champaign homeowners or property owners to eliminate barriers, modify the layout, or add structural accessories or improvements to the dwelling to make it more accessible for occupants with disabilities. The program may also be used to make "visitability" modifications to dwelling units to allow immediate family members with disabilities to visit the subject property. Assistance through this program is provided to make accessibility modifications only.

Through a partnership between the City, Champaign County Regional Planning Commission and Ameren Illinois, the Garden Hills SLEEP is a Safety Lighting Energy Efficiency Program that was created to improve safety and energy efficiency for eligible single-family households in the form of grants and matching funds.

The Low-Income Home Energy Assistance Program (LIHEAP) is a federal- and state-funded utility assistance program in Champaign County. LIHEAP helps low-income families pay their energy costs and helps to educate them to conserve energy, lower their costs, and work toward financial self-sufficiency.

Champaign County Regional Planning's Weatherization Program provides safe energy-efficient homes to low-income residents.

City of Urbana and Champaign County Regional Planning Commission will look to provide energy efficiency education and programs to eligible families in low income census tracts.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Tenant-based rental assistance (TBRA) vouchers will provide more individuals with stable, affordable housing to meet their specific needs. Sub-grantees administer TBRA, and are able to provide additional wrap-around services to clients.

The City of Urbana's access grant program and senior repair programs help income-qualified households modify their homes to improve housing quality and accessibility. The program is available to homeowners and renters.

The City of Champaign and Urbana will continue its full home improvement program to help qualifying households become code-compliant and livable.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

There are several barriers to affordable housing within the Consortium. One key barrier is the mismatch between income and housing costs. In Champaign County, a renter must earn \$16 an hour to afford a modest, 2-bedroom apartment, according to the National Low-Income Housing Coalition. This annualizes to a salary of \$33,440. The median family household in Champaign County earns \$74,796. However, 48 percent of Champaign County households are non-family households, earning a median income of \$27,346. Non-family households do include the student population, in addition to young professionals living alone or together, and other older single adults. Moreover, the National Low-Income Housing Coalition estimates that the average wage of a renter is \$10.91 an hour. Lower-income households, especially households with a single-parent head, senior citizens or persons with a disability, may face difficulties paying fair market rent without experiencing rent burden. Limited incomes may also pose difficulties in paying security deposits when moving to new units. The listed factors all limit autonomy is housing choice and the location and quality of housing significantly impacts other life outcomes.

There are not currently enough resources in the community to provide rent assistance to every household in need. Many affordable housing units tend to be located away from the largest regional employers, like the University of Illinois and Carle, and other community resources. Households needing to utilize public transit face challenges if their home is located on the periphery, as buses do not come to these areas as frequently as they do in central parts of Champaign and Urbana. Low-income households often have to make hard choices on which necessities to forgo when rent burdened.

Human rights ordinances differ in both Champaign and Urbana, and can contribute to denial of housing. Champaign does allow refusal of housing based on criminal convictions, but Urbana does not. In Champaign, source of income can limit housing options too. Urbana's Human Rights Ordinance states that source of income cannot lead to a rejected rental application. Therefore, housing vouchers do not need to be accepted by any landlord in Champaign if they so choose. However, other protected classes are upheld in both cities' human rights ordinances.

While illegal, disability discrimination can still occur. Some property owners refuse to make reasonable accommodations to a person with a disability, which would allow them to live in a rental unit. This severely limits housing options. If renters do not know their rights or the procedure to report landlords refusing to make reasonable accommodations, few changes will result. A continued need for progressive human rights ordinances and education is necessary to protect the most vulnerable residents.

High real estate taxes are frequently cited as a barrier to potential Urbana residents. With the University of Illinois and two nonprofit hospitals being located in Urbana, the property owners bear the responsibility. The amount of student housing drives the cost of rental units in the community.

In the older neighborhoods in Champaign and Urbana, many of the existing homes in the areas are in need of repairs and updating. Due to the cost of renovations, the investments into the homes would not be realized upon sale. This discourages homeowners from making needed repairs. Both cities offer homeowner rehab programs but funds are very limited and won't have the impact the Consortium would like to see in these older areas.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

As In recent years, the Consortium has seen economic growth in the central downtown areas of its communities, as well as on the periphery of these communities, creating more job opportunities. One of the greatest employment sectors management, business, and financial. The University of Illinois at Urbana-Champaign provides thousands of local jobs in this sector. The University continues to expand as it increases enrollment rates. There is still a need for greater diversity and sustainability of small businesses, which will require incentives, like business counseling for small establishments, and improved transportation infrastructure to make it easier for workers and patrons to access.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	33	0	0	0	0
Arts, Entertainment, Accommodations	1,473	1,695	17	10	-7
Construction	357	746	4	5	1
Education and Health Care Services	1,896	8,671	22	53	31
Finance, Insurance, and Real Estate	545	363	6	2	-4
Information	297	52	3	0	-3
Manufacturing	907	1,371	10	8	-2
Other Services	350	390	4	2	-2
Professional, Scientific, Management Services	617	596	7	4	-3
Public Administration	0	0	0	0	0
Retail Trade	1,473	1,552	17	9	-8
Transportation and Warehousing	338	585	4	4	0
Wholesale Trade	467	352	5	2	-3
Total	8,753	16,373	--	--	--

Table 41 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	21,895
Civilian Employed Population 16 years and over	20,275
Unemployment Rate	7.44
Unemployment Rate for Ages 16-24	18.31
Unemployment Rate for Ages 25-65	3.32

Table 42 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	6,820
Farming, fisheries and forestry occupations	640
Service	2,510
Sales and office	3,615
Construction, extraction, maintenance and repair	750
Production, transportation and material moving	665

Table 43 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,925	91%
30-59 Minutes	1,350	7%
60 or More Minutes	420	2%
Total	18,695	100%

Table 44 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	440	70	370

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	1,505	45	650
Some college or Associate's degree	2,450	100	1,125
Bachelor's degree or higher	7,720	320	1,620

Table 45 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	50	60	15	135	110
9th to 12th grade, no diploma	400	165	145	355	220
High school graduate, GED, or alternative	1,835	575	545	1,090	1,210
Some college, no degree	11,390	1,075	540	1,055	530
Associate's degree	400	345	235	435	125
Bachelor's degree	2,925	2,410	615	1,355	415
Graduate or professional degree	235	2,195	1,210	1,875	695

Table 46 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	11,042
High school graduate (includes equivalency)	22,261
Some college or Associate's degree	26,875
Bachelor's degree	27,143
Graduate or professional degree	42,754

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest occupation sector is management, business, and financial. Approximately 45 percent of workers are employed in this sector. Major regional employers include the University of Illinois at

Urbana-Champaign, Parkland College, Carle Hospital, and OSF Hospital. Sales and office is the second largest sector, employing 24 percent of workers. The service sector is the third largest, employing 17 percent of workers. The region has many restaurants, hotels, and other services to accommodate the large student population and many visitors that come annually.

Describe the workforce and infrastructure needs of the business community:

To better support small businesses, grants and business coaching will improve business sustainability and longevity. Continued support for minority and women owned contractors to take on larger, government jobs is necessary to foster an inclusive community with equitable access to employment.

The City of Urbana supports opportunities for all residents to engage with the arts in its many forms. The arts are essential to the vitality and development of the city and enhance the quality of life while encouraging economic development, academic performance, and celebrating diversity. The Urbana Arts Grant program is open to all disciplines in the arts on public display within spaces open to the public, including but not limited to creative writing, dance, film, video, music, theatre, visual arts, crafts, performing arts, spoken word, environmental arts, multimedia arts, architectural arts, landscape architecture, and emerging media. Up to \$80,000 will be awarded to artists, arts organizations, and festival presenters for creative projects that enrich the lives of Urbana residents and visitors

More bike lanes and expanded bus services will make local businesses more accessible to patrons without access to personal vehicles, as well as provide workers improved access to and from places of employment.

Changes to zoning regulations can reduce the barrier for small businesses to start. Some zoning regulations bar local business owners from ever establishing. For instance, if a couple has dreamed of establishing their own coffee shop, and finally found a lender or saved enough for a property and the espresso machine, they may come to find that establishing a business is just not feasible from a zoning perspective. Unless that commercial building and lot was completely demolished and rebuilt by a commercial developer and “gifted” to this local couple (as this is very expensive), there is little chance they would be able to pay for items like a whole new parking lot, at twice or three times the size, or purchasing extra land to meet yard requirements and lot coverage, etc. Establishing a new business is difficult unless you are a large corporation or a commercial development corporation. Required parking is one of the largest barriers to starting a business, due to the amount required and the quality established. Many business owners do not know what is required because they see many non-conforming business properties across the community and believe that is what zoning requires. “I can do that! I can start a business!”

Neighborhood businesses struggle the most, as their lots are much smaller, but parking requirements stay the same as if they are large general business development. Successful neighborhood business lots are usually ones that are older and non-conforming. This problem “freezes” properties in time as they cannot, without purchasing many neighboring lots, and getting every rezoned, establish a new

neighborhood business. The process of demolishing, and rezoning neighboring properties is not financially and, often times, politically feasible for any small business owner.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There has been a large increase in construction within the Consortium area, especially near the University of Illinois campus. As many individuals in the trades begin to retire, there is a need to fill vacancies with younger workers. Encouraging and educating more youth to consider the trades as a career and offer affordable training in those industries can help resolve this growing issue. Additionally, promoting diversity in workforce development and supporting historically underrepresented groups will create more equitable career opportunities.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Champaign County is a well-educated community since it is home to the University of Illinois at Urbana-Champaign and Parkland College. However, many college graduates leave the community after graduation in pursuit for jobs elsewhere. A continued push to encourage local youth to pursue training in the trades and greater access to affordable secondary education will improve the retention rates of highly skilled workers in the community.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Housing Authority of Champaign County received a YouthBuild grant for \$1.5 million. The U.S. Department of Labor funds YouthBuild. This is an alternative education program to provide at-risk youth ages 16 to 24 with job training and educational opportunities. Youth in the program will learn construction skills while constructing or rehabilitating affordable housing for low-income or homeless families in their own community.

Parkland Support for Workforce Training (SWFT) provides short-term (one year or less) training for high-skilled, high-wage jobs. SWFT offers training in over 20 career options, tuition free.

The Early College and Career Academy (ECCA) is a joint effort of Education for Employment System #330 and Parkland College. ECCA is a program for high school juniors and seniors to earn credits that count toward a high school diploma and college, all while gaining skills in six different Parkland College degree

programs: Manufacturing, Automotive Technology, Computer Networking, Certified Nursing Assistant, Emergency Medical Services, and Criminal Justice.

First Followers GoMAD is a 19-week program that targets 18 to 24 year olds. Participants spend 20 hours a week learning building construction skills and various academic subjects. There is a \$200 a week stipend for scholars' commitment to the program. GoMAD stands for "go make a difference" in self, family, community, and society.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDs)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

This jurisdiction does not participate in a Comprehensive Economic Development Strategy (CEDs).

Discussion

Champaign County is a highly educated community with many jobs in the management, business and financial sector to match. These industries also offer lower-wage work for employees without secondary degrees. To encourage small business success and sustainability, grants, counseling and incentives should be available. Creating alternative paths to employment, beyond four-year degrees, will increase wages for workers who are not interested in the traditional college career route. Additionally, improving transportation access and routes will enable more employees to easily and safely get to work.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

A “concentration” is defined a Census Tract with a 10 percent higher rate of the existence of housing problems than the rate at which race and ethnic households exist in Champaign County as a whole. Census Tracts 2, 3.01, 7, 8, 9.01, 11, 53, 60, and 111 and all have high concentrations of minority households and low-income households. Data shows that African American and Hispanic households disproportionately experience housing problems than white households. Additionally, persons at or below 30 percent AMI experience over half of the housing problems in the Urbana HOME Consortium area.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

A “concentration” is defined a Census Tract with a 10 percent rate of minority households than the rate at which race and ethnic households exist in Champaign County as a whole. Census Tracts 2, 3.01, 7, 8, 9.01, 11, 53, 60, and 111 and all have high concentrations of minority households.

What are the characteristics of the market in these areas/neighborhoods?

These neighborhoods have an older housing stock. Streets, sidewalks, and other infrastructure has not seen as many improvements as higher-income areas. Housing prices tend to be lower in these areas, with the exception of the Census Tracts with a heavy concentration of University of Students.

Are there any community assets in these areas/neighborhoods?

Census Tracts 111 and 59 house the University of Illinois Campus. Census Tract 53 has two hospitals—Carle and OSF. Crystal Lake Park is also located in Census Tract 53. This park serves as a large recreational and event space for residents. Parkland College is located in Census Tract 9.02. Nearby, Kraft, a large employer is in Census Tract 9.01. Another large employer—DART—can be found in Census Tract 55. All these Census Tracts have neighborhood schools, faith-based institutions, and parks within them, or within close proximity.

Are there other strategic opportunities in any of these areas?

These areas have the potential to develop neighborhood businesses. Small businesses can be a valuable amenity to residents living in the area so they can easily access goods and services. Low-income neighborhoods tend to rely more heavily on active transportation compared to higher-income neighborhoods, making the need for safe travel by foot even greater. Local businesses also provide jobs and overall strengthen the local economy. The Philo Road Business District in Southeast Urbana

continues to grow, serving unmet neighborhood needs. There is opportunity to expand public transportation networks to link individuals to major employers across the Consortium.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The digital divide is a growing concern as society begins to exist more online. However, low- and moderate-income households and neighborhoods do not always have the same access to online resources as higher-income households and communities. Limited internet access means limited access to online jobs, healthcare services, education, government services, banking, and other resources and tools necessary to participation in society.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Having the autonomy to choose an affordable internet provider is essential for low-income households to participate in modern society. All households should have the same opportunity to choose their provider at a cost that is appropriate.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Champaign County experiences severe weather events in all four seasons. Climate change is associated with more intense natural hazard, such as extreme heat and drought, flashier rainstorms with more frequent flooding, more frequent and stronger tornadoes, and snow and sleet events occurring earlier and later than normal.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The 2009 Champaign County Multi-Jurisdictional Natural Hazard Mitigation Plan identified severe storms, severe winter storms, floods, extreme heat, drought, and earthquakes as potential hazards. HAZUS software was used to assess Hazard Mitigation Planning areas of vulnerability . Overall, severe storms were identified to have an 81 percent probability of occurring annually. Severe storms include tornados, damaging lightning, and hail.

Earthquakes, wind, and rain, snow and ice storms can cause flooding, property damage, power outages, and pose threats to health and safety. Low- and moderate-income households may not have as many resources to repair their homes or property after a destructive storm. They may be more likely to need to walk, bicycle or use mass transit to work and school or for errands, making them more vulnerable to transportation-related issues caused by extreme weather. Extreme heat and drought can also negatively affect people's health and well-being. Low- and moderate-income households may be less likely to have air-conditioned housing or access to adequate water during an extreme heat event. Ensuring adequate resources are available to vulnerable populations in the event of a natural hazard is essential to reducing negative impacts.

The Consortium members work closely with Illinois Emergency Management Association for continued training and identification of risk. Periodic meetings with Consortium members help identify risk and resolutions.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan builds on a participatory process among citizens, organizations, and other stakeholders. It is an application for federal funds under HUD's formula grant programs for the City of Urbana and the Urbana HOME Consortium (includes the City of Champaign and unincorporated Champaign County). It also includes strategies to be followed in carrying out HUD programs, and a management tool for assessing performance and tracking results. HUD program guidelines provide greater detail as to the statutory functions of the Con Plan, designed to guide decisions re housing and community development funds during the five-year period (July 1, 2020-June 30, 2024).

The mission of the City of Urbana and Urbana HOME Consortium is to address the goals of the formula programs encompassed by the City of Urbana and Urbana HOME Consortium FY 2020-2024 Consolidated Plan. Consortia members plan to address the goals by: 1)Assisting homeless persons obtaining affordable housing; 2)assisting persons at risk of becoming homeless; 3)retention of affordable housing stock; 4)increasing the availability of affordable permanent housing in standard condition to low- and moderate-income families, particularly to members of disadvantaged minorities; 5)increasing the availability of accessible housing to enable persons with special needs to live in dignity and independence; and finally 6)increasing the availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices.

The Consortium members strive to provide a suitable living environment that includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within the City through spatial de-concentration of housing opportunities for lower income persons; revitalizing deteriorating neighborhoods; restore and preserve properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

Goals extend to expanding economic opportunities that include creating and retaining job opportunities; establishing, stabilizing and expanding small businesses; proving public services concerning employment; providing jobs to low-income persons living in areas affected by HUD-funded programs and activities, or jobs resulting from carrying out activities under programs covered by the Plan; increasing the access to capital and credit for development activities that promote the long-term economic and social viability of the community; and supporting empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

The Consolidated Plan and Annual Action Plan provide a budget allocation for CDBG funds to be used in Urbana and a budget allocation for HOME funds to be used by the Urbana HOME Consortium. Consortium members include the City of Urbana, City of Champaign, and Champaign County. HOME

funds will be used by these jurisdictions to promote affordable housing in accordance with an intergovernmental agreement governing use of HOME funds by Consortium members. The focus of all strategies and programs discussed in the Con Plan is to benefit low- and moderate-income persons.

Survey responses and input from citizens and stakeholders were utilized in the creation of the 2020-2024 Strategic Plan.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	Census Tracts 53, 54,55,56, and 57
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Urbana Consortium-wide Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	

	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Garden Hills United Neighborhood Association Action Plan
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Garden Hills is bounded by Bradley Avenue to the south, Prospect Avenue to the east, Bloomington Road to the north and Mattis Avenue to the west.
	Include specific housing and commercial characteristics of this target area.	Commerical rings the perimeter of this neighborhood while the Frances Nelson Health Center (low-income health clinic), Parkland Community College and Business Development Center are located just outside the neighborhood boundaries. There are more than 1,000 housing units in this neighborhood, including apartment complexes, an affordable housing complex (Providence at Sycamore), and many single family homes (owner-occupied and rental). The housing units are older and many are in need of investment to be brought up to code.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City works with the local United Garden Hills Neighborhood Association on identifying needs, goals and strategies.
	Identify the needs in this target area.	The needs of this area include targeted housing, code enforcement (including addressing vacant properties), public engagement and safety, and youth programming. Numerous infrastructure improvements are needed such as sidewalks, drainage, and lighting.
	What are the opportunities for improvement in this target area?	The targeted neighborhood housing and economic development programs will be forthcoming and should provide incentives for investment and engagement.
	Are there barriers to improvement in this target area?	Lack of participation in available resources can limit improvements for the neighborhood (i.e. a lien requirement sometimes limits participation in home improvement programs).
4	Area Name:	Beardsley Park Neighborhood Improvement Plan Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Beardsley Park Neighborhood targeted area boundaries are Bradley Avenue to the north, Neil Street to the west and the railroad lines along the south and east.
	Include specific housing and commercial characteristics of this target area.	This area includes rental and owner-occupied housing that is older and some units are in need of substantial repair. There is a node of neighborhood commercial in the northeast corner of this small neighborhood and the neighborhood sits immediately north of Downtown Champaign, accessible to many amenities.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City works closely with the Beardsley Park neighborhood group to identify needs, goals, and strategies. This group will assist with implementing locally-funded programs, including housing and neighborhood economic development incentives.
	Identify the needs in this target area.	The City of Champaign previously invested substantial local funding in the infrastructure needs of this community and continues to work with the neighborhood association (Beardsley Park Neighborhood Group) to identify needs and solutions. The detention for this area is near completion which will close out many of the infrastructure needs for this area. The housing conditions need continued programming to bring homes up to code and the neighborhood group has concerns about the conflicting industrial uses that exist next to the residential areas of this neighborhood.
	What are the opportunities for improvement in this target area?	A vacant parcel, currently owned by the City of Champaign, is located in the northwest corner of this neighborhood (Neil Street and Bradley Avenue). The City intends to issue an RFP to create affordable housing for the neighborhood and community.
	Are there barriers to improvement in this target area?	This area is challenged by some industrial uses on the perimeter of the neighborhood and a power substation near the center.
5	Area Name:	Bristol Park Neighborhood Plan Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	

<p>Identify the neighborhood boundaries for this target area.</p>	<p>The Bristol Park Neighborhood Plan is comprised of three subareas: Bristol Place, Garwood Area Addition and Shadow Wood. The general boundaries (overall) are Neil Street on the west, Bradley Avenue on the south, the railroad tracks on the east, and Interstate 74 on the north.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The Bristol Park Neighborhood Plan was adopted in February 2011 as an amendment to the City of Champaign Comprehensive Plan. The Bristol Park Neighborhood Plan includes three subareas: Bristol Place (which contains a park named Bristol), Garwood Area Addition and Shadow Wood Mobile Home Park. Commercial uses line the perimeter of this entire area and is also centrally located between major retail north of I-74 and downtown Champaign to the south.</p> <p>In summary, Bristol Place Phase One redevelopment completed in 2020. Phase Two will be completed in FY 2020-2024.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The City of Champaign Bristol Park Neighborhood Steering Committee formed in 2011, continues to help create the policies serving the Bristol Place redevelopment. The City vets all policies through an extensive public meeting network both inside the neighborhood and during public Council meetings.</p>
<p>Identify the needs in this target area.</p>	<p>The Bristol Park Neighborhood Plan outlines the needs and goal areas: human development, housing and land use, public safety, parks and open space, and transportation.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>The City hopes to increase economic opportunity and improve the housing condition so that all residents can enjoy a quality of life in this neighborhood. Targeting programs, including code enforcement, can help achieve this goal also. The City is working to increase private investment for a multi-purpose center for recreation, education, and safety.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Limited resources will continue to present a challenge for some needed programs, including job training, youth activities and housing programs.</p>

General Allocation Priorities

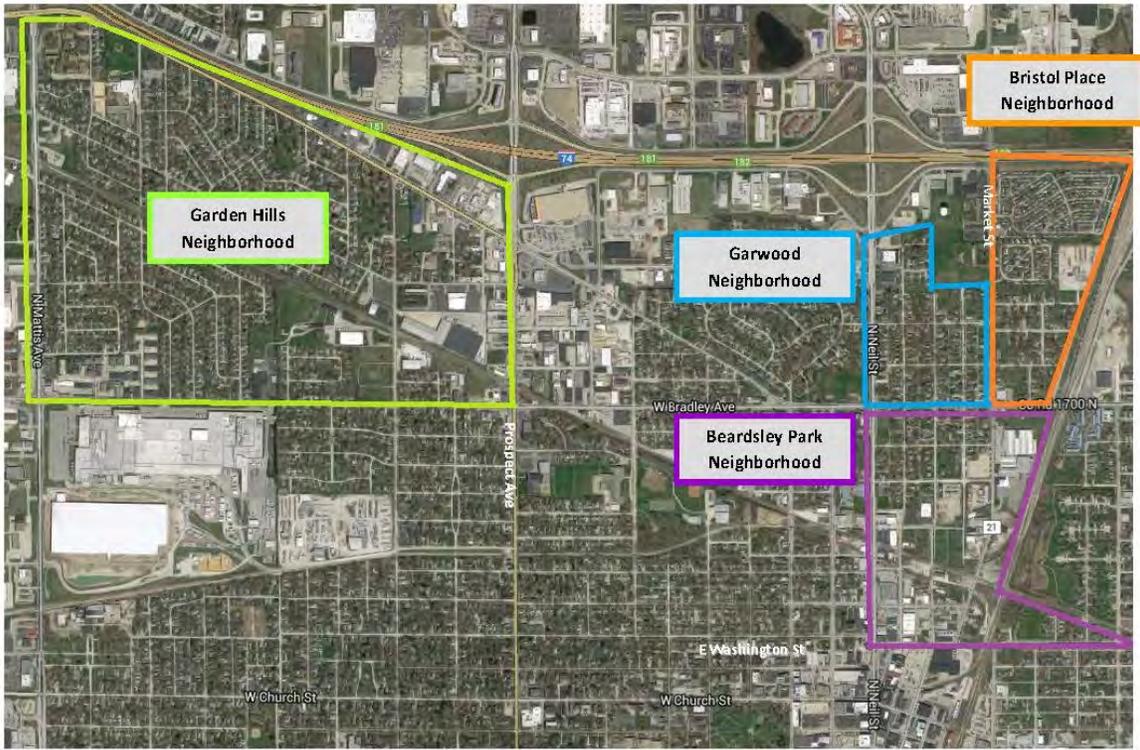
Describe the basis for allocating investments geographically within the state

The Urbana HOME Consortium will allocate funding to areas benefiting as many low-moderate income residents as possible. HOME funds will be directed to the City of Urbana, City of Champaign, and the Urbana Consortium-wide Area.

The City of Urbana will focus its Community Development Block Grant funds in Community Development Target Areas that encompass Census tracts wherein more than 51 percent of households have incomes at or below 80 percent of the Median Family Income.

Eligible Urbana low- to moderate income census tracts are: CT 53, CT 54, CT 55, CT 56, and CT 57.

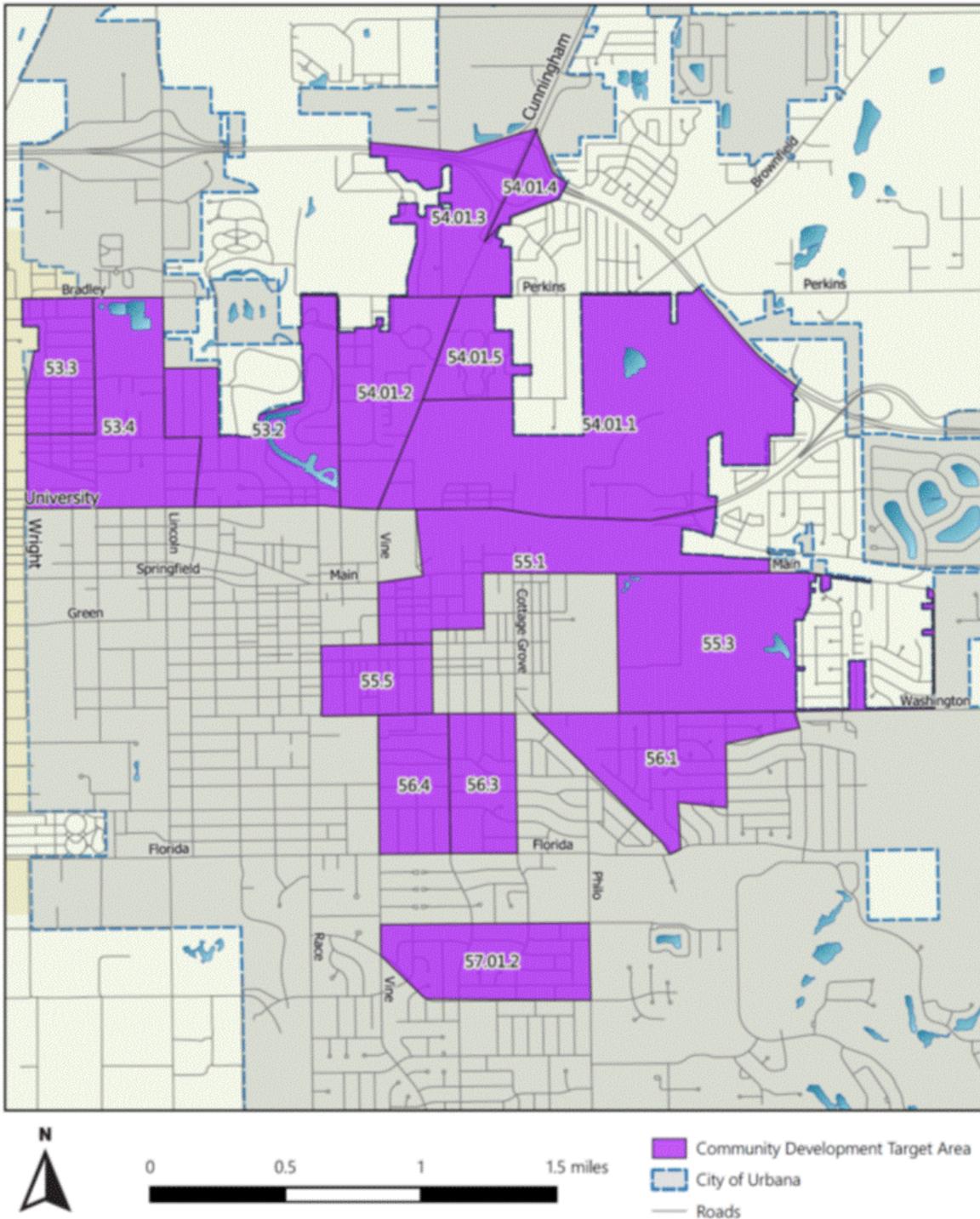
The City of Champaign has three targeted neighborhood areas: Beardsley Park, Bristol Park and Garden Hills. These three targeted areas will see greater public investment in order to improve the quality of life for the residents. The City of Champaign also has restoration/preservation planning areas that are targeted programmatically in order to realize the greatest impact with limited funding available. The incomes and housing indicators for these areas are typically lower than the City of Champaign median.



City of Champaign Target Neighborhoods

Champaign Target Neighborhoods

Community Development Target Area



Urbana Community Development Target Area

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	Geographic Areas Affected	Urbana Consortium-wide Area
	Associated Goals	Address Barriers to Affordable Housing Coordinate with Housing Authority Preserve Existing Affordable Housing Supply Provide decent affordable housing opportunities Reduce Lead Exposure Risk Support Homeless Needs
	Description	Affordable housing is a basic need in the community across all income levels.

	Basis for Relative Priority	This is a high priority as there is currently a large gap in affordable housing opportunities to those households whose incomes fall below the 80% Median Family Income. Affordable rents, rehabilitation opportunities, and new construction housing may be offered through the Consortium HOME funds. City of Urbana residents may access services through the Community Development Block Grant funds.
2	Priority Need Name	Homeless Prevention & Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Urbana Consortium-wide Area
	Associated Goals	Support Homeless Needs
	Description	Provide support for homeless services to address or prevent homelessness from increasing and to foster more access to permanent supportive housing.
	Basis for Relative Priority	This is a high priority for the Consortitum, as it is an integral part of the needs addressed through the Continuum of Service Providers to the Homeless. This need was identified throughout the public input process.
	3	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Urbana Consortium-wide Area
	Associated Goals	Address Barriers to Affordable Housing Support Services & Training for Low-Income Persons
	Description	Non-homeless special needs include services affecting the following listed special needs populations: Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Developmental Disability, Persons with Physical Disability, Persons with Alcohol or Other Drug Addictions, Persons with HIV/AIDS, and Victims of Domestic Violence.
	Basis for Relative Priority	Non-homeless special needs are a high priority for the Consortium. The Consortium continually seeks holistic ways to address non-homeless special needs through a network of service providers in the community, identifying potential partnerships that ultimately provide better care for these subpopulations in the community. Service providers identified this priority as high need during the public input process
4	Priority Need Name	Community Development Needs
	Priority Level	High

<p>Population</p>	<p>Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development</p>
<p>Geographic Areas Affected</p>	<p>Urbana Consortium-wide Area Census Tracts 53, 54,55,56, and 57</p>
<p>Associated Goals</p>	<p>Preserve Consortium Neighborhoods Reduce Lead Exposure Risk Support Homeless Needs Support Infrastructure Improvements</p>
<p>Description</p>	<p>Public Facilities, Infrastructure, Public Services and Blight Reduction initiatives.</p>
<p>Basis for Relative Priority</p>	<p>Communtiy Development needs are a high priority for the Consortium. The Cities of Urbana and Champaign are both Community Development Block Grant entitlement communities that invest in these types of needs that are critical to providing a network of services and infrastructure that both sustain and empower local neighborhoods.</p>

5	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Non-housing Community Development
	Geographic Areas Affected	Census Tracts 53, 54,55,56, and 57
	Associated Goals	Support Services & Training for Low-Income Persons
	Description	Provide funding and technical resources for job training and workforce development opportunities to low - to moderate income residents in the City of Urbana. Funding will also be available for financial assistance to for-profit businesses located in the City of Urbana Community Development Target areas.
	Basis for Relative Priority	Economic Development and job training opportunities were identified as a need during the Consolidated Plan public participation and stakeholder meetings. Financial assistance to businesses located in the Community Development Targeted neighborhoods to rehabilitate or expand were also an identified need.
6	Priority Need Name	Youth Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Non-housing Community Development
	Geographic Areas Affected	Urbana Consortium-wide Area Census Tracts 53, 54,55,56, and 57
	Associated Goals	Preserve Consortium Neighborhoods Support Services & Training for Low-Income Persons
	Description	Services for youth age 13 to 19 to include recreational services, teen counseling programs, crime prevention, safety awareness, life skills, and soft skills training.

Basis for Relative Priority	Community stakeholders and citizens identified youth services as highest need during the public input process.
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Narrative (Optional)

The priority needs and associated goals identified in the 2020-2024 Consolidated Plan were identified through the public input process. The Consortium reviewed surveys, public meeting minutes, as well as community plans (C-U Public Health and Champaign County Mental Health Board Strategic Plan). The identified needs are essential to the safety, health, and well being in the Consortium area.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	66% of Urbana renters and 63% of Champaign renters are paying more than one third of their income on rent. The wait list for Housing Choice Vouchers through the Housing Authority of Champaign County is several years long. According to the Champaign-Urbana Tenant Union, approximately 80 percent of households in need of a rental subsidy are not served. There is a great need for rent assistance for low-income households.
TBRA for Non-Homeless Special Needs	Federal SSI payments for persons with a disability are a maximum of \$783 per month. This means individuals receiving SSI experience rent burden if they pay more than \$258 a month in rent. Typically, the lowest available rents in the county are about double this amount.
New Unit Production	Contract rent continues to rise while income remains relatively flat. Most new rental units are built for students at the University of Illinois. These units have extremely high rent compared to other units in the community. There is a greater need for affordable housing for low-income households. Homeownership is out of reach to most families earning below the median family income, placing a higher demand for quality and affordable rentals.
Rehabilitation	Rehabilitation services will continue to be high in demand as the local housing stock continues to age. Seniors are most in need of rehabilitation assistance since many live on fixed incomes.
Acquisition, including preservation	While the cities of Urbana and Champaign have been actively working to remove blighted structures. There are still some buildings that need to be demolished because they cannot be feasibly rehabilitated to meet local code. The housing market has recovered from the Great Recession plaing homeownership out of reach for many low-income homebuyers that are steadily employed but lack the savings needed to purchase a home. The Consortium will continue to look forways to increase affordable homeownership opportunities for low-income buyers.

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Urbana HOME Consortium expects to receive \$725,000 annually for a total five-year allocation of \$3,625,000. These funds are distributed annually with the Consortium wide-area based on priorities identified by the Consortium Members.

The City of Urbana anticipates the CDBG entitle grant to remain consistent over the Consolidated Plan period. Anticipated CDBG funding is \$420,000 annually for a total of \$2,100,000. Funds will be allocated to priorities set by the community and staff over the five year period.

Federal funds allocations are determined by Congress and may fluctuate. These fluctuations will be taken into account during the annual budget process.

Anticipated Resources

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: \$		

CDBG	public - federal								Acquisition: Funds will be allocated for the purchase and maintenance of properties and structures primarily in Census Tracts 53, 54, 55, 56, and 57. Admin and Planning: Administration Activities include personnel, HOME Administrative costs, and other administrative expenses. Economic Development: The Urbana HOME Consortium does not plan to use CDBG funding for economic development purposes. Housing: Funds will be allocated for Emergency Grants, Access Grants, and Senior Repair Grants. Emergency Grants provide repairs necessary to alleviate hazardous conditions, which pose a threat to the health and safety of a homeowner. Access Grants provide general improvements necessary to remove barriers to accessibility by persons with disabilities. Senior Repair Grants are for very low-income homeowners 62 years old or older and for very low-income homeowners with disabilities (any age). Public Improvements: Funds will be allocated towards the installation or repair of infrastructure in targeted neighborhoods, broadband installation, streetlights or reconstruction of existing streetlights in target area neighborhoods. Public Service: Funds will be
		Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	501,415	0	200,000	701,415	1,680,000		

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: \$		
								contributed to the City of Urbana's transitional housing program and one-day, neighborhood cleanup activities, while the balance of available funding at 15% of the current entitlement will be allocated for program activities yet to be determined which would benefit low-income residents of the CD Target Area.

HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	822,390	40,000	0	862,390	2,900,000	<p>Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, multifamily rental rehab, new construction for ownership, and TBRA: Funds, including carryover funds, may be allocated by the City of Urbana to programs such as Down Payment Assistance, Acquisition-Rehab, Purchase-Rehab-Resale, Rental Rehab, Lot Acquisition/Demolition, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Community Development Services Department. Funds may be allocated by the City of Champaign to new or existing programs, such as TBRA, the Acquisition-Rehab, Full Home Improvement, or Lot Acquisition programs, to promote revitalization efforts of targeted neighborhoods. Funds may be allocated by Champaign County to TBRA or to provide rehabilitation assistance to both investor-owned properties as well as single-family owner-occupied projects. Admin and Planning: Funds will be contributed to personnel costs as well as supplies and other expenses.</p>
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Table 51 - Anticipated Resources

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

All Consortium members continue to seek private investment, tax credits, and grant opportunities from the State of Illinois that further the goals outlined in the Consolidated Plan. Tax credit developments are anticipated in the City of Urbana in the Consolidated Plan period, including the development of the Pinewood permanent supportive housing site on Colorado, as well as the Bradley Avenue development. The City of Champaign continues to work with private developers applying for tax credit incentives on future developments. Champaign will focus its HOME funds on the continued development of Bristol Place.

The match requirement for the HOME program utilizes a variety of leveraging sources to fulfill this obligation. The City of Urbana and Champaign contribute cash match towards its HOME projects from private investment in development projects. Land donations for developments will contribute to the program in the coming year, as well as sweat equity and cash contributions provided by the volunteers of Habitat for Humanity of Champaign County. The Consortium has a large carryover match balance that will exceed the anticipated match requirement in the coming five years.

CDBG funded City of Urbana projects for public facility and infrastructure combined with general funds and State of Illinois Motor Fuel Tax dollars. This practice will continue through the 2020/2024 Consolidated Plan.

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

City Code Enforcement staff will continue to identify blighted properties that may be purchased with CDBG funds, demolished, and then donated to a not for profit developer or CHDO such as Habitat for Humanity. These lots will be used to address affordable housing needs identified in the Consolidated Plan. The City does not keep an inventory of land.

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Urbana	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
CHAMPAIGN	Government	Ownership Planning Rental	Jurisdiction
CHAMPAIGN COUNTY REGIONAL PLANNING COMMISSION	Government	Rental	Region
Housing Authority of Champaign County	PHA	Ownership Public Housing Rental	Region
Courage Connection	Non-profit organizations	Homelessness Rental public services	Region
HOMESTEAD CORPORATION	CHDO	Ownership Rental	Region
HABITAT FOR HUMANITY	CHDO	Ownership	Region

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Cities of Urbana and Champaign as well as Champaign County Regional Planning Commission are all members of the Urbana HOME Consortium and continue to work well in identifying and implementing the goals and strategies outlined in the Consolidated Plan. The Consortium has one high-performing Community Housing Development Organizations, Habitat for Humanity of Champaign County,

Inc. Habitat is very successful in implementing homeownership programs. Several not-for-profits, including Courage Connection and Champaign County Regional Planning Commission provide Tenant Based Rental Assistance to the community and have very strong programs that have leveraged funding from a variety of sources. Each of these organizations is a longstanding entity in the community. The high performance of each member, Housing Authority and not-for-profit is limited only by the funding available in the community at this time.

Funding continues to be an issue with all service providers in the region. Tenant Based Rental Assistance is a high need in the area; however, finding an agency with the capacity to administer the program has been a challenge. Consortium members continue to provide training and reach out to nonprofit developers to increase the Community Development Housing Organizations (CHDO) within the region. The Council of Service Providers to the Homeless is working on their strategic plan, which will assist in identifying gaps in services as well as assist the group when applying for NOFA funding.

Affordable housing continues to be a high priority need in the community. The cost of rental housing varies across the region. A minimum wage worker would need to work 78 hours a week to afford a two-bedroom apartment. Both Cunningham and Champaign Townships, along with the Regional Plan Commission have adopted a uniform rent assistance entry system. This process will help the person get assistance regardless of the community they live. This system has reduced response time for assistance; however, there continues to be a great demand for rent assistance throughout the region.

The City of Urbana through its Consolidated Social Service Funding process funds various agencies that provide services to homeless persons and persons with HIV, with regard to health, mental health, and employment services. Agencies that provide these services or assist persons in locating these services include Avicenna Community Health Center (health), Promise Health Care/Frances Nelson Health Center (health), Champaign County Health Care Consumers (health), Rosecrance (mental health) through various programs, Champaign County Regional Planning Commission (employment), and Urbana Neighborhood Connection Center (employment). Cunningham and Champaign Township provide emergency funding for utilities and rent assistance. Staff from the City of Champaign and Urbana sit on the Executive Committee of the Continuum of Service Providers to the Homeless. This group of 30+ homeless service providers meets monthly to coordinate services and share information on community resources.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		X
Other			

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Urbana through its Consolidated Social Service Funding process funds various agencies that provide services to homeless persons and persons with HIV, with regard to health, mental health, and employment services. Agencies that provide these services or assist persons in locating these services include Avicenna Community Health Center (health), Promise Health Care/Frances Nelson Health Center (health), Champaign County Health Care Consumers (health), Rosecrance (mental health) through various programs, Champaign County Regional Planning Commission (employment), and Urbana Neighborhood Connection Center (employment). Cunningham and Champaign Township provide emergency funding for utilities and rent assistance. Staff from the City of Champaign and Urbana sit on the Executive Committee of the Continuum of Service Providers to the Homeless. This group of 30+ homeless service providers meets monthly to coordinate services and share information on community resources.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

In addition to the services, listed above, the United Way of Champaign County continues to provide leadership and resources to social service agencies throughout the region. United Way hosts a monthly meeting for nonprofit leaders to share resources and information that may be impacting the region. Staff join many of the service providers meetings to stay on top of the issues and provide assistance where necessary.

The Continuum of Service Providers to the Homeless manages the centralized intake system to assist persons experiencing homelessness find the services they need. In addition, services for special needs populations are provided by Developmental Services Center and PACE.

The level of cooperation shared by service providers throughout the region continues to be strong. Various agencies come together on a monthly basis to share resources, discuss possible funding and collaboration opportunities. All recognize the gap in any service impacts the entire region so collaboration is critical.

Homeless shelters continue to be a large gap in the region. Currently there isn't a year round shelter for any population. During the winter months, single men and single women have access to shelter but family shelters don't exist. The Consortium members are working with other agencies to address this need.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Consortium members are working to overcome gaps in the institutional structure and service delivery system with other organizations in the community, such as the United Way of Champaign County, the Community Foundation of East Central Illinois, the Champaign County Mental Health Board, and the Champaign County Developmental Disabilities Board who all meet as part of the Local Funders Group, to discuss the needs in the community and how they are best met by the funding of agencies that provide the services that meet the needs.

Consortium members participate in the Community Reinvestment Group (CRG) who help identify lending needs. CRG lenders assist both the City of Champaign and Urbana in applying for Federal Home Loan Bank funds by acting as the Member bank.

Consortium members attendance at these meetings of service providers helps the city's identify priority needs and access to resources to assist underserved populations.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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1	Provide decent affordable housing opportunities	2020	2024	Affordable Housing	Urbana Consortium-wide Area Bristol Park Neighborhood Plan Area	Affordable Housing	CDBG: \$300,000 HOME: \$3,500,000	<p>Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted</p> <p>Public service activities for Low/Moderate Income Housing Benefit: 25 Households Assisted</p> <p>Rental units constructed: 8 Household Housing Unit</p> <p>Rental units rehabilitated: 5 Household Housing Unit</p> <p>Homeowner Housing Rehabilitated: 40 Household Housing Unit</p> <p>Direct Financial Assistance to Homebuyers: 10 Households Assisted</p> <p>Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted</p> <p>Businesses assisted: 2 Businesses Assisted</p>
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
								Buildings Demolished: 4 Buildings
2	Address Barriers to Affordable Housing	2020	2024	Affordable Housing Non-Housing Community Development	Urbana Consortium-wide Area	Affordable Housing Non-Homeless Special Needs	CDBG: \$75,000 HOME: \$850,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 25 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 25 Households Assisted Rental units constructed: 10 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Preserve Existing Affordable Housing Supply	2020	2024	Affordable Housing	Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan Urbana Consortium-wide Area	Affordable Housing	CDBG: \$300,000 HOME: \$1,000,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit
4	Coordinate with Housing Authority	2020	2024	Affordable Housing Public Housing	Urbana Consortium-wide Area	Affordable Housing	CDBG: \$100,000 HOME: \$750,000	Rental units constructed: 75 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit
5	Support Services & Training for Low-Income Persons	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Census Tracts 53, 54,55,56, and 57	Non-Homeless Special Needs Economic Development Youth Services	CDBG: \$75,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Facade treatment/business building rehabilitation: 2 Business Businesses assisted: 2 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Support Homeless Needs	2020	2024	Homeless Non-Housing Community Development	Urbana Consortium-wide Area Census Tracts 53, 54,55,56, and 57	Affordable Housing Community Development Needs Homeless Prevention & Services	CDBG: \$100,000 HOME: \$0	Public service activities for Low/Moderate Income Housing Benefit: 150 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 15 Beds Homelessness Prevention: 50 Persons Assisted Housing for Homeless added: 2 Household Housing Unit
7	Reduce Lead Exposure Risk	2020	2024	Lead Based Paint Hazard Removal	Urbana Consortium-wide Area	Affordable Housing Community Development Needs	CDBG: \$12,500	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted Homeowner Housing Rehabilitated: 25 Household Housing Unit Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Support Infrastructure Improvements	2020	2024	Non-Housing Community Development	Census Tracts 53, 54,55,56, and 57	Community Development Needs	CDBG: \$2,317,680	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 400 Households Assisted
9	Preserve Consortium Neighborhoods	2020	2024	Non-Housing Community Development	Urbana Consortium-wide Area Census Tracts 53, 54,55,56, and 57	Community Development Needs Youth Services	CDBG: \$135,000	Buildings Demolished: 6 Buildings Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit Other: 16 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Provide decent affordable housing opportunities
	Goal Description	<p>Provide decent affordable housing opportunities for low- and moderate-income households. The following goals and strategies are proposed for the Consolidated Plan period:</p> <p>Strategy: Increase supply of affordable housing available to low and moderate income households.</p> <p>Activity: Provide Tenant Based Rental Assistance to households with incomes at or below 60% of the area median, targeting those at or below 125% of the poverty level.</p> <p>Activity Support new construction for homeownership sponsored by CHDOs and other nonprofits.</p> <p>Activity: Support new construction of affordable rental units sponsored by CHDOs and other nonprofits.</p> <p>Activity: Support and provide guidance for for-profit developers building new affordable renter and owner units.</p> <p>Activity: Support construction of new affordable rental units through LIHTC, in compatible areas.</p> <p>Activity: Encourage the development of non-profit housing development organizations eligible for CHDO status.</p> <p>Strategy: Expand homeownership opportunities for low and moderate income households.</p> <p>Activity: Support and encourage homeownership education programs.</p> <p>Activity: Support the Housing Authority of Champaign County’s Section 8 Homeownership program.</p> <p>Activity: Support the development of local Lease Purchase Programs.</p> <p>Activity: Directly encourage homeownership through downpayment assistance programs such as programs funded with Private activity bond funds.</p> <p>Activity: Develop new downpayment assistance programs for low-income buyers.</p>

2	Goal Name	Address Barriers to Affordable Housing
	Goal Description	<p>Strategy: Address issues faced by certain special populations, such as seniors and individuals in need of supportive service/ substance abuse treatment.</p> <p>Strategy: Provide assistance for affordable permanent housing for persons with targeted disabilities.</p> <p>Strategy: Support efforts to increase accessible and visitable housing units for persons with disabilities.</p> <p>Activity: Encourage housing developers to include visitability/accessibility measures in new construction efforts.</p> <p>Activity: Access Grants: Provide grants to low-income residents over a five-year period to increase the supply of accessible and visitable housing.</p> <p>Strategy: The Urbana Human Relations Division will promote community awareness of the Urbana Human Rights Ordinance and will provide fair housing training for landlords and tenants.</p> <p>Activity: Education and training opportunities, which focus on eliminating barriers to affordable housing, will be encouraged.</p> <p>Activity: Encourage the Urbana Human Relations Division, Building Safety Division, and other community partners to join forces in an effort to acquaint developers with local codes and fair housing laws to insure that handicapped units are produced when new housing is constructed.</p> <p>Activity: Support tenant advocacy and educational efforts by agencies such the C-U Tenant Union.</p> <p>Activity: Encourage landlord and community group distribution of information in multiple languages to help overcome language and/or cultural barriers.</p> <p>Activity: The City could consider undertaking a discrimination testing program to obtain preliminary results to determine if further programs are necessary.</p>

3	Goal Name	Preserve Existing Affordable Housing Supply
	Goal Description	<p>Strategy: Continue and expand city’s repair and rehabilitation programs.</p> <p>Activity: Senior Repair: Provide home repair service to low-income elderly households over a five-year period to help maintain those households in their homes longer thus reducing demand for higher levels of sheltered care. In addition to home repair, the service would provide referrals to other home-care programs such as Meals on Wheels.</p> <p>Activity: Emergency Grants: Provide emergency repair service for low-income residents over a five-year period to help maintain those households in their homes longer thus reducing demand for higher levels of sheltered care.</p> <p>Activity: Whole House Rehabilitation: Provide loans and grants for major home improvements for low-income homeowners.</p> <p>Activity: GLO (if funding is available): Provide lead hazard reduction to single family residences in coordination with the Champaign-Urbana Public Health District and the Illinois Department of Public Health.</p> <p>Activity: Purchase Rehabilitation Resale: Purchase housing that is structurally sound but in need of major code-related renovation, and rehabilitate property for sale as affordable housing to income-qualified households.</p> <p>Activity: Acquisition-Rehabilitation: Provide funds for downpayment and rehabilitation to low-income homebuyers to purchase and rehabilitate properties that may be in need of repair.</p> <p>Activity: Rental Rehabilitation: Provide HOME funds for rehabilitation of rental housing units to rent to households with incomes at or below 60% of the area median.</p> <p>Strategy: Support and encourage home maintenance programs.</p> <p>Activity: Encourage counseling and educational opportunities and resources, which teach homeownership maintenance skills.</p>

4	Goal Name	Coordinate with Housing Authority
	Goal Description	<p>Goal 4: Work with Housing Authority of Champaign County (HACC) to improve conditions for residents of public housing.</p> <p>Strategy: Promote substantial upgrading of the living environment for residents of Urbana public housing, particularly family units.</p> <p>Activity: Assist in developing a plan, which partners with the private sector to use private dollars to leverage HOPE VI or other Federal funds, to redevelop units and to replace demolished units with a combination of new on-site units, scattered-site units and Housing Choice Vouchers.</p> <p>Strategy: Encourage the Housing Authority of Champaign County to increase the number of affordable housing units available to extremely low-income households. Seek additional means of subsidizing very low-income households with rental assistance.</p> <p>Strategy: Encourage the Housing Authority of Champaign County to increase the earning potential of extremely low-income households.</p> <p>Strategy: Strongly encourage the Housing Authority of Champaign County to rehabilitate existing units and develop new units, which would be accessible to families, which include persons with disabilities.</p>

5	Goal Name	Support Services & Training for Low-Income Persons
	Goal Description	<p>Goal 5: Support community efforts to provide services and training for low- and moderate-income residents..</p> <p>Strategy: Encourage and support appropriate area social service agencies to provide additional economic assistance for persons who pay out-of-pocket expenses for medical and psychological services.</p> <p>Strategy: Encourage appropriate area social service agencies to expand recreational, educational, and cultural opportunities and alternatives for very low-income youth and young adults.</p> <p>Strategy: Support expansion of job-training programs for low-income individuals by area social service agencies.</p> <p>Strategy: Support businesses in low income census tracts</p> <p>Strategy: Support area providers such as the Senior Services Division of Champaign County Regional Planning Commission and Family Service of Champaign County in their efforts to provide supportive services to low-income elderly persons residing in Urbana.</p> <p>Strategy: Support efforts by local service providers to area youth to increase supportive services available to at-risk youth.</p> <p>Strategy: Encourage existing childcare facilities to expand services to late night/overnight and weekend hours.</p> <p>Strategy: Support development of a program(s) by area agencies to provide transitional housing services and/or foster care to teen parents of young children.</p> <p>Strategy: Encourage current and newly created companies to hire low-income persons by providing public incentives linked directly to hiring local residents.</p> <p>Strategy: Support agencies that provide services to victims of domestic violence</p>

6	Goal Name	Support Homeless Needs
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<p>Goal Description</p>	<p>Goal 6: Provide Support for existing agencies delivering services to homeless individuals and families as well as encourage expansion of local services to meet community homeless needs.</p> <p>Strategy: Support the existing network of local homeless services.</p> <p>Activity: Continue to provide leadership and support of Continuum of Service Providers to the Homeless.</p> <p>Activity: Provide support to emergency and transitional shelters through Consolidated Social Service Fund allocations.</p> <p>Strategy: Improve and expand the existing network of local homeless services.</p> <p>Activity: Support and encourage local efforts to acquire additional grant funding.</p> <p>Activity: Support accurate and comprehensive data management through the Homeless Management Information System (HMIS) and annual surveys.</p> <p>Activity: Encourage and support the expansion of transitional housing for women and children.</p> <p>Activity: Encourage development of emergency shelter services or transitional housing for homeless two-parent households with children.</p> <p>Activity: Encourage development of transitional living facilities for adults and youth with substance abuse issues.</p> <p>Activity: Encourage the development of a shelter facility to provide emergency services for elderly persons who are victims of domestic violence.</p> <p>Strategy: Regularly review and evaluate the needs of the community for homeless and homeless prevention service, and encourage local agencies to match service provided to community needs.</p> <p>Activity: Encourage and support area agencies to develop services such as Supportive Housing and Safe Havens for targeted populations such as homeless teens, teen parents, families, persons with disabilities, etc.</p> <p>Activity: Participate in the Urbana-Champaign Continuum of Service Providers to the Homeless, Supportive Housing Program.</p> <p>Strategy: Take steps to stabilize households at risk of homelessness.</p> <p>Activity: Develop and support rental assistance programs (such as Tenant Based Rental Assistance, the No Limits Program, and Shelter Plus Care) with and without supportive services for extremely low and very low income persons.</p>
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		<p>Activity: Work with regional group to provide information and a support network in the case of relocation of residents of multifamily apartments.</p> <p>Activity: Support programs offering permanent housing solutions for low- and extremely-low income households (see Goal 1)</p> <p>Activity: Support educational services including financial literacy, homeowner education, and debt management.</p>
7	Goal Name	Reduce Lead Exposure Risk
	Goal Description	<p>Goal 7: Support efforts to reduce the exposure of young children to lead-based paint hazards in their homes</p> <p>Strategy: Coordinate public and private efforts to reduce lead poisoning hazards and protect young children</p> <p>Activity: Encourage Private Funding</p> <p>Activity: Expand Childhood Testing</p> <p>Activity: Prevention Education</p> <p>Strategy: Reduce lead-based paint hazards in residential housing, particularly homes occupied by young children</p> <p>Activity: Lead Assessment in Housing Assistance Programs</p> <p>Activity: Preserve and Expand Funding for Lead Hazard Reduction Activities</p> <p>Activity: Temporary Relocation of Occupants during Lead Hazard Work</p> <p>Activity: Lead Contractor Incentives</p> <p>Activity: Distribution of Lead Contractor List</p>

8	Goal Name	Support Infrastructure Improvements
	Goal Description	<p>Goal 8: Support infrastructure improvements in Urbana’s Community Development Target Area</p> <p>Strategy: The majority of CDBG funds will be targeted toward improvements in and services to the City's Community Development Target Area.</p> <p>Strategy: The City shall allocate to its designated Community Development Target Area its share of City capital improvement funds for upgrading infrastructure. CDBG funds may be set aside during one fiscal year for infrastructure projects scheduled in another fiscal year in order to fulfill a commitment to a scheduled project.</p>

9	Goal Name	Preserve Consortium Neighborhoods
	Goal Description	<p>Goal 9: Preserve and support Urbana HOME Consortium neighborhoods as vibrant places to live.</p> <p>Strategy: Identify and encourage or assist in removal of blighting and deteriorated structures from neighborhoods.</p> <p>Activity: Perform regular code enforcement surveys of City to identify deteriorated housing and accessory structures that need to be addressed either through repair or removal.</p> <p>Activity: Using CDBG funds, clear dilapidated accessory structures such as sheds and garages from income qualified owner-occupied properties</p> <p>Strategy: Acquire and clear deteriorated housing and vacant lots for donation to non-profit home construction programs. Acquisition and clearance efforts may be implemented in the CD Target areas and will be focused on the King Park Neighborhood in accordance with the King Park Neighborhood Plan.</p> <p>Activity: Using HOME and/or CDBG funds to acquire vacant properties and deteriorated and/or substandard structures that will be cleared as necessary, for donation to a non-profit housing developer for the purpose of new construction of affordable housing. The City will properly maintain such properties until transfer of ownership occurs.</p> <p>Strategy: Apply targeted Code Enforcement strategies to CD Target areas</p> <p>Strategy: Clearly identify and document designated Brownfields and seek additional funding sources to alleviate same.</p> <p>Strategy: Through its Neighborhood Organizations, the City will support resident involvement in neighborhood housing development projects.</p> <p>Activity: Encourage the creation and development of local groups concerned with furthering the interests of their neighborhood. Specifically, encourage such groups to accomplish non-profit status by obtaining a 501(c)3 designation, thus making them eligible for grant funding.</p>

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The Urbana HOME Consortium and City of Urbana will promote affordable housing through its housing rehabilitation programs, tenant based rental assistance (TBRA), support of private affordable housing developers, and supporting social service agencies and developers within the

region. Blighted properties and code enforcement will continue to be focused efforts in the low- moderate-income neighborhoods. Through these efforts, the Cities and Consortium anticipate serving 100 individuals.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable (currently a Moving to Work agency)

Activities to Increase Resident Involvements

As a Moving to Work agency, the Housing Authority of Champaign County (HACC) has many activities to increase resident involvement, include residential councils at its various sites, a resident member on its Board of Commissioners, and self-sufficiency programs that require involvement.

HACC has partnered with Habitat for Humanity to utilize its MTW flexibility to fill a gap in affordable homeownership needs in Champaign County and has executed a Memorandum of Agreement with Habitat to administer the local homeownership program. The goal of the MTW Local Homeownership program is to expand on HACC's Mandatory Self-sufficiency Program and to assure that other existing affordable homeownership opportunities and services in Champaign County are not duplicated. HACC will target existing residents of HACC programs that complete HACC's MTW Mandatory Local Self-Sufficiency Program through compliance with employment requirements. Families selected will be processed for the homeownership program in accordance with the Habitat Partner Family Selection Process. Once a partner family completed the requirements of the applicable program year, if funding and staff resources permit, the buyer will start the home building process. Habitat will provide all homeownership services program consistent with HACC's MTW goals of self-sufficiency including pre and post home purchase counseling; financial literacy, credit repair and counseling; sweat equity by the home buyer; and home mortgages at 0% interest, amortized at 25 years. To provide additional resources for Habitat to serve HACC resident referrals, HACC will purchase the equity from Habitat in the homes built.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

Not applicable (Moving to Work agency)

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

There are several barriers to affordable housing within the Consortium. One key barrier is the mismatch between income and housing costs. In Champaign County, a renter must earn \$16 an hour to afford a modest, 2-bedroom apartment, according to the National Low-Income Housing Coalition. This annualizes to a salary of \$33,440. The median family household in Champaign County earns \$74,796. However, 48 percent of Champaign County households are non-family households, earning a median income of \$27,346. Non-family households do include the student population, in addition to young professionals living alone or together, and other older single adults. Moreover, the National Low-Income Housing Coalition estimates that the average wage of a renter is \$10.91 an hour. Lower-income households, especially households with a single-parent head, senior citizens or persons with a disability, may face difficulties paying fair market rent without experiencing rent burden. Limited incomes may also pose difficulties in paying security deposits when moving to new units. The listed factors all limit autonomy in housing choice and the location and quality of housing significantly impacts other life outcomes.

There are not currently enough resources in the community to provide rent assistance to every household in need. Many affordable housing units tend to be located away from the largest regional employers, like the University of Illinois and Carle, and other community resources. Households needing to utilize public transit face challenges if their home is located on the periphery, as buses do not come to these areas as frequently as they do in central parts of Champaign and Urbana. Low-income households often have to make hard choices on which necessities to forgo when rent burdened.

Human rights ordinances differ in both Champaign and Urbana, and can contribute to denial of housing. Champaign does allow refusal of housing based on criminal convictions, but Urbana does not. In Champaign, source of income can limit housing options too. Urbana's Human Rights Ordinance states that source of income cannot lead to a rejected rental application. Therefore, housing vouchers do not need to be accepted by any landlord in Champaign if they so choose. However, other protected classes are upheld in both cities' human rights ordinances.

While illegal, disability discrimination can still occur. Some property owners refuse to make reasonable accommodations to a person with a disability, which would allow them to live in a rental unit. This severely limits housing options. If renters do not know their rights or the procedure to report landlords refusing to make reasonable accommodations, few changes will result. A continued need for progressive human rights ordinances and education is necessary to protect the most vulnerable residents.

High real estate taxes are frequently cited as a barrier to potential Urbana residents. With the University of Illinois and two nonprofit hospitals being located in Urbana, the property owners bear the responsibility. The amount of student housing drives the cost of rental units in the community.

In the older neighborhoods in Champaign and Urbana, many of the existing homes in the areas are in need of repairs and updating. Due to the cost of renovations, the investments into the homes would not be realized upon sale. This discourages homeowners from making needed repairs. Both cities offer homeowner rehab programs but funds are very limited and won't have the impact the Consortium would like to see in these older areas.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Cities of Urbana and Champaign are working with the Housing Authority of Champaign County to remove barriers to affordable housing by creating more affordable housing opportunities. Consortium members work with Habitat for Humanity, who receives HOME funding from the Urbana HOME Consortium, to provide homeownership opportunities to low- to moderate-income residents. Habitat works with families to purchase affordable housing by providing financial education and coaching to interested homebuyers as well as providing down payment assistance.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

Addressing the emergency and transitional housing needs of homeless persons

Through the CSPH, various agencies address the needs of homeless persons, by providing emergency and transitional housing services in the community. Austin's Place provides emergency shelter for single homeless women during the winter months. The Salvation Army Stepping Stone Shelter provides emergency shelter and case management to homeless single men. Seeing a need in the community for an emergency shelter for families, The United Way of Champaign County began a pilot program several years ago to address this need by providing funds for case management and funds for hotel stays. Courage Connection provides transitional housing and case management for homeless women with children and victims of domestic violence fleeing their situation. CU at Home provides transitional housing and case management for single homeless men. Cunningham Children's Home provides emergency and transitional housing and case management for homeless youth including pregnant/parenting youth (up to age 24). The City of Urbana has a transitional housing program for homeless families with children.

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.

In addition to the strategies prescribed by the Continuum of Service Providers to the Homeless (CSPH), the HOME Consortium members seek to address homelessness within its own strategies. This includes: prevention, outreach and assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons who are chronically homeless) make the transition to permanent housing and independent living. There is a wide array of services provided in the community that help coordinate these efforts throughout Champaign County. These strategies aim to address each need in the homeless community by coordinating with local service providers through educational efforts and by supporting community partnerships. Consortium members are involved with various committees and funding groups to assist with setting priorities and funding for initiatives to address the homeless. There is a strong need for rent assistance in the community but has been a difficult challenge that Consortium members are working to address. Funding Tenant Based Rental Assistance (TBRA) has

been a top priority of the HOME Consortium members, however, finding an agency with the capacity to administer the program has been difficult. Staff continues to reach out to agencies to expand this service to the community. Both Cunningham Township and Champaign Township offer rent and utility assistance as well as referrals to legal assistance for eviction and foreclosure assistance.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Continuum of Service Providers to the Homeless (CSPH) agencies provide a broader array of case management, rent assistance, and support services focused on housing stabilization to help families prevent eviction and manage short/medium term crises that could otherwise lead to homelessness. CSPH agencies have working relationships with the hospitals and keep them educated about the programs available to address homelessness. The primary mental health agency in Champaign County is an active member of the CSPH and maintains working knowledge about the programs available to address homelessness. The CSPH agencies have working relationships with the foster care agencies and keep them educated about the programs available to address homeless youth after discharge from foster care. Case management services link households to mainstream benefits, assist with job search and supportive services referrals and coach participants. Individual case managers facilitate efforts to move participants to self-sufficiency by overcoming barriers to employability (child care, transportation, etc.). The local Workforce Investment Act recipient is now an active Continuum member, which we expect to increase access to WIA services for individuals, as coordination with job training and employment resources gives individuals the best chance for long-term success. Cunningham Township and the City of Champaign Township offer job training programs. Initiatives also include continuation of the Salvation Army's homeless mentoring program and re-entry program for ex-offenders. Homeless providers will continue to work with employers, job training agencies and educational institutions to match participants with services to assist in obtaining jobs. Public transportation will be expanding to some un-served, more rural areas of the country, which may reduce transportation barriers to employment and more affordable housing options. The local transportation plan also calls for expansion of bike and pedestrian trails for alternative commuting options.

The Housing Authority of Champaign Co is starting a rapid rehousing program to house those persons with the least amount of support needs. Consortium members continue to work with private developers on Low Income Housing Tax Credit projects. Cities of Urbana and Champaign will continue to work with the social service agencies and affordable housing developers to seek to remove barriers to affordable housing and/or create more opportunities for sustainable housing.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Urbana HOME Consortium works with local lenders to provide a down payment assistance program. Lead-based paint hazard education is provided as part of the assistance. All rehabilitation programs provide information to owners in pre-1978 housing as well as staff has the house tested to make sure it is clear.

Addressing new lead-based paint hazard requirements is an ongoing concern for the coming year. Staff anticipates attending workshops, reviewing the regulations, revising the rehabilitation manual and coordinating with contractors and environmental regulatory agencies as needed. Activities continue to be pursued to ensure compliance with Title X lead-based paint regulations. The Consortium is committed to meeting these obligations and doing so in the most cost-effective methods available.

How are the actions listed above related to the extent of lead poisoning and hazards?

Continue collaborative effort among Consortium members to address best practices in meeting lead-based paint requirements. This will include but not be limited to attending HUD sponsored lead-based paint training workshops, internet training applications and related HUD efforts to provide lead based paint hazard training. Follow-up on grant requests to the Illinois Department of Public Health for assistance and financial resources to address lead-based paint concerns.

How are the actions listed above integrated into housing policies and procedures?

The City will continue to address lead-based paint hazard requirements and will integrate these actions into housing policies and procedures. In order to be current with developing standards, City staff continues to attend workshops, review and revise the rehabilitation manual, and coordinate with contractors, and environmental regulatory agencies.

The Urbana HOME Consortium members will continue to ensure compliance with Title X lead based paint regulations. The Staff is committed to meeting these obligations and will do so in the most cost-effective methods available.

The measures to address lead based paint hazards that the City intends to pursue include: (1) Continue to work cooperatively to address best practices in meeting lead-based paint requirements. This includes, but is not limited to, attending HUD-sponsored and EPA-sponsored lead-based paint training workshops, internet-training applications (webinars), and related HUD efforts to provide lead-based paint hazard training; (2) Continue coordination with the Illinois Dept. of Public Health (IDPH) Division of Environmental Health, and the Champaign County Public Health District for future funding opportunities; (3) Continue to sponsor education and training events for local government, contractors, public health officials, and other concerned parties on lead-based paint concerns; (4) Continue efforts to

coordinate activities in meeting HUD, IDPH, and EPA lead-based paint requirements within each community.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Encourage appropriate area social service agencies to provide additional economic assistance for persons who pay out-of-pocket expenses for medical and psychological services; encourage appropriate area social service agencies to expand recreational, educational, and cultural opportunities and alternatives for very low-income youth and young adults; support financial education and coaching programs for low-income individuals; support expansion of job-training programs for low-income individuals by area social service agencies, and encourage them to conduct a review of all available programs to determine if they meet current need; support area providers such as the Senior Services Division of CRPC and Family Service of Champaign County in their efforts to provide supportive services to low-income elderly persons residing in Urbana; support efforts by local service providers to area youth to increase supportive services available to at-risk youth; encourage existing child care facilities to expand services to late night/overnight and weekend hours; support development of a program(s) by areas agencies to provide transitional housing services and/or foster care to teen parents of young children; encourage current and newly created companies to hire low-income persons by providing public incentives linked directly to hiring local residents.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Cities of Urbana and Champaign will continue to utilize its resources to encourage job creation and retention. The goals outlined in the Consolidated Plan will expand the economic opportunities and availability of affordable housing throughout the community. Section 3 regulations will be carried out with all applicable HOME and CDBG projects in an effort to build the local job pool.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Champaign and City of Urbana are each responsible for monitoring the Community Development Block Grant programs. The City of Urbana is responsible for monitoring the Urbana HOME Consortium members as well as projects.

A monitoring visit is utilized to determine if the project is being conducted in compliance with applicable Federal and State laws and requirements. The review also determines the recipients' ability to implement the program in a timely manner.

Monitoring visit consists of a review of project files, records and documentation, and may include a visit to the project site. The recipient should have all records, files, and documentation available for review at the monitoring visit. Failure to produce such records upon request will result in issuance of either a program "concern" or "finding" of non-compliance, and may jeopardize the organization's eligibility for future HOME project funding. Issuance of a program "concern" or "finding" may, at the discretion of the Urbana HOME Consortium staff, result in repayment of funds provided by the HOME Consortium. The Urbana HOME Consortium will take action to correct slow progress for grantees who are not meeting the time frame outlined in the written agreement. All HOME subrecipients will be monitored to ensure program compliance throughout the affordability period. The Urbana HOME Consortium includes its monitoring program in the annual Action Plan. A record of monitoring visits and any subsequent action shall be maintained in the files of each HOME subrecipient.

A subrecipient's failure to perform under the terms of the contract and/or maintain records in the prescribed manner may result in a finding that the subrecipient has failed to meet the applicable requirement of the contract. Remedial actions may include technical assistance to bring the project into compliance, or recapture of HOME funds.

The City of Urbana Public Works Department monitors all infrastructure improvement projects with Engineering handling the oversights of street and sidewalk improvements, sewer lining, lighting, etc. Monitoring includes certified payroll review, environmental studies, and construction oversight.

Expected Resources

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

Introduction

The Urbana HOME Consortium expects to receive \$725,000 annually for a total five-year allocation of \$3,625,000. These funds are distributed annually with the Consortium wide-area based on priorities identified by the Consortium Members.

The City of Urbana anticipates the CDBG entitle grant to remain consistent over the Consolidated Plan period. Anticipated CDBG funding is \$420,000 annually for a total of \$2,100,000. Funds will be allocated to priorities set by the community and staff over the five year period.

Federal funds allocations are determined by Congress and may fluctuate. These fluctuations will be taken into account during the annual budget

process.

Anticipated Resources

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: \$		

CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	501,415	0	200,000	701,415	1,680,000	<p>Acquisition: Funds will be allocated for the purchase and maintenance of properties and structures primarily in Census Tracts 53, 54, 55, 56, and 57. Admin and Planning: Administration Activities include personnel, HOME Administrative costs, and other administrative expenses. Economic Development: The Urbana HOME Consortium does not plan to use CDBG funding for economic development purposes. Housing: Funds will be allocated for Emergency Grants, Access Grants, and Senior Repair Grants. Emergency Grants provide repairs necessary to alleviate hazardous conditions, which pose a threat to the health and safety of a homeowner. Access Grants provide general improvements necessary to remove barriers to accessibility by persons with disabilities. Senior Repair Grants are for very low-income homeowners 62 years old or older and for very low-income homeowners with disabilities (any age). Public Improvements: Funds will be allocated towards the installation or repair of infrastructure in targeted neighborhoods, broadband installation, streetlights or reconstruction of existing streetlights in target area neighborhoods. Public Service: Funds will be</p>
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Consolidated Plan

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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: \$		
								contributed to the City of Urbana's transitional housing program and one-day, neighborhood cleanup activities, while the balance of available funding at 15% of the current entitlement will be allocated for program activities yet to be determined which would benefit low-income residents of the CD Target Area.

HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	822,390	40,000	0	862,390	2,900,000	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, multifamily rental rehab, new construction for ownership, and TBRA: Funds, including carryover funds, may be allocated by the City of Urbana to programs such as Down Payment Assistance, Acquisition-Rehab, Purchase-Rehab-Resale, Rental Rehab, Lot Acquisition/Demolition, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Community Development Services Department. Funds may be allocated by the City of Champaign to new or existing programs, such as TBRA, the Acquisition-Rehab, Full Home Improvement, or Lot Acquisition programs, to promote revitalization efforts of targeted neighborhoods. Funds may be allocated by Champaign County to TBRA or to provide rehabilitation assistance to both investor-owned properties as well as single-family owner-occupied projects. Admin and Planning: Funds will be contributed to personnel costs as well as supplies and other expenses.
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Table 55 - 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

All Consortium members continue to seek private investment, tax credits, and grant opportunities from the State of Illinois that further the goals outlined in the Consolidated Plan. Tax credit developments are anticipated in the City of Urbana in the Consolidated Plan period, including the development of the Pinewood permanent supportive housing site on Colorado, as well as the Bradley Avenue development. The City of Champaign continues to work with private developers applying for tax credit incentives on future developments. Champaign will focus its HOME funds on the continued development of Bristol Place.

The match requirement for the HOME program utilizes a variety of leveraging sources to fulfill this obligation. The City of Urbana and Champaign contribute cash match towards its HOME projects from private investment in development projects. Land donations for developments will contribute to the program in the coming year, as well as sweat equity and cash contributions provided by the volunteers of Habitat for Humanity of Champaign County. The Consortium has a large carryover match balance that will exceed the anticipated match requirement in the coming five years.

CDBG funded City of Urbana projects for public facility and infrastructure combined with general funds and State of Illinois Motor Fuel Tax dollars. This practice will continue through the 2020/2024 Consolidated Plan.

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

City Code Enforcement staff will continue to identify blighted properties that may be purchased with CDBG funds, demolished, and then donated to a not for profit developer or CHDO such as Habitat for Humanity. These lots will be used to address affordable housing needs identified in the Consolidated Plan. The City does not keep an inventory of land.

Discussion

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	Provide decent affordable housing opportunities	2015	2019	Affordable Housing	Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan Urbana Consortium-wide Area Bristol Park Neighborhood Plan Area	Affordable Housing	CDBG: \$501,415 HOME: \$822,390	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 150 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Facade treatment/business building rehabilitation: 2 Business Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 12 Households Assisted Housing Code Enforcement/Foreclosed Property Care: 150 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Address Barriers to Affordable Housing	2015	2019	Affordable Housing Non-Housing Community Development	Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan Urbana Consortium-wide Area Bristol Park Neighborhood Plan Area	Community Development Needs	HOME: \$850,000	Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted Businesses assisted: 1 Businesses Assisted Housing Code Enforcement/Foreclosed Property Care: 150 Household Housing Unit
3	Preserve Existing Affordable Housing Supply	2015	2019	Affordable Housing	Urbana Consortium-wide Area	Affordable Housing	CDBG: \$60,000 HOME: \$294,860	Homeowner Housing Rehabilitated: 31 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Coordinate with Housing Authority	2015	2019	Affordable Housing Public Housing	Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan Urbana Consortium-wide Area Bristol Park Neighborhood Plan Area	Affordable Housing	CDBG: \$175,000 HOME: \$500,000	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 60 Household Housing Unit
5	Support Services & Training for Low-Income Persons	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	Urbana Consortium-wide Area	Community Development Needs	CDBG: \$25,000	Public service activities for Low/Moderate Income Housing Benefit: 400 Households Assisted
6	Support Homeless Needs	2015	2019	Homeless Non-Housing Community Development	Urbana Consortium-wide Area	Homeless Prevention & Services	CDBG: \$296,635 HOME: \$250,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 26 Beds Homelessness Prevention: 300 Persons Assisted Housing for Homeless added: 8 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Reduce Lead Exposure Risk	2015	2019	Lead Based Paint Hazard Removal	Urbana Consortium-wide Area	Community Development Needs	CDBG: \$12,500	Homeowner Housing Rehabilitated: 5 Household Housing Unit
8	Support Infrastructure Improvements	2015	2019	Non-Housing Community Development	Census Tracts 53, 54,55,56, and 57	Community Development Needs	CDBG: \$2,317,680	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
9	Preserve Consortium Neighborhoods	2015	2019	Non-Housing Community Development	Census Tracts 53, 54,55,56, and 57	Affordable Housing Community Development Needs Homeless Prevention & Services Non-Homeless Special Needs	CDBG: \$335,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 25 Households Assisted Buildings Demolished: 2 Buildings

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Provide decent affordable housing opportunities
	Goal Description	
2	Goal Name	Address Barriers to Affordable Housing
	Goal Description	

3	Goal Name	Preserve Existing Affordable Housing Supply
	Goal Description	2020 Estimated Allocation: \$60,000 CDBG; \$300,000 HOME Homeowner Housing Rehabilitated: 31 housing units.
4	Goal Name	Coordinate with Housing Authority
	Goal Description	2015 Estimated Allocation: \$35,000 CDBG; \$100,000 HOME Rental Units Constructed 2015: 6 household housing units 2016: 6 household housing units 2017: 6 household housing units 2018: 6 household housing units 2019: 6 household housing units Rental Units Rehabilitated 2015: 12 household housing units 2016: 12 household housing units 2017: 12 household housing units 2018: 12 household housing units 2019: 12 household housing units
5	Goal Name	Support Services & Training for Low-Income Persons
	Goal Description	Support public services for low-moderate income persons

6	Goal Name	Support Homeless Needs
	Goal Description	Estimated Allocation: \$25,000 CDBG; \$50,000 HOME Overnight/Emergency Shelter/Transitional Housing Beds added 6
7	Goal Name	Reduce Lead Exposure Risk
	Goal Description	
8	Goal Name	Support Infrastructure Improvements
	Goal Description	
9	Goal Name	Preserve Consortium Neighborhoods
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Urbana made its funding allocation decisions based on public input received during the planning process. Consolidated Social Service funding allocations are determined by a committee of Cunningham Township, City of Urbana, and City Council representatives. Funding is awarded based on eligible activities and priorities identified in the application. The following is a list of proposed programs for the 5-year Consolidated Plan period. All of the proposed projects are in response to an identified need in the Consolidated Plan. Consideration has also been given to program delivery, and staffing requirements to successfully operate the grant activities, various objectives of leveraged funding available, as well as programmatic constraints of both the HOME Investment Partnerships and Community Development Block Grant programs. The projected target start date for the proposed programs is July 1, 2020 and projected commencement of proposed programs is June 30, 2025.

#	Project Name
1	CDBG Planning & Administration
2	CDBG Neighborhood Revitalization
3	CDBG Public Services
4	CDBG Housing Activities
5	CDBG Property Acquisition/Demolition/New Construction
6	HOME Planning & Administration
7	HOME CHDO Reserve
8	HOME CHDO Operating
9	HOME City of Champaign Neighborhood Revitalization
10	HOME Champaign County Neighborhood Revitalization
11	HOME City of Urbana Neighborhood Revitalization

Table 57 – Project Information

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

Allocation priorities are based on the statutory requirements of the HOME Investment Partnerships and Community Development Block Grant programs. Needs have been prioritized in keeping with identified needs in the Consolidated Plan. Also, although the City of Urbana is not a recipient of ESG funds directly from HUD, the City of Urbana may receive ESG funds from the State of Illinois Department of Human Services.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Planning & Administration
	Target Area	Census Tracts 53, 54,55,56, and 57
	Goals Supported	Preserve Consortium Neighborhoods
	Needs Addressed	Affordable Housing Non-Homeless Special Needs
	Funding	CDBG: \$100,283
	Description	Funds will be used to support the administrative activities associated with carrying out the goals and objectives of the CDBG program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Funds will be used to support administrative activities for the Community Development Block Grant funds
Planned Activities		
2	Project Name	CDBG Neighborhood Revitalization
	Target Area	Census Tracts 53, 54,55,56, and 57
	Goals Supported	Provide decent affordable housing opportunities Support Infrastructure Improvements Preserve Consortium Neighborhoods
	Needs Addressed	Affordable Housing Economic Development
	Funding	CDBG: \$215,132
	Description	Funds will be used to support neighborhood revitalization issues including code enforcement, blight reduction, and capital improvement projects.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	75 families will benefit from this activity
	Location Description	
	Planned Activities	
3	Project Name	CDBG Public Services
	Target Area	Census Tracts 53, 54,55,56, and 57
	Goals Supported	Provide decent affordable housing opportunities Address Barriers to Affordable Housing Support Services & Training for Low-Income Persons
	Needs Addressed	Affordable Housing Community Development Needs Youth Services
	Funding	CDBG: \$61,000
	Description	Funds will be used to support the public services undertaken by the City of Urbana
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Estimate assisting 100 households
	Location Description	
	Planned Activities	
4	Project Name	CDBG Housing Activities
	Target Area	Census Tracts 53, 54,55,56, and 57
	Goals Supported	Provide decent affordable housing opportunities Preserve Existing Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$85,000

	Description	Funds will be used to support housing rehabilitation activities undertaken by the City of Urbana, as well as the acquisition of available properties in target areas of the City of Urbana for the purpose of furthering affordable housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Ten persons will be assisted with these activities
	Location Description	
	Planned Activities	Emergency grant, Access grant, and senior repair programs will be funded under this project.
5	Project Name	CDBG Property Acquisition/Demolition/New Construction
	Target Area	Census Tracts 53, 54,55,56, and 57
	Goals Supported	Preserve Consortium Neighborhoods
	Needs Addressed	Community Development Needs
	Funding	:
	Description	Funds will be used to support property acquisition, demolition, and new construction projects undertaken by the City of Urbana
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Anticipate removing two blighted homes from targeted neighborhoods.
	Planned Activities	
6	Project Name	HOME Planning & Administration
	Target Area	Urbana Consortium-wide Area

	Goals Supported	Provide decent affordable housing opportunities Address Barriers to Affordable Housing Preserve Existing Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	:
	Description	Funds will be used to support the administrative activities associated with carrying out the HOME program goals and strategies
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Funds will be used to support the administrative activities associated with carryout the HOME program goals and objectives.
	Location Description	
	Planned Activities	
7	Project Name	HOME CHDO Reserve
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	:
	Description	Funds will be used to support the projects undertaken within the Consortium-wide area by Community Housing Development Organizations. CHDO Reserve funds are being set aside to be allocated to certified Urbana Consortium CHDO or CHDO's whose proposed project(s) meet project readiness requirements. In order to meet project readiness, the CHDO project(s) receiving reserve allocations must be able to begin construction within one year from the date of execution of the agreement. Staff is continuing to work to identify feasible projects in the Consortium area, and a rolling CHDO project application process is currently underway.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Funds will be used to construct five new affordable housing units
	Location Description	
	Planned Activities	
8	Project Name	HOME CHDO Operating
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities Address Barriers to Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	:
	Description	Funds will be used to support projects undertaken within the Consortium - wide area by Community Development Housing Organizations
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Funds will be used for capacity building for Habitat for Humanity.
	Location Description	
	Planned Activities	
9	Project Name	HOME City of Champaign Neighborhood Revitalization
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities Preserve Existing Affordable Housing Supply Coordinate with Housing Authority
	Needs Addressed	Affordable Housing
	Funding	:

	Description	Funds will be used to support neighborhood revitalization activities undertaken by the City of Champaign, including down payment assistance, acquisition-rehab, purchase rehab resell, rental rehab, new construction activities, tenant based rental assistance, owner occupied rehab, lot acquisition/demolition and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Program must comply with applicable local, state, and federal regulations including but not limited to HOME regulations.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Assist 25 families into decent affordable housing
	Location Description	
	Planned Activities	
10	Project Name	HOME Champaign County Neighborhood Revitalization
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities Address Barriers to Affordable Housing Preserve Existing Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	:
	Description	Funds will be used to support neighborhood revitalization activities undertaken by the Champaign County Regional Planning Commission, including tenant based rental assistance and owner occupied rehab.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	TBRA will be provided to 10 families in the Consortia wide area
	Location Description	

	Planned Activities	
11	Project Name	HOME City of Urbana Neighborhood Revitalization
	Target Area	Urbana Consortium-wide Area Census Tracts 53, 54,55,56, and 57
	Goals Supported	Provide decent affordable housing opportunities Address Barriers to Affordable Housing Preserve Existing Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	:
	Description	Funds will be used to support neighborhood revitalization activities undertaken by the City of Urbana, including down payment assistance, acquisition-rehab, purchase rehab resell, rental rehab, new construction activities, tenant based rental assistance, owner occupied rehab, lot acquisition/demolition and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Program must comply with applicable local, state, and federal regulations including but not limited to HOME regulations.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Funds will be used to support the neighborhood revitalization activities undertaken by the City of Urbana, including but not limited to Resale, Rental REhab, New Construction activities, Tenant Based Rental Assistance, Owner-Occupied Rehabilitation or may be proposed that further the affordable housing goals and mission of the City and Council.
	Location Description	
	Planned 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

Urbana is a city in and the county seat of Champaign County, Illinois. The population is estimated at 41,989 as of July 1, 2017. Urbana is the tenth-most populous city in Illinois outside of the Chicago metropolitan area. Urbana is notable for sharing the campus of the University of Illinois at Urbana–Champaign with its sister city of Champaign. The three largest employers in Urbana are two non-profit hospitals and the University of Illinois.

The City of Urbana focuses its community development activities, goals, and objectives in its low income census tracts which includes CT 53, 54, 55, 56 and 57. The Code Enforcement activities are focused in these areas as well.

Geographic Distribution

Target Area	Percentage of Funds
Beardsley Park Neighborhood Improvement Plan Area	
Garden Hills United Neighborhood Association Action Plan	
Urbana Consortium-wide Area	100
Bristol Park Neighborhood Plan Area	
Census Tracts 53, 54,55,56, and 57	80

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Target neighborhoods are identified as those census tracts with populations of at least 51% of the total number of households is at or below 80% of the area median family income.

Discussion

Federal funds will be targeted to low- moderate-income families throughout the Urbana Consortium-wide area.

Affordable Housing

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

Introduction

The City of Urbana will use its HOME funds to support its Neighborhood Revitalization program activities, including: Down Payment Assistance, Acquisition-Rehab, Purchase-Rehab-Resale, Rental Rehab, New Construction activities, Tenant Based Rental Assistance, Owner-Occupied Rehabilitation, Lot Acquisition/Demolition, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Programs must comply with applicable local, state and federal regulations, including but not limited to HOME regulations.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	75
Special-Needs	0
Total	75

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	10
The Production of New Units	5
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	35

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

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

Introduction

The Urbana HOME Consortium and the City of Urbana Annual Action Plan for FY 2020-2024 identifies activities that are planned to be implemented during the period beginning July 1, 2020 and ending June 30, 2025.

This Annual Action Plan budgets the use of two federal housing entitlement funds, Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) Program. The Annual Action Plan for FY 2020-2021 has been developed to further five-year strategies identified in the *City of Urbana and Urbana HOME Consortium Consolidated Plan for Program Years 2020-2024*. The Annual Action Plan identifies activities that will be undertaken by the City of Urbana and the Urbana HOME Consortium during the first year of the five-year Consolidated Plan period.

The CDBG portion of the Annual Action Plan identifies the planned uses of CDBG entitlement funds by the City of Urbana for FY 2020-2021. The HOME portion of the Annual Action Plan identifies uses of HOME funds by members of the Urbana HOME Consortium. The members of the Urbana HOME Consortium (a.k.a. the Champaign/ Urbana/Champaign County HOME Consortium) are the City of Urbana, the City of Champaign, and Champaign County.

The Annual Action Plan was on file for public review and comment during the period beginning March 1, 2020 through March 31, 2020. On March 24, 2020, the City held a public hearing to obtain comments regarding the draft Consolidated Plan and Annual Action Plan. The hearing was held at 6:00 p.m. in the Council Chambers of the Urbana City Building, 400 South Vine Street, Urbana, IL. All comments received at the hearing, as well as other written comments submitted during the public review period, are included in the Consolidated Plan and Annual Action Plan.

For more information regarding the City of Urbana's use of CDBG or HOME funds, contact:

Sheila Dodd, Manager, Grants Management Division, City of Urbana, Grants Management Division, at 217-384-2447 or by email: sedodd@urbanaillinois.us.

For more information regarding use of CDBG or HOME funds in the City of Champaign, contact:

Jennifer Carlson, Neighborhood Programs Manager, City of Champaign, Neighborhood Services Department, at 217-403-7070. The Neighborhood Services Department email address is

NeighborhoodServices@ci.champaign.il.us.

For more information regarding use of CDBG or HOME funds in the City of Champaign, contact:

Lisa Benson, Social Services Director, Champaign County Regional Planning Commission, at 217-328-3313 or by email at labenson@ccrpc.org

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

The Housing Authority of Champaign County (HACC) is a Moving to Work (MTW) organization. This innovative approach to housing takes into account the impact work has on an individual, his or her personal growth, as well as an ability to provide for themselves and any other members of the household. Able-bodied public housing residents are required to work a minimum of 20 hours a week, and case management is provided to assist tenants in the job search process. Moving to Work (MTW) is a demonstration that provides a limited number of Public Housing Authorities with the ability to design and test innovative approaches tailored to their communities, using federal dollars more efficiently, providing increased support for families to become economic self-sufficient, and increasing housing choice for low income households. The broad flexibility to waive statute and regulations allows HACC to better serve and house residents while streamlining internal operations.

The seven-member HACC Board of Commissioners consists of two commissioners appointed by each of the Cities of Urbana and Champaign, an appointee that rotates between the two cities called a “floating” appointee, a commissioner appointed by the Champaign County Board, and a commissioner appointed from among residents of the HACC properties.

The City will continue to work with the HACC to develop collaborative measures to further each organization's programmatic goals in the community regarding affordable housing initiatives.

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

The HACC continues its partnership with Habitat for Humanity of Champaign County to provide affordable homeownership opportunities to its residents. Habitat is a certified Community Housing Development Organization for the Urbana HOME Consortium. The Consortium will seek ways to continue to support Habitat, which will in turn further the homeownership goals set by the HACC for its public housing residents seeking to transition into homeownership.

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

provided or other assistance

The Housing Authority of Champaign County is not designated as a troubled PHA.

Discussion

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

Introduction

The Champaign County Continuum of Service Providers to the Homeless surveys homeless person in Champaign County each January as is required by HUD, in an effort to count the number of homeless individuals and families, to better understand the causes of homelessness and to plan services that will effectively address the needs of this population. In summary, the 2020 Point-In-Time survey reported that Champaign County had approximately **222** homeless persons **(including 47 children) in 176 household**. Of those surveyed, at least one individual was classified as chronically homeless; at least **32** persons were identified as victims of domestic violence; and 23 single men were identified as veterans. This section needs updated once the numbers are available.

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

Priority will be given to programming that meets the needs of the chronic homeless population. Addressing emergency shelter and transitional housing needs of homeless persons continues to be a priority. The City will continue to work closely with Cunningham Township and other service providers to address the homeless population.

The Champaign County Continuum of Service Providers to the Homeless has a centralized intake to assist persons experiencing homelessness find the services they need. Currently, the Champaign County Regional Plan Commission is working to fulfill that role.

As a subsidiary of Partnering Against Homelessness, the Champaign Urbana Canteen Run works with the Salvation Army to operate a Canteen truck that drives throughout Champaign-Urbana with the purpose of offering food, drinks, blankets, and clothing, as well as information about homeless service agencies, to anyone in need. This service is an important outreach strategy with regards to the unsheltered and chronically homeless populations.

Addressing the emergency shelter and transitional housing needs of homeless persons

The United Way and other members of the Emergency Family Shelter Steering Committee, which includes the City of Urbana, partnered with the Housing Authority of Champaign County to rehabilitate a

former Urban Park Place apartment complex into an Emergency Family Shelter and a Transitional Housing complex. Currently there is not a year round emergency shelter in the community. Local agencies and the City of Urbana and Champaign are working together to address this need. The City hopes to include its transitional housing in the overall transitional housing program offered to persons exiting the Emergency Family Shelter. This partnership will ideally provide for better connectivity of services, as well as avoid duplication of services to persons experiencing homelessness.

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

In the most recent survey data available of homeless persons in Champaign County (January 2020), **at least one person reported chronic homelessness, i.e. having been homeless for more than one year or having suffered homelessness four or more times in the past three years and having a disabling condition. Transitional homelessness occurs when a housing crisis (i.e. loss of job, domestic violence) temporarily renders an individual or family homeless. When homeless services are provided, these persons usually are able to locate and obtain another stable housing situation. need to update once the information is available**

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.

The Champaign County Continuum of Service Providers to the Homeless is seeking to address homelessness at each stage of homelessness through prevention, outreach and assessment, emergency shelters and services, transitional housing, and helping homeless persons make the transition to permanent housing and independent living. There is a wide array of services provided in the community

that help coordinate these efforts throughout Champaign County.

Discussion

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

Introduction

Barriers to affordable housing are largely financial. The need for affordable housing units far outweighs funding available to construct or subsidize those units. In addition to financial gaps, other social aspects play a role in an individual or family's ability to secure affordable housing, including mental illness, unemployment, drug and/or alcohol addictions, as well as criminal record. Residents seeking assistance from the Housing Authority of Champaign County must have a clean criminal record over the past five years. This policy is imposed at a federal level and cannot be amended. Persons or families affected with a criminal history often cannot secure housing in the larger metropolitan area and are forced to seek housing in outlying areas that may be more relaxed regarding background and credit checks.

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 cost of housing within the Consortium is not significantly affected by local public policies. The City of Champaign, the City of Urbana, and Champaign County have policies on taxation, land use, zoning, building codes, fees, etc., that are conventional and similar to other downstate Illinois and Midwest communities. Housing costs are influenced by the large number of transient tenants and homebuyers who are attending the University of Illinois. This high demand for housing has resulted in increased housing costs, especially in the rental housing market.

One significant program change that the City of Urbana will be implementing regarding its owner-occupied housing rehabilitation program is the lien structure imposed on participants receiving assistance. The program formerly operated as a deferred loan program that was not forgiven until sale transfer. This often resulted in liens that remained on a property for upwards of 20 years. Some residents aging out of housing may have been burdened by the lien, or those inheriting properties had to pay the lien to receive clear title. As such, the program is being restructured to allow the lien to be forgiven after a set amount of time, such as five or ten years. This will ensure that the low-income household receives the benefit of the investment but is not burdened by long-term secondary financing.

Because the City zoning code is one of the primary tools used to regulate development, staff from the City of Urbana's Planning Division actively monitors its use. Careful attention is paid to address any issues that may impact the development of affordable housing. Urbana will be starting its Comprehensive Planning Process in FY 20/21 and hopes to finalize in FY 21/22. Barriers to affordable

housing will be one of the items under review during the process.</p>

Discussion

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

Introduction

Proposed actions associated with the City's 2020 Action Plan are described primarily in the specific related sections of the Plan. This section describes any actions to be undertaken by the City of Urbana that will further the goals of the Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

The City of Urbana will continue to focus its community development efforts in the following three areas as it addresses obstacles to meet underserved needs: 1) affordable housing, 2) economic development and business retention opportunities, and 3) strong and vibrant neighborhoods.

Affordable housing needs will be addressed by focusing on housing cost burden. Rental assistance will be provided and investment in affordable housing developments will continue in FY 20/21. However, the limited supply and rising cost of housing makes challenges like homelessness and racial inequity in housing even more difficult to address.

Economic development and business retention will be targeted to small businesses in the City of Urbana Community Development Target Areas. This need will be addressed by providing grants and/or small loans to businesses to build, expand or rehabilitate a building, purchase equipment, or provide expansion assistance.

Creation of strong and vibrant neighborhoods will focus on support for low- and moderate-income persons. Needs addressed through strategic investments in infrastructure, public facility improvements, and community assets will strengthen and enhance the health of the neighborhoods.

Actions planned to foster and maintain affordable housing

The City of Urbana will implement the following strategies in 2020 to foster and maintain affordable housing:

- Continue to partner with developers, as well as the Housing Authority of Champaign County, to redevelop housing units that are in need of repair or replacement.
- Assisting developers with support of tax credit applications.
- Provide HOME funding to leverage IHDA tax credits to build affordable housing units.
- Actively recruit developers to apply for tax credits.
- Apply the City's Private Activity Bond Cap to agencies providing affordable homeownership and rental

opportunities.

Actions planned to reduce lead-based paint hazards

The City of Urbana will seek funding opportunities to address lead hazards that are outside the scope of our other programs. The City will continue to use Lead Safe Practices in implementing its various rehabilitation activities. Education opportunities will be provided at public workshops. Lead-based paint remediation policies and procedures are included in each housing rehabilitation contracted funded with federal funds. Contractors are required to following lead-safe work practices to be in compliance with local, state, and federal requirements.

Actions planned to reduce the number of poverty-level families

The Tenant Based Rental Assistance programs in the Consortium area are targeted towards persons who are below the poverty-level. The combination of self-sufficiency case management, and stable housing is intended to assist households in escaping poverty. Staff will evaluate these programs for their effectiveness during the Annual Action Plan year. Economic development opportunities will be provided to small businesses located in Community Development Target areas. Priority funding will be made available to social service agencies who support education, health care, and youth programs to assist individuals and families attain greater independence.

The City will continue its poverty reduction strategy by focusing its programs in a geographic area. By working closely with residents and concentrating program and public improvements in a specific targeted neighborhood, the community will feel a greater impact. Key strategies include:

- Improve public infrastructure within target areas
- Support efforts of owners and residents to reduce energy consumption
- Coordinate city-funded programs and services with other funders, businesses, and neighborhood groups.

Actions planned to develop institutional structure

Urbana staff work to foster creative ideas for improving the institutional structure that is part of a larger, more holistic network of services that benefit low-income households. By supporting various social service agencies through staff participation on the Continuum of Service Providers to the Homeless, the City of Urbana plays a role in developing programmatic improvements that will further the impact of these services in the community. Staff will continue to review internal and external policies and

procedures to eliminate barriers.

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

The City of Urbana will continue its efforts to increase coordination and collaboration with the public and private housing and social service agencies in the community. Urbana staff regularly attend board meetings for the Housing Authority of Champaign County. The City also maintains an active presence on the Continuum of Service Providers to the Homeless, offering assistance with various reporting and application systems inherent to the successful delivery of the Continuum of Care network. The City plays an active role in the Community Reinvestment Group, a group of local lenders looking to address affordable housing issues in the community. The City hosts a public hearing each year specifically for social service agencies in order to gauge the evolving needs in the community and in within the service network.

Discussion

Program Specific Requirements

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

Introduction

The City uses CDBG funds to ensure decent affordable housing, to provide services to the most vulnerable in our community, to create jobs through the retention of businesses, and to support strong and healthy neighborhoods through infrastructure improvements and code enforcement. A minimum of 70 percent of CDBG funds are used for activities that benefit low- and moderate-income persons. Each funded activity meets at least one of the following national objectives:

- to benefit low- and moderate-income persons;
- to prevent or eliminate slums or blight; or
- to address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
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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.

80.00%

**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:

The Urbana HOME Consortium will not be carrying out activities outside of those described in Section 92.205 in the 2020-2021 Fiscal Year.

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:

For HOME assisted projects that do not include direct buyer assistance, a resale restriction will be used, to be in effect for the duration of the affordability period. The affordability period is based on the amount of HOME assistance provided to the project. A land use restriction, mortgage, and promissory note shall be recorded against the title to the property. Each of these documents will include a provision restricting the sales price such that it must be "affordable" to low-income buyers. In this instance, the affordable price results in a monthly housing cost for principal, interest, taxes and insurance of not more than 30% of the gross monthly income for a household below 80% of the area median income for the Champaign County Area. The term "low-income buyer" has an annual income, as adjusted for family size, that is less than or equal to eighty percent (80%) of the area median income (as defined by HUD) for the Champaign County area. The owner shall receive a fair return on his/her investment. The sales price may encompass the cost of any home investment documented with receipts, which can be defined as, but is not limited to, any additions to the home such as a bedroom, bathroom, or garage, replacement of heating, ventilation, or air conditioning systems, accessibility improvements such as bathroom modifications for disabled or elderly which were not installed through a federal, state, or locally-funded grant program, or outdoor improvements such as a new driveway, walkway, retaining wall, or fence. The sales price may also encompass the increase in the value of owner equity and investment as calculated by the cumulative percentage of change which is calculated by the Housing Price Index (HPI) calculator of the Federal Housing Finance Agency (X) plus 1.00 times the total owner investment at time of

purchase (Y) plus the documented capital improvements (Z). A complete description of the recapture and resale provisions is found in the attached Resale and Recapture Guidelines for HOME Program Activities.

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:

The City of Urbana, Urbana HOME Consortium members, and designated Community Housing Development Organizations agree that, to the extent allowable by law, to secure the HOME funds, an agreement with the homebuyer, as well as a mortgage and promissory note shall be executed for any HOME funded homeownership property. Each document will include the prescribed net sales proceeds provisions for the recapture of HOME funds as outlined below. The mortgage and promissory note are to be recorded against the title to the property. For HOME-assisted, homeownership units, wherein HOME funds are utilized to provide direct assistance to the homebuyer, net proceeds from the sale must provide the original homebuyer, now the home seller, a “fair return” on his/her investment (including any down payment and capital improvement investment made by the seller since purchase). The table in the attached City of Urbana Resale and Recapture Guidelines for HOME Program Activities provides for the minimum terms of affordability based on the amount of direct assistance provided to the homebuyer.

The period of affordability shall commence from the date the activity is identified as “completed” in HUD’s Integrated Disbursement Information System (IDIS).

Subject to recapture are the HOME funds that are invested in a HOME assisted unit, as a direct subsidy to the homebuyer. The subsidy could include down payment assistance and the amount of each subsidy would be a minimum of \$1,000 and differ per each homebuyer. The City will reduce the HOME investment amount to be recaptured from the Net Proceeds on a prorated basis for the time the Homeowner has owned and occupied the housing measured against the remaining years in

the required Affordability Period. The prorated basis is as follows:

- o First Year - 90% of HOME investment from available Net Proceeds
- o Second Year - 70% of HOME investment from available Net Proceeds
- o Third Year - 50% of HOME investment from available Net Proceeds
- o Fourth Year - 30% of HOME investment from available Net Proceeds
- o Fifth Year - 10% of HOME investment from available Net Proceeds

The amount of recapture funds are subject to the availability of Net Proceeds available from the resale of the property. The term "Net Proceeds" shall mean the proceeds as indicated upon a closing settlement statement of the net amount to be paid to the seller. In the event that no such statement exists, "Net Proceeds" shall mean the amount equal to the sales price (X) minus any superior private debt (Y) and minus any reasonable closing costs (Z), as determined by the City, including, but not limited to, title insurance, recording fees, Realtor's commissions or property taxes. A complete description of the recapture and resale provisions is found in the attached Resale and Recapture Guidelines for HOME Program Activities.

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:

Refinancing of a project may occur only if specifically authorized in an approved Annual Action Plan, and then only if conditions of the refinancing are clearly stated in the Plan. To be eligible for refinancing a project must meet the following conditions:

- Refinancing cannot be the primary purpose of the HOME investment. Refinancing is only appropriate when HOME funds are loaned to rehabilitate the property for which refinancing is being requested and then only when necessary to permit or ensure continued affordability. To demonstrate that rehabilitation is the primary activity for which HOME funds have been expended in connection with the property, at least \$5,000 per unit average in HOME funds must have been provided for rehabilitation of the property.
- The project sponsor requesting HOME funds for debt refinancing must demonstrate, and the Consortium must confirm, that disinvestment in the property has not occurred, long-term needs of the project can be met through the refinancing, and servicing the targeted population over an

extended affordability period is feasible.

- Refinancing may be approved either to maintain current affordable units or to create additional affordable units.
- Properties for which refinancing is approved may be located anywhere within the corporate limits of the Consortium members.
- Properties for which refinancing is approved are subject to an affordability period of at least 15 years starting on the date the refinancing is closed.
- HOME funds cannot be used to refinance multiple-family loans made or insured by any other federal program, including but not limited to, the Community Development Block Grant Program.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2007-2011 ACS
	List the name of the organization or individual who originated the data set. United States Census Bureau - American Community Survey
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected. Average of ACS from 2007-2011
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan is a document mandated by the U.S. Department of Housing and Urban Development (HUD) that outlines local affordable housing and community development needs and identifies strategies for addressing them. The plan identifies activities that the City expects to undertake

through direct action or through the provision of funding to other entities. In addition to outlining housing and community development strategies, the Consolidated Plan includes the City's application for the federal grants received from HUD. These grants, the Community Development Block Grant (CDBG) and the HOME Investment Partnership, fund the majority of the affordable housing and neighborhood improvement programs provided by the City. The City of Champaign receives CDBG funding directly from HUD and HOME funding through the Urbana HOME Consortium.

These HUD-funded housing and community development programs have a broad national goal to "develop viable urban communities by providing decent affordable housing and suitable living environment and by expanding economic opportunities, principally for low- and moderate-income persons." The City also receives local funding and may seek funding through other sources, such as the Federal Home Loan Bank and private foundations, to carry out some of the strategies included in the plan.

The Consolidated Plan is divided into three main parts: a community needs assessment, a five-year strategic plan, and a one-year action plan. Both the needs assessment and strategic plan are broken down into two parts: housing issues and non-housing community development issues. The Urbana HOME Consortium Consolidated Plan provides the framework for the housing sections and the City of Champaign CDBG responds primarily to the non-housing, or community development section, of this process.

The City is asked to identify its housing (as a member of the Urbana HOME Consortium) and community development needs, particularly as they relate to low-income neighborhoods and neediest populations. In the strategic plan, the City is asked to prioritize the needs, suggest strategies for addressing them, and identify measurable objectives for assessing progress toward achieving its goals. During the five-year duration of the Consolidated Plan, the City prepares an Annual Action Plan as a yearly update to the Consolidated Plan. The Annual Action Plan provides information to HUD on the activities that the City expects to undertake during the upcoming fiscal year. This Consolidated Plan covers the five year period beginning July 1, 2020 and ending June 30, 2025. The Annual Action Plan contains the City's proposed use of CDBG, HOME (in the Urbana HOME Consortium Annual Action Plan), and non-federal funds for FY 2020-2024.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

As a member of the Urbana HOME Consortium, the City of Champaign's five-year housing and homelessness strategic plan includes the following major goals and objectives, as indicated by the needs analysis:

- Preserve the City’s housing infrastructure as a valuable community asset through the upkeep and rehab of both owner and renter occupied structures.
- Eliminate blighted conditions in the City’s neighborhoods through enhanced code enforcement, owner education, and blight removal activities.
- Provide decent, affordable housing for low- and moderate-income households by expanding affordable rental housing options, providing homebuyer incentives, encouraging the construction of affordable units, and ensuring that all households have equal access to affordable housing.
-
- Continue to support implementation of strategies included in the local Continuum of Service Providers to the Homeless
- Increase the supply of affordable housing and housing with supportive services for special needs populations, such as the elderly, physically and developmentally disabled, persons with HIV/AIDS, and persons with drug and alcohol dependencies.
- Support efforts to reduce the exposure of young children to lead-based paint hazards through public education, childhood lead testing, and removal of lead-paint hazards in residential units.

The City of Champaign’s five-year plan includes the following goals and objectives for addressing non-housing needs:

- Assist in the development of public facilities to address identified community needs, particularly those located in targeted neighborhoods that provide services to low-income residents and neighborhoods.
- Maintain a suitable living environment by improving infrastructure systems
-
- Promote economic development initiatives targeted to low- and moderate-income residents and invest in the economic development of distressed neighborhoods. (Anti-poverty strategy)
- Support the provision of public services to address identified community needs, particularly those that provide services for low- and moderate-income persons and persons with special needs.
- Support programs and activities that improve the earning potential of low-income persons, promote self-sufficiency, and encourage the development of personal financial stability.
- Encourage the involvement of residents in carrying out Consolidated Plan strategies.

3. Evaluation of past performance

Each year, the City of Urbana and Champaign as well as the Urbana HOME Consortium reports its progress in meeting the five-year and annual goals in the Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is submitted to HUD within 90 days after the start of the new program year, which is July. The Cities have done well in meeting the needs outlined in the 2015-2019 Consolidated Plan. Those needs that were not met are due to financial constraints and/or program demand. The Cities continue to look for additional funding to help fill the gaps in the federal funds. Community Housing Development Organizations (CHDO) are necessary to fill the gap in affordable housing. The challenge has been to identify additional organizations interested in becoming a CHDO and utilizing the HOME funds. Training was offered in the community on the requirements hoping to attract contractors or organizations. Copies of the CAPER are available for review at the City of Urbana Community Development Services Department.

4. Summary of citizen participation process and consultation process

Citizen participation and stakeholder participation is critical in the development of the Consolidated Plan and Annual Action Plan. Urbana, Champaign and Regional Planning staff met early in the process to outline the citizen participation process. A survey was created to obtain community input early in the process. City staff went to community events and neighborhood meetings to outline the survey and encourage the community to participate. Online and paper surveys were available for the community. City staff attended over 25 events to gather citizen input.

The surveys provided the entire community an opportunity for input but focused neighborhood meets were held in the low-income neighborhoods. These meetings provided an opportunity for staff to respond to questions as well as discuss the purpose and available funding to the community. Over 50 residents attended the neighborhood meetings.

In addition to the above measures, the City of Urbana also hosted four public hearings on the Consolidated Plan at public meetings. The first was held in November at a community event at King Park School to obtain preliminary comments from the public before a draft was underway. Another was held in January at the start of a Community Development Commission meeting, in February at the start of a Community Development Commission meeting, and finally one in March to review the Draft of the Consolidated Plan. A thirty-day comment period was held from March 1, 2020 to April 1, 2020. In addition to the municipalities, a number of public and private entities play key roles in the health of the community. The Consortium makes every effort to include these organizations in the planning and implementation of the Consolidated Plan. Meetings were held with nonprofit Executive Directors, Champaign-Urbana public health, domestic violence shelters, Housing Authority of Champaign Co., and

5. Summary of public comments

For a full list of comments received, please refer to the PR-15, Citizen Participation section of this Consolidated Plan.

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

All comments and views submitted during this process will be incorporated into the Consolidated Plan (see PR 15-Citizen Participation).

7. Summary

The Consolidated Plan reflects the coordinated efforts of the citizens, stakeholders, partner agencies and City of Champaign. This document will serve as a guide for the next five years as the City of Champaign prioritizes its efforts and resources to help achieve the shared goals of HUD and the community: to provide decent housing, a suitable living environment and expanded economic opportunity.

The Process

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
CDBG Administrator	CHAMPAIGN	Neighborhood Services Dept./Neighborhood Programs

Table 61– Responsible Agencies

Narrative

The City of Champaign is a direct entitlement community for the CDBG program. The City of Urbana serves as the lead entity for the Urbana HOME Consortium and Champaign receives its HOME funds as a sub-recipient from Urbana. The housing needs assessment, market analysis and strategic plan will be submitted on behalf of the City as a component of the Urbana HOME Consortium's Consolidated Plan.

Consolidated Plan Public Contact Information

Jennifer Carlson, Neighborhood Programs Manager

jennifer.calrson@champaignil.gov

Phone (217) 403-7070

City of Champaign website: www.champaignil.gov

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City of Champaign, as a member of the Urbana HOME Consortium, sought input from several local agencies, key stakeholders and the general public to inform the goals, strategies and activities of this Consolidated Plan.

Staff created a survey that was available online as well as a paper copy that was distributed at community events. They also attended neighborhood events and public meetings, held public hearings, focus groups and met with individuals to interview one-on-one.

Social Media

The Cities of Champaign and Urbana posted a link to the survey as well as announcement of public input meetings on Facebook, Instagram, and Twitter. The City of Urbana also posted the link and information in their electronic newsletter which has over 1,000 on the distribution list. A short video outlining the Consolidated Plan and the process was put on the City's website. Finally, the video was posted on the Urbana Public Television station and will remain available to the public until submission of the plan.

Public Input Meetings

City of Urbana and Champaign staff met with established neighborhood groups and stakeholders at their regular meetings. In an attempt to reach more people, staff wanted to go to the existing groups rather than only hold their own community meeting where attendance had been low in the past. City staff attended over 25 events to gather citizen input.

Survey

The survey consisted of 20 open-ended questions as well as gathered demographic information on the participants. Staff received over 132 responses from the community. The questionnaire used at public meetings outlined the activities that were CDBG and HOME eligible and requested the citizens rank the five highest needs for their neighborhood. The survey outcomes showed the overall goals highest need were

- Infrastructure improvements including lighting, drainage and flooding, and public parks/art/facilities.
- Homeless such as services, shelter, and transitional housing

- Housing such as weatherization programs, owner occupied housing rehabilitation, rental assistance, and housing for homeless/previously incarcerated individuals.
- Public Services including mental health, youth seniors, disabled, and crime prevention programs.

Copies of the survey and a compilation of the results, along with public comments are included in the Appendix.

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)).

The Urbana HOME Consortium met with the Housing Authority of Champaign County to review the data provided by HUD and discuss the needs in Champaign County. The Housing Authority continues to inform local jurisdictions of major housing opportunities and is currently collaborating on major redevelopments in Champaign (Bristol Place) and Urbana (Pinewood). The Housing Authority also has several new developments being designed throughout the region. The consultation confirmed the need for additional rental housing opportunities for low income households.

The Urbana HOME Consortium interviewed Mark Driscoll of the Mental Health Board during the drafting of the 2020-2024 Consolidated Plan & FY 2020/21 Annual Action Plan. The staff of both groups will continue to discuss and monitor ongoing needs for persons with mental health needs, particularly low-income persons and youth. Staff from local governments and the Mental Health Board currently serve together on the local Continuum of Service Providers to the Homeless.

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 Urbana HOME Consortium members have all served on the Executive Committee or past chairs for the Continuum of Council of Service Providers to the Homeless. All three participating jurisdictions/subrecipients to the HOME Consortium continue to be active on the Continuum of Council of Service Providers to the Homeless. During the November 5, 2019 and February 4, 2020 meeting, the Urbana HOME Consortium consulted with both bodies to outline the upcoming Consolidated Plan process and seek input. A key outcome included the need for subsidized housing development for nonprofits to alleviate overwhelming shortage of affordable rental properties and/or subsidies.

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

The Champaign County Continuum of Service Providers to the Homeless (CSPH) receives funding allocation amounts from the State of Illinois that are then made available to agencies. The CSPH reviews the past performance of agencies who have received the funding, in order to determine how to allocate Emergency Shelter Grant funds in the community. The CSPH Executive Committee completes the NOFA, works with the agencies to set funding priorities for the community, and sets performance standards and the evaluation of outcomes for members who receive funding. The HMIS system is administered by the Champaign County Regional Planning Commission under agreement with the CSPH. HMIS staff assigns access and provides initial training for authorized users, maintains oversight and continuing training updates for quality of data entry, collects HMIS data for HUD HDX and other grant reports, and supports CSPH planning efforts requiring data about clients served. At this time, data is shared among agencies only in aggregated formats to preserve confidentiality of households.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 62– Agencies, groups, organizations who participated

1	Agency/Group/Organization	Housing Authority of Champaign County
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urbana HOME Consortium met with the Housing Authority of Champaign County to review the data provided by HUD and discuss the needs in Champaign County. The Housing Authority continues to inform local jurisdictions of major housing opportunities and is currently collaborating on major redevelopments in Champaign (Bristol Place) and Urbana (Pinewood). The Housing Authority also has several new developments being designed in the region. The consultation confirmed the need for additional rental housing opportunities for low-income households.
2	Agency/Group/Organization	Mental Health Board
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urbana HOME Consortium interviewed Mark Driscoll of the Mental Health Board during the drafting of the 2020-2024 Consolidated Plan & FY 2020/21 Annual Action Plan. The staff of both groups will continue to discuss and monitor ongoing needs for persons with mental health needs, particularly low-income persons and youth. Staff from local government and the Mental Health Board currently serve together on the United Way of Champaign County's Community Impact Committee and will be serving together in the upcoming year on the local Continuum of Service Providers to the Homeless monitoring subcommittee.
3	Agency/Group/Organization	Developmental Disabilities Board
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Employment Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urbana HOME Consortium interviewed the Lynn Canfield of the Developmental Disabilities Board during the drafting of the 2020-2024 Consolidated Plan & FY 2020/21 Annual Action Plan. The staff of both groups will continue to discuss and monitor ongoing needs for persons with developmental disabilities and seek opportunities for collaboration.
4	Agency/Group/Organization	Community Reinvestment Group
	Agency/Group/Organization Type	Housing Business and Civic Leaders Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Urbana HOME Consortium is a member of the Community Reinvestment Group (CRG), which meets monthly to discuss affordable housing needs, opportunities for collaboration, and education/outreach. During the February 12, 2020 regular CRG meeting, the Urbana HOME Consortium sought input on the upcoming Consolidated Plan. Staff highlighted an increase in rental housing needs while the lenders sought to find alternative methods to continue funding homeownership programs. Finally, continuing negative data trends for African Americans seeking housing finance were discussed.</p>
5	<p>Agency/Group/Organization</p>	<p>Council of Service Providers to the Homeless</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Service-Fair Housing Services - Victims Publicly Funded Institution/System of Care Other government - County Other government - Local Civic Leaders Grantee Department</p>

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy</p>
<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Urbana HOME Consortium members have all served on the Executive Committee or past chairs for the Continuum of Council of Service Providers to the Homeless. All three participating jurisdictions/subrecipients to the HOME Consortium continue to be active on the Continuum of Service Providers to the Homeless. During the November 5, 2019 and February 4, 2020 meeting, the Urbana HOME Consortium consulted with the group to outline the upcoming Consolidated Plan process and seek input. A key outcome included the need for subsidized housing development for nonprofits to alleviate overwhelming shortage of affordable rental properties and/or subsidies.</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	Champaign County Continuum of Care	The Champaign County Continuum of Care has seven key upcoming goals identified for optimizing housing choices for persons either homeless or at risk of homelessness. These areas align with the Urbana HOME Consortium's goal of ensuring access to decent, safe and sanitary housing for all residents.

Table 63– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

All members of the Urbana HOME Consortium will continue to work with partner agencies to further the goals outlined in the Consolidated Plan. The Cities of Champaign and Urbana partner with Habitat for Humanity of Champaign County, which is a certified Community Housing Development Organization, in applying for state and private grants. A variety of redevelopment activities are currently being completed in both jurisdictions.

Consortium members also seek additional funding sources each year to leverage current and proposed programs that will meet the needs identified in the Consolidated Plan. The City of Champaign was awarded Federal Home Loan Bank of Chicago funding to augment its **SLEEP** program to rehabilitate owner occupied housing. Urbana was also awarded funding through the Illinois Housing Development Authority for its Abandoned Properties Program as part of a Blight Reduction Program. Blighted properties removed from the current housing stock will allow for future affordable housing builds to be undertaken by the HOME Consortium's CHDO. The Cities of Urbana and Champaign will continue to focus on increasing the availability of affordable housing, particularly to lower income groups, seniors, and persons with disabilities. The Cities will continue to reach out to Illinois Housing Development Authority, the Housing Authority of Champaign Co., and private developers in planning for affordable housing needs in the region. The Consortium members will continue to collaborate on projects that benefit the region.

Staff from each entity also regularly attend meetings that pertain to meeting the needs of the low-income population, both from a housing standpoint and from a services perspective.

Narrative

The consultation process for the Consolidated Plan was very thorough and provided a number of avenues for citizens and stakeholders to participate. Attending regular meetings and events in the community allowed for broader participation.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

The Urbana HOME Consortium undertook various measures to ensure that the public was offered a variety of opportunities to provide input for the community development and affordable housing needs in the area. Consolidated Plan input was requested at various public hearings, neighborhood and agency meetings, surveys (electronic and paper), public television promotions, and community events. This extensive outreach process started in July of 2019 and continued through submission of the Consolidated Plan. Surveys were taken to the Cunningham Township Harvest event and drop-in center to capture feedback from people experiencing homelessness as well as extremely low-income individuals. Outreach was made to the Interfaith Alliance and Ministerial Alliance groups who represent the faith communities.

Comments received impacted goal-setting in a variety of ways. Areas of concern expressed by the community were Infrastructure Improvements including lighting, drainage/flooding, and public parks/art/facilities; addressing Homeless concerns such as transitional housing, services, and shelter; Housing improvements for low-moderate income families including weatherization, owner-occupied housing rehabilitation, rental assistance, and housing for homeless/previously incarcerated; and finally Public Services addressing mental health, youth, seniors, disabled, and crime prevention. These identified needs will help the Consortium as they set goals in each year's Annual Action Plan. Concerns expressed regarding the need for CDBG eligible programs will be addressed in each community's Annual Action Plan. Additionally, comments received regarding the most vulnerable populations in need of affordable housing, mainly those households at or below 30% of the Median Family Income, prompted staff to continue outreach to agencies to implement Tenant Based Rental Assistance as part of the Annual Action Plan goals and strategies.

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	Public hearings and input opportunities was published by the City of Champaign on January 28, 2020 and the City of Urbana on February 6, 2020 in the News Gazette	N/A		

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)
2	Community Event	Homeless and Near Homeless	10/26/2019 and 11/12/2019 Cunningham Township Harvest Party and in-office Interviews			

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 Meeting	Non-targeted/broad community	10/1/2019 through 3/30/2020 Neighborhood Focus Group Meetings	Issues raised include homelessness concerns, providing information, need for shelters, affordable housing need, needs halfway house(s) for parolees. For complete public comments see attached Citizen Participation Comments.		http://documents.ci.champaign.il.us/v/BwqebO6?hp=0B9AX7CNToF-5ODN0OU1mcnhiWE0%2C0B9AX7CNToF-5VGVFU09ZUENObjg%2C0B9AX7CNToF-5NWhwTU9KaTFTemM%2C0BxXlxml

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)
4	Public Hearing	Non-targeted/broad community	9/12/2019 City of Champaign - Neighborhood Services Advisory Board			
5	Public Meeting	Targeted audience was nonprofit partners	10/10/2019 - Five persons along with City of Urbana, Champaign and Habitat staff.			

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)
6	Internet Outreach	Non-targeted/broad community	Public Survey e-mailed to partners, posted on the Cities website, and shared with social media. Online survey was available July 5, 2019 through 9/30/2019.	132 Responses were received noting Infrastructure, Homeless, Housing, and Public Services were identified as the highest need.		
7	Public Meeting	Homeless Service Providers	11/12/2019 Stratton Elementary School meeting of the Beardsley Park Neighborhood Group. Five persons were in attendance	Focus group outcomes indicated top priorities are: Infrastructure, Youth Programs, Senior Programs, and Housing.		

8	Public Meeting	Lenders and Non Profit Housing Agencies	11/14/2019 C-U Public Health - HIV Service Providers	<p>This was a community forum hosted by public health. Attendees recommended continued case management for persons with HIV, reliable transportation, and stable housing to ensure individuals get the continued care they need. The forum aims to reach the goals of Illinois Getting to Zero initiative.</p>		
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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)
9	Public Meeting	Residents of Public and Assisted Housing	11/14/2019 Neighborhood Services Advisory Board meeting	No Attendance		
10	Public Meeting	Neighborhood Group	11/18/2019 United Garden Hills Neighborhood Association (UGHNA) at Garden Hills Elementary School. Eighteen persons attended the meeting	Focus group outcomes indicated top priorities are: Infrastructure, Housing, Mental Health, Homelessness, and Public Facilities.		

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)
11	Public Meeting	Members of the mortgage lending industry	11/13/2019 - Neighborhood Group in CT 53. Seven individuals attended the meeting.	Completed surveys outlined the top three concerns of residents as economic development, homelessness, and crime prevention.		

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)
12	Public Meeting	Non-targeted/broad community	11/5/2019 and 2/4/2020 Continuum of Service Providers to the Homeless. Thirty social service agencies attended.	Priorities included strengthening wrap-around services to decrease recurrent homelessness ; provide year round shelter; minimize barriers to housing such as criminal background checks, financial backgrounds, and language barriers; continue cross-sector Training		

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)
13	Public Meeting	Residents of Public and Assisted Housing Neighborhood Group	2/4/2020 Lierman Neighborhood Action Group - 9 people attended	Infrastructure was identified as a high priority need in the neighborhood . The group also discussed the need for teen programs.		
14	Public Meeting	Minorities Neighborhood Group	2/1/2020 2/29/2020 Ministerial Alliance Meeting - 14 people attended	Staff explained the Consolidated Plan and Annual Action Plan Process. Staff reviewed the draft plan and priorities at the meetings and requested input.		

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)
15	Public Hearing	Non-targeted/broad community	1/28/2020 - Community Development Commission - two people attended	No public comments on the 2020-2024 Consolidated Plan were captured. For complete Council questions/comments see attached Citizen Participation Comments.		
16	Public Meeting	Non-targeted/broad community	2/10/2020 - Public Meeting at Salt and Light, Urbana	No public comments were received.		

17	Public Meeting	Minorities Neighborhood Group	2/12/2020 - Public Meeting at Urbana Free Library -7 people attended	The following needs were identified by the group: Community gardens such as gorilla or pocket gardens are needed to offset the impacts of climate change. A community green space for people to be active with planting, creating, and socially involved to improve the mental and physical health of the community.		
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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)
18	Public Hearing	Non-targeted/broad community	2/13/2020 - City of Champaign Neighborhood Services Advisory Board			
19	Public Meeting	Non-targeted/broad community	2/13/2020 Crystal View Townhomes Neighborhood Meeting	No public comments on the 2020-2024 Consolidated Plan were captured.		
20	Public Meeting	Non-targeted/broad community	2/25/2020 City of Urbana Community Development Commission			
21	Public Hearing	Non-targeted/broad community	3/24/2020 - City of Urbana Community Development Commission			

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)
25	Public Meeting	Lenders and Non Profit Housing Providers	2/12/2020 Lenders from Regional Banks and Credit Unions			

Table 64– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Among the sources used to complete this needs assessment were the following:

- 2011-2015 CHAS
- 2011-2015 American Community Survey
- Annual Homeless Point in Time Count
- Homeless Management Information System (HMIS)
- Housing Authority of Champaign County Information Management System
- CPD Maps
- Champaign-Urbana Public Health District
- The Housing Authority of Champaign County Moving to Work Annual Plan
- The Champaign Urbana Public Health Improvement Plan
- The Analysis of Impediments to Fair Housing Choice
- The State of Illinois Disaster Recovery Plan

Representatives from the following organizations were interviewed:

- Housing Authority of Champaign County
- Champaign County Continuum of Service Providers to the Homeless
- Champaign Urbana Public Health District
- The Community Reinvestment Group

Several key factors became clear through the Housing Needs Assessment, including the pre-eminence of housing cost burden as a key concern in the community. The Disproportionately Greater Need section revealed that certain housing problems particularly affect certain racial and ethnic groups disproportionately compared to other population groups. Specifically, households with less than 30% of the area Median Family Income and African Americans are disproportionately impacted by housing problems in the jurisdiction. The Public Housing section revealed that elderly and adult housing are concerns expressed among applicants for Public Housing and Housing Choice Vouchers respectively.

Homelessness is a major concern to residents of Champaign County. In a survey conducted about Consolidated Plan needs almost 70% of respondents indicated that there was a high need in the community for facilities and services for women and children experiencing homelessness and families

with children experiencing homelessness. A little over 60% of survey respondents indicated a high need for facilities and services for single women and unaccompanied youth experiencing homelessness. 58% of respondents thought there was a high need for single men experiencing homelessness to have access to resources.

In reference to non homelessness needs,

More than half of respondents do not think there is sufficient housing for low-income households, seniors, persons with disabilities, persons with special needs, households transitioning from homelessness and persons with criminal backgrounds. Community members indicated a strong need for many housing programs in their neighborhoods. The top five responses for housing need were:

- Energy Efficiency/Weatherization: 77%
- Repair/Rehabilitation on owner occupied units: 65%
- Rental Housing for Seniors: 61%
- Homebuyer Education and Financial Literacy: 58%
- Down Payment Assistance: 55%

Street conditions and lack of streetlights were major concerns to respondents. 45% of respondents said street lighting in their neighborhood needs improvement, while another 22% of respondents said street lighting does not exist in their neighborhoods. Throughout the entire survey, 103 open ended responses were collected and 15 of those comments were related to insufficient street lighting in neighborhoods. 64% of respondents said that streets/roads need improvement. Another 48% of respondents said sidewalks in their neighborhoods need improvement.

Public facilities and public services were also a concern for many residents. Respondents indicated a desire for youth employment services (50%), youth recreational services (35%) and services for special needs populations (35%). In reference to economic development questions, 46% of respondents said business attraction was needed.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The Consortium has determined many improvements for public improvements. Many of these public improvements needs are seen across the Consortium area: Champaign, Urbana, and Champaign County- and rarely is used by one community or stops service at a single jurisdictions boundary.

As discussed in the next section, public facility improvements identified from public input and needs assessment, are as follows:

- Homeless Facilities;
- Transportation facilities for all modes

How were these needs determined?

The City of Champaign has identified a variety of needs for public facilities in their planning process. The following data and input was used to determine needs for public facilities:

- Consolidated Plan Survey (2019)
- Champaign-Urbana Safe Routes to School Prairie Campus Plan (2016)
- Consultation with Neighborhood Groups
- Consultation with the Continuum of Service Providers to the Homeless

Describe the jurisdiction's need for Public Improvements:

Transportation infrastructure and community safety were neighborhood concerns that came from the surveys collected in 2019 for the Consolidated Plan. The community expressed the desire to connect low-income neighborhoods and residents to the larger transportation network with safe transportation infrastructure. From community plans, the Capital Improvement Plan, and crash data and crime data, there are infrastructure and safety improvements that could meet the feedback from the surveys.

The goal is to put the wealth of input and community plans to work and implement infrastructure goals listed or identified in these plans to improve safety and connectivity. Walking and biking is a valued benefit to living in the Consortium area, but many low to moderate income neighborhoods were built without sidewalks and along on roads that are difficult to add safe infrastructure. From students to working adults to seniors— people in the Community Development Target Area would like to get around safely on the streets.

Champaign and Urbana have neighborhood elementary schools and many of the children can walk, bike, or bus to school. Champaign-Urbana Safe Routes to School (C-U SRTS) and Champaign-Urbana Mass Transit District (C-U MTD) surveyed a sample of families and asking morning and evening travel choices for Champaign-Urbana schools in 2016 and below are the results.

In neighborhoods that have not seen equal distribution of sidewalks, residents identified the lack of sidewalks and lighting. Street lighting and sidewalks are distributed unevenly across the community and deficits are mostly located in low- and moderate-income communities. This creates difficulty for many populations: like children and seniors; livability issues for working age populations; and dangerous conditions for low-income residents getting to transit or biking to work. Neighborhood Focus Groups conducted to discuss the Consolidated Plan, overwhelmingly list public infrastructure such as street, sidewalks, and lighting as a high priority.

Non-housing needs should be prioritized based on leveraging other funding and availability of funds. As funding levels for the community are rarely set in stone and keeping the non-housing spending flexible to stretch dollars in a rigorous and austere environment.

How were these needs determined?

Staff experts in engineering, streets, sewers, sidewalks, planning and neighborhood services contributed to these reports through shared meetings and consultants to analyze the existing conditions of the City's infrastructure.

A community survey was also conducted to gather public input. The survey was available to the public from July 5, 2019-September 30, 2019.

Street conditions and lack of streetlights were major concerns to respondents. 45% of respondents said street lighting in their neighborhood needs improvement, while another 22% of respondents said street lighting does not exist in their neighborhoods. Throughout the entire survey, 103 opened ended responses were collected and 15 of those comments were related to insufficient street lighting in neighborhoods. 64% of respondents said that streets/roads need improvement. Another 48% of respondents said sidewalks in their neighborhoods need improvement. Additionally, Two of the focus groups that featured neighbors from Garden Hills and Beardsley Park Neighborhoods listed public infrastructure and public park facilities as high priority concerns for their neighborhoods.

Describe the jurisdiction's need for Public Services:

Programming for the community's youth and homeless have been identified as needs. During this Consolidated Plan period, youth programs will be prioritized in order to provide supports to families and youth, particularly African American youth, that are either struggling in school academically and/or

beginning involvement with the juvenile justice system. Homeless will also be listed as a high priority due to the needs for a year round shelter in the community.

This jurisdiction's needs for services is far greater than the funds that are available from general funds and grant funds. The Consolidated Plan has to prioritize based on surveys and community partners plans. Those needs identified are as follows: youth programming and homelessness with attention to mental health services and persons with disabilities.

The community development needs include continuing support for youth, persons with disabilities, mental health services and the homeless. Reductions in state and federal funding for community development programs have impacted service levels while needs have continued to increase. The need for case management services for all populations continues to be a top priority for agencies trying to serve at-risk populations.

How were these needs determined?

In consultation with the local Community Coalition, the CommUnity Matters initiatives, Continuum of Service Providers to the Homeless, Focus Groups and Community Survey, the City of Champaign identified ongoing needs for services for youth, seniors, disabled persons, and persons with mental health issues. Additionally, the following plans were consulted:

- Champaign Community Coalition Priorities (2019)
- 2017-2019 Carle Community Health Needs Assessment (2018)
- Healthy Champaign County (2019)

Survey respondents indicated a desire for youth employment services (50%), youth recreational services (35%) and services for special needs populations (35%) as the highest responses in the survey. The Community Coalition lists Youth Development as a priority strategy area in their 2020 Community Priorities action plan

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Several key characteristics and trends define the housing market in the Consortium area. A little over half (54.5%) of Champaign County housing units are owner occupied. The growing student population of the University of Illinois and Parkland College contributes to a large proportion of the rental rate. Many low- to moderate-income households in Champaign County are renters, outside of the student population. About 55 percent of structures are one-unit, detached residences. A majority of owner-occupied homes in the Consortium have at least three bedrooms. These units are not financially accessible to those making less than 30 percent MFI without causing rent burden.

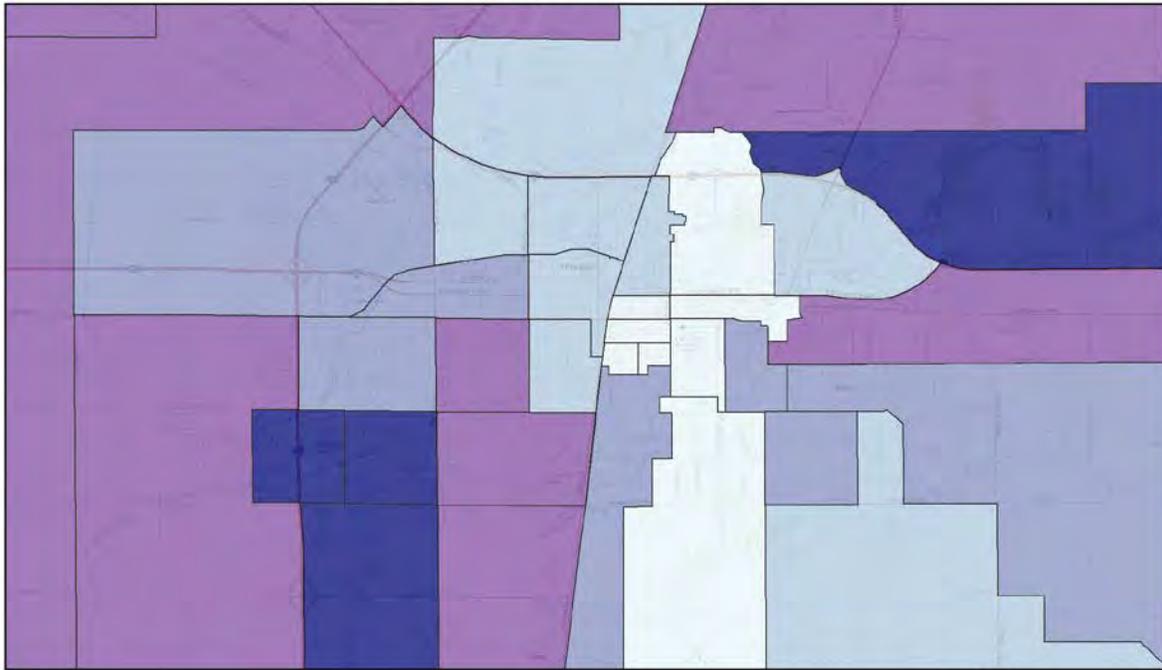
The Housing Authority of Champaign County (HACC) has a high demand for housing choice vouchers, with limited number of vouchers available to clients; therefore, the wait list is currently closed. HACC has 900 individuals on the waitlist for all combined properties. HACC will open the waitlist when there are vacancies, but it generally operates near full capacity at all times.

Livability for residents in the Consortium can be defined by the condition of the housing units available as well as a possibility of their rehabilitation. Kitchen facilities, plumbing facilities, overcrowding, cost burden and the risk of lead- based paint in the housing units built before 1980 are factors defining livability. In general, renter occupied units are in a greater need of rehabilitation as compared to owner occupied units.

The Consortium offers a wide variety of public and assisted housing options. While all public housing units now form a part of the Section 8 units under Rental Assistance Demonstration Program, the options in Project and Tenant based voucher programs have increased over time. Along with the quantity of affordable housing units, the condition of the available units is another important factor in the consortium's affordable housing portfolio.

However, both these types of public housing facilities, as well as supportive housing provided by other agencies and private groups, is key to servicing the growing number of individuals that are not only low-to-moderate income within the Consortium, but also the growing number of those who may be homeless, mentally or physically ill, veterans, elderly, and more. The provision of case management and supportive housing allows these groups to become more self-reliant, which is a key foundation to the long-term economic and social sustainability of the Consortium.

% of Housing Owner Occupied -



January 18, 2020

OwnerOccupiedHousing

B25009EST2_PCT

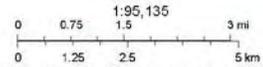
0-26.16% Owner Occupied

26.16-45.84% Owner Occupied

45.84-62.90% Owner Occupied

62.90-78.23% Owner Occupied

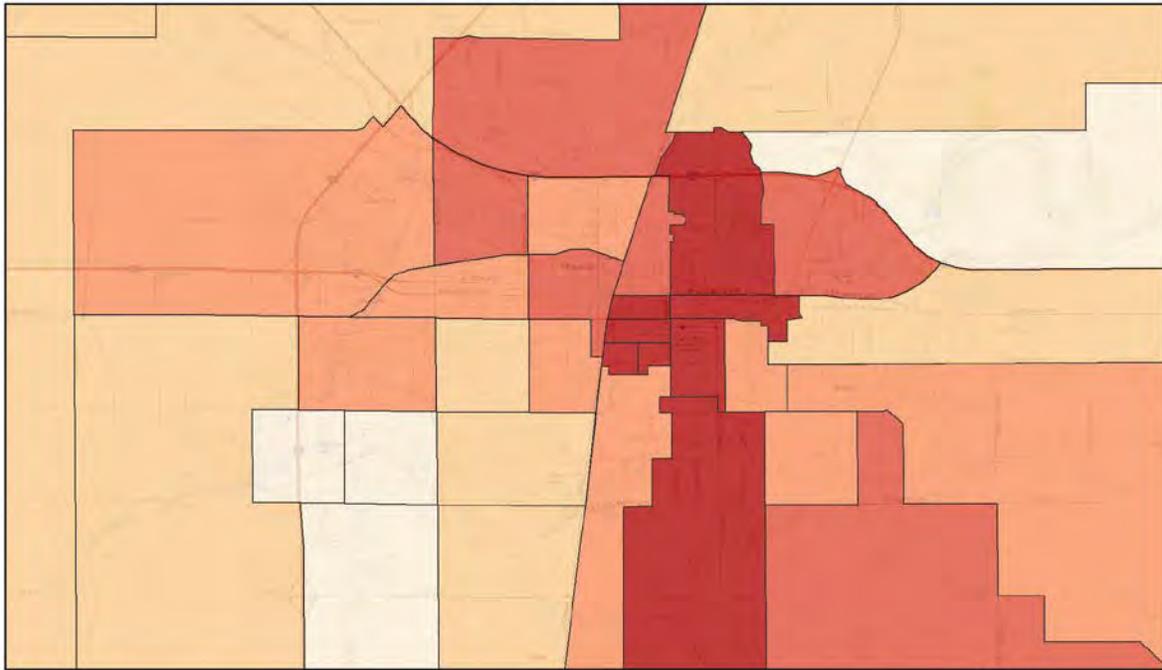
>78.23% Owner Occupied



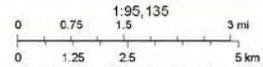
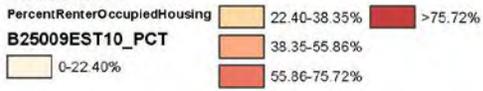
USGS The National Map: National Boundaries Dataset, 3DEP Elevation Program, Geographic Names Information System, National Hydrography Dataset, National Land Cover Database, National Structures Dataset, and National Transportation Dataset, USGS Global Ecosystems, U.S. Census

Owner Occupied Households

% of Housing Renter Occupied -



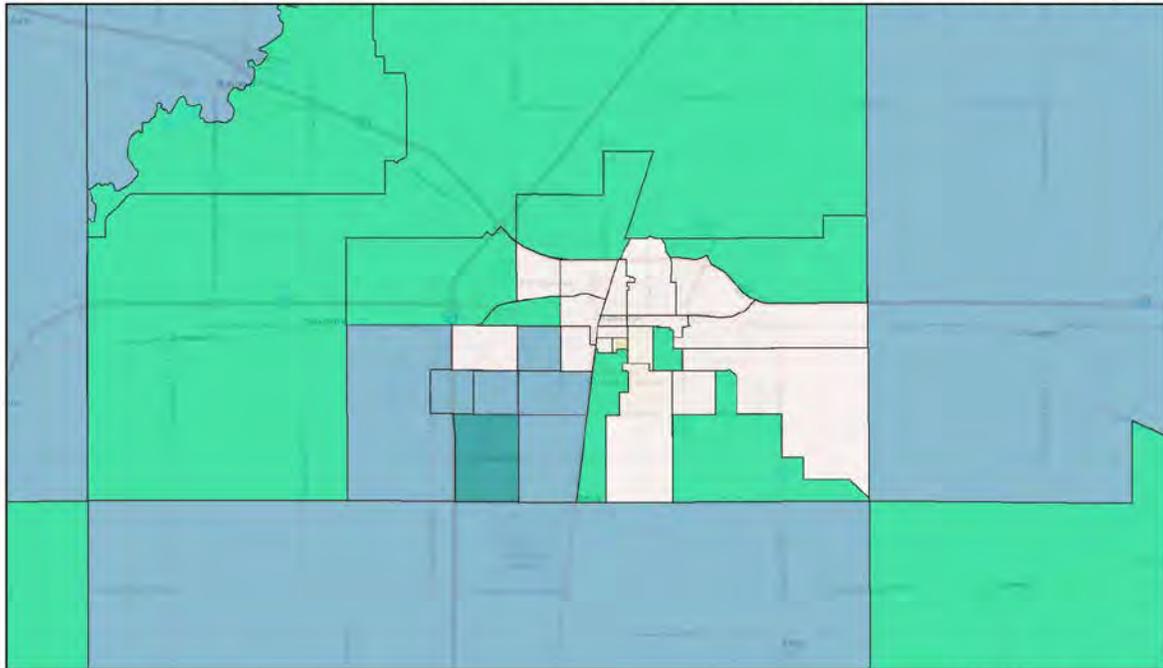
January 18, 2020



USGS The National Map: National Boundaries Dataset, 3DEP Elevation Program, Geographic Names Information System, National Hydrography Dataset, National Land Cover Database, National Structures Dataset, and National Transportation Dataset, USGS Global Ecosystems, U.S. Census

Renter Occupied Households

Median Household Income by Census Tract - Consolidated Plan and Continuum of Care Planning Tool



February 25, 2020
MedianHouseholdIncome
B19013EST1

■	\$45,610.01-\$68,021.01
■	\$68,021.01-\$94,460.01
■	\$0-\$45,610.01
■	\$94,460.01-\$133,295.01

1:202,042
 0 1.75 3.5 7 mi
 0 2.75 5.5 11 km
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NOAA, (c) OpenStreetMap contributors, and the GIS User Community

Median Household Income by Census Tract

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

As In recent years, the Consortium has seen economic growth in the central downtown areas of its communities, as well as on the periphery of these communities, creating more job opportunities. One of the greatest employment sectors management, business and financial. The University of Illinois at Urbana-Champaign provides thousands of local jobs in this sector. The University continues to expand as it increases enrollment rates. There is still a need for greater diversity and sustainability of small businesses, which will require incentives, like business counseling for small establishments, and improved transportation infrastructure to make it easier for workers and patrons to access.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	103	8	0	0	0
Arts, Entertainment, Accommodations	3,634	7,128	16	23	7
Construction	850	1,085	4	4	0
Education and Health Care Services	4,879	4,180	22	14	-8
Finance, Insurance, and Real Estate	1,583	2,684	7	9	2
Information	954	1,986	4	7	3
Manufacturing	2,216	1,880	10	6	-4
Other Services	870	1,001	4	3	-1
Professional, Scientific, Management Services	1,729	2,737	8	9	1
Public Administration	0	0	0	0	0
Retail Trade	3,241	4,984	15	16	1
Transportation and Warehousing	869	1,012	4	3	-1
Wholesale Trade	1,107	1,685	5	6	1
Total	22,035	30,370	--	--	--

Table 65 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

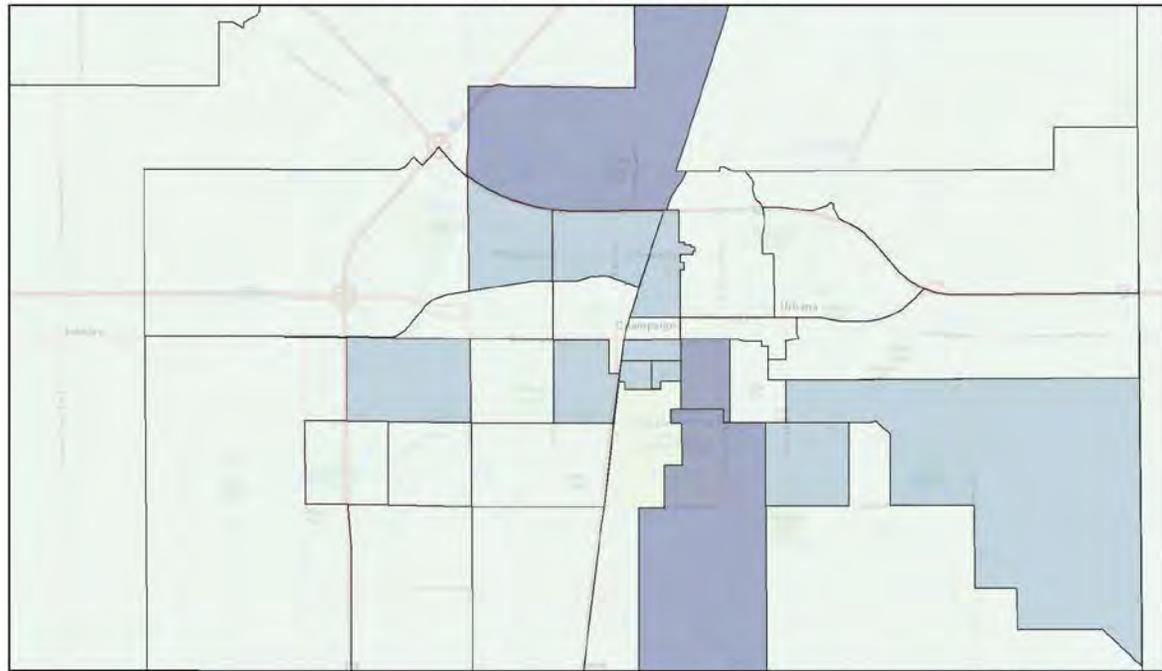
Labor Force

Total Population in the Civilian Labor Force	45,085
Civilian Employed Population 16 years and over	41,875
Unemployment Rate	7.13
Unemployment Rate for Ages 16-24	17.35
Unemployment Rate for Ages 25-65	4.37

Table 66 - Labor Force

Data Source: 2011-2015 ACS

% Unemployment By Census Tract -



February 25, 2020
Unemployment
B23001_UE_PCT
 0-8.08%
 8.08-12.90%
 12.90-19.43%

1:105,826
 0 0.75 1.5 3 mi
 0 1.25 2.5 5 km
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NOAA, (c) OpenStreetMap contributors, and the GIS User Community

% Unemployed by Census Tract

Occupations by Sector	Number of People
Management, business and financial	13,280
Farming, fisheries and forestry occupations	1,570
Service	4,635
Sales and office	8,340

Occupations by Sector	Number of People
Construction, extraction, maintenance and repair	1,190
Production, transportation and material moving	1,470

Table 67 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	35,805	91%
30-59 Minutes	2,695	7%
60 or More Minutes	835	2%
Total	39,335	100%

Table 68 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	650	165	605
High school graduate (includes equivalency)	4,575	315	1,460
Some college or Associate's degree	7,795	515	1,755
Bachelor's degree or higher	16,485	685	3,325

Table 69 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	39	39	40	345	290
9th to 12th grade, no diploma	640	290	150	560	560
High school graduate, GED, or alternative	2,865	1,935	1,225	3,195	1,595
Some college, no degree	16,975	2,480	1,380	3,045	1,460
Associate's degree	875	980	815	1,435	305
Bachelor's degree	2,350	5,055	2,080	3,370	1,235
Graduate or professional degree	385	3,515	2,455	4,030	1,655

Table 70 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	14,688
High school graduate (includes equivalency)	25,488
Some college or Associate's degree	30,809
Bachelor's degree	37,357
Graduate or professional degree	53,350

Table 71 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest occupation sector in the City of Champaign is management, business and financial. Approximately 45 percent of workers are employed in this sector. Major regional employers include the University of Illinois at Urbana-Champaign, Parkland College, Carle Hospital, and OSF Hospital. Sales and office is the second largest sector, employing 24 percent of workers. The service sector is the third largest, employing 17 percent of workers. The region has many restaurants, hotels, and other services to accommodate the large student population and may visitors that come annually.

Describe the workforce and infrastructure needs of the business community:

To better support small businesses, grants and business coaching will improve business sustainability and longevity. Continued support for minority and women owned contractors to take on larger, government jobs is necessary to foster an inclusive community with equitable access to employment.

Neighborhood businesses struggle the most, as their lots are much smaller, but parking requirements stay the same as if they are large general business development. Successful neighborhood business lots are usually ones that are older and non-conforming. This problem “freezes” properties in time as they cannot, without purchasing many neighboring lots, and getting every rezoned, establish a new neighborhood business. The process of demolishing, and rezoning neighboring properties is not financially and, often times, politically feasible for any small business owner.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Job and Business growth trends in the City of Champaign generally match national economic growth trends. There are no major changes expected that will have a significant economic impact. Growth is expected in the education, healthcare, technology, retail, and services sectors, while manufacturing and agriculture are expected to decline slightly.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The City of Champaign has a younger and more educated workforce than the national average. In order to avoid gaps in workforce to growing economic industries, the City of Champaign economic development plan proposes these goals:

- Develop, with Parkland College, local industry and state employment agencies, a program for employment education and training that directly feeds into the job market (using specific educational attainment, skill development and readiness criteria that meet the employers needs)
- Support the Small Business Development Center (SBDC) activities recently undertaken by the EDC, find ways to measure successful small business growth and development and create a portal for business contacts

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Parkland College: Parkland College's workforce training programs and initiatives serve dislocated, underemployed, and underprepared working-age adults, as well as existing (incumbent) workers who need to upgrade their skills to move up in their careers.

- Dislocated Workers
Free workforce re-entry training
- Underemployed Workers
Highway Construction Careers Training Program (HCCTP)
- Underprepared Workers
- Adult Education services: Parkland College Adult Education offers free/low-cost services, programs, and instruction to adults who need to improve their basic literacy, do not have their high school diploma, or do not speak English as their first language. Early School Leaver Transition Program: Young adults, between the ages of 16 and 21, who did not complete high school can complete adult education instruction while participating in work-based learning experiences and career skills-building classes through this program. Free Computer Literacy Training Classes Adult Education Bridge Program Development Project: This ICCB-funded program assists students with the completion of the GED.
- Incumbent Workers
- Community-based Job Training Grant: Parkland's Engineering Sciences and Technologies provides industrial maintenance training
- Lean Healthcare Training: Parkland partners with local healthcare providers to offer Lean Healthcare training to more than 1,650 area healthcare workers
- State Energy Sector Partnership (SESP) "Green" Jobs Training Program

Illinois WorkNet Center: The Workforce Investment Act of 1998 provides services for workforce preparation and employment strategies designed to meet both the needs of the nation's businesses and the needs of job seekers. The most important aspect of the Act is its focus on developing skilled workers through training and education to match in-demand job opportunities of area businesses.

- Easily access the information and services they need through the Illinois workNet system.
- Empower adults to obtain the training they find most appropriate through Individual Training Accounts, which allows adult customers to "purchase" the training they determine best for them.

Summer Youth Employment Program: Since 2011, Champaign's Summer Youth Employment Program (SYEP) has provided Unit 4 students, ages 14-19, with hands on work experience within our rich local business community for six weeks during the summer. Coupled with the training and support from our educational staff, SYEP students walk away with skills that cannot be taught in a classroom setting.

Small Business Development Center: The Champaign Small Business Development Center is an operation that provides face-to-face business consulting for small businesses within the community. It also links you to shared business education and training opportunities at the state level in the following areas:

- Government Contract Procurement
- Pursuing International Trade Opportunities
- Environmental Assistance
- Business Operations
- Human Resource Practices, posters to display and other statutory requirements
- Acquisitions
- Licensing, Registration, Permitting and Assistance
- Unemployment Insurance
- Franchise Disclosure

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

Champaign County is a highly educated community with many jobs in the management, business and financial sector to match. These industries also offer lower-wage work for employees without secondary degrees. To encourage small business success and sustainability, grants, counseling and incentives should be available. Creating alternative paths to employment, beyond four-year degrees, will increase wages for workers who are not interested in the traditional college career route. Additionally, improving transportation access and routes will enable more employees to easily and safely get to work.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

No. Of the four identified housing problems, three of them, overcrowding, substandard kitchen, and substandard plumbing, occur in small number and do not show concentrations. One housing problem, housing cost burden, does occur in concentrations throughout the City of Champaign but not in combination with any other housing problems. The data does not show concentrations of multiple housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Yes. All of the census tracts in north Champaign show higher concentrations of black or African American households than the south and west sections of Champaign. Specifically, the north central section of Champaign including the neighborhoods of Bristol Place and Garwood Park shows 33.2% of Black or African American households, the northwest neighborhoods of Garden Hills and Dobbins Downs shows concentrations of black and African American households at 51%. The northeast neighborhood, Douglass Park, shows a concentration of 74% black or African American. Additionally, there are two census tracts on the campus of the University of Illinois that show a high concentration (over 50%) of Asian Households and one census tract in northern Champaign that has a concentration of 33.2% Hispanic households.

The highest concentration of low income households is on the campus of the University of Illinois. Though the concentration of low income is high, the majority of households is single persons or unrelated single adults and does not involve families with children. There are other concentrations of low income households throughout central and northern Champaign, with several of those census tracts overlapping with the aforementioned concentrations of ethnic minorities. There are also low income household census tracts (in equal number) that do not overlap with concentrations of ethnic minorities.

What are the characteristics of the market in these areas/neighborhoods?

These neighborhoods overall show higher concentrations of rental occupied housing and higher concentrations of unemployment.

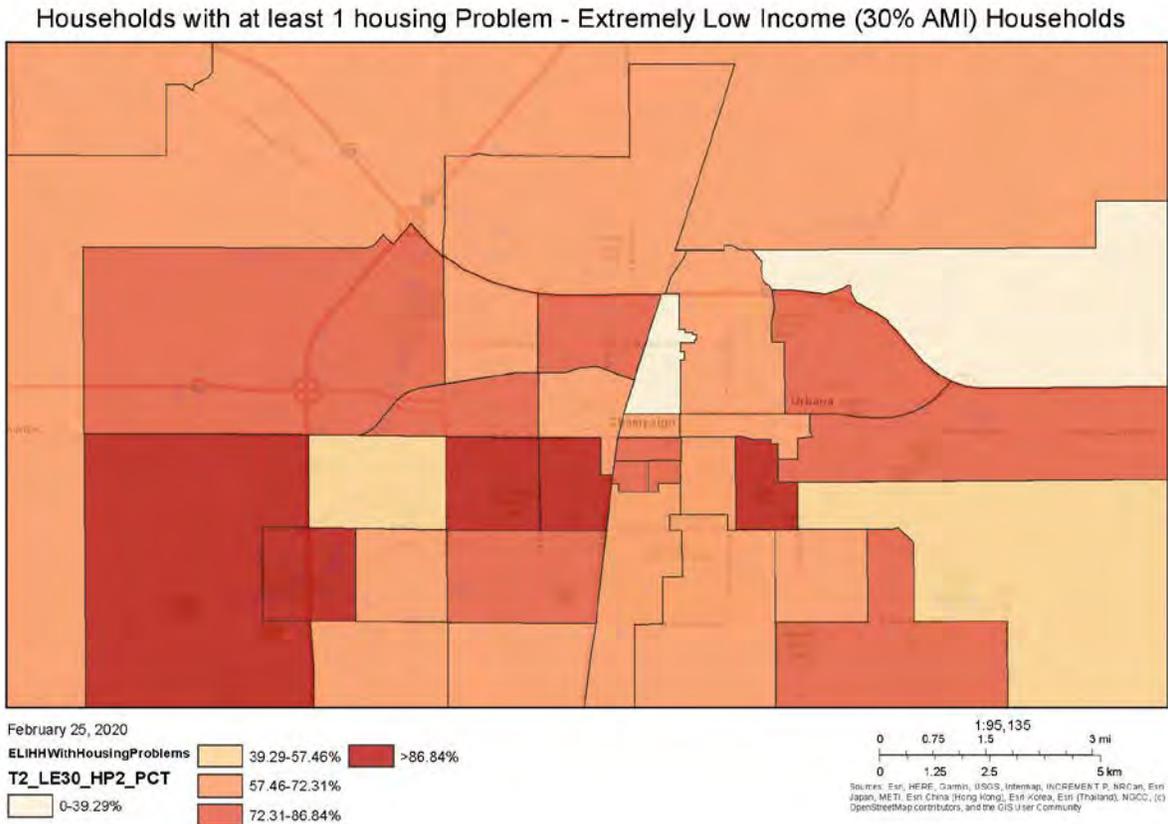
Are there any community assets in these areas/neighborhoods?

Yes. The north east neighborhood has a close proximity to both the University of Illinois and two Hospitals, two of the largest employers in our entitlement jurisdiction. The north central neighborhood is in close proximity to down-town Champaign. All areas are linked by a highly rated transportation

system and in close proximity to job centers. No area in the City of Champaign shows employed persons with a commute time greater than 60 minutes, with 97% of commute times being 60 minutes or less.

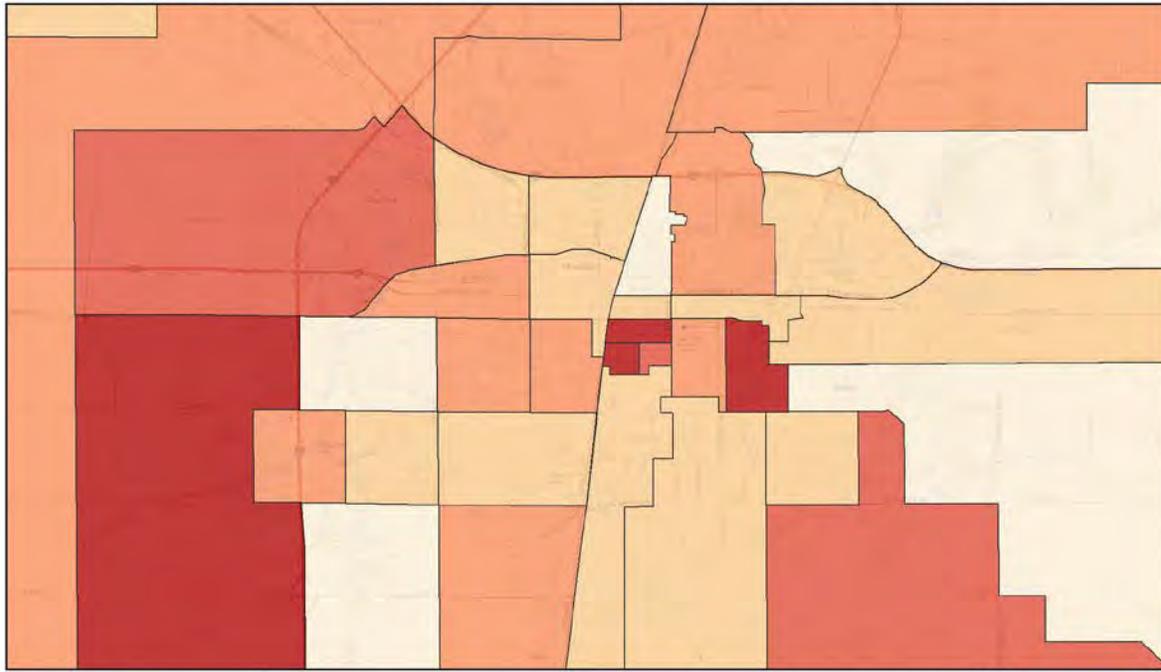
Are there other strategic opportunities in any of these areas?

Unit 4 School District and the Housing Authority of Champaign County provide strategic opportunities for Champaign, particularly in the City's targeted neighborhoods and for low-income residents.



Extremely Low Income Household - Housing Problems

% of Low Income Households - with Any of 4 Severe Housing Problems



January 18, 2020

LIHHWithHousingProblems

T2_LE50_HP2_PCT

	45.71-57.14%		>75.47%
	57.14-66.39%		66.39-75.47%
	<45.71%		

1:95,135

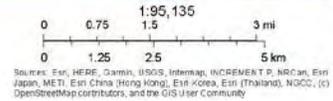
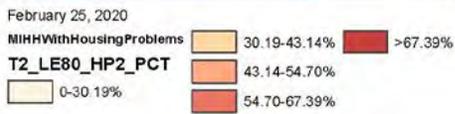
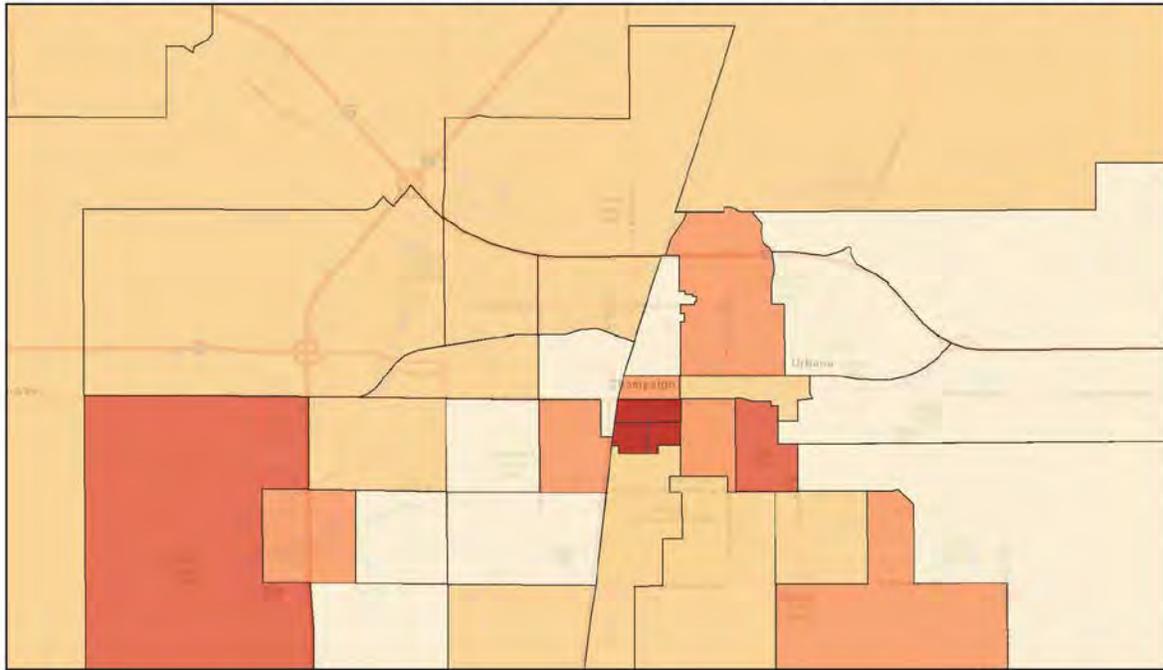
0 0.75 1.5 3 mi

0 1.25 2.5 5 km

USGS The National Map: National Boundaries Dataset, 3DEP Elevation Program, Geographic Names Information System, National Hydrography Dataset, National Land Cover Database, National Structures Dataset, and National Transportation Dataset, USGS Global Ecosystems, U.S. Census

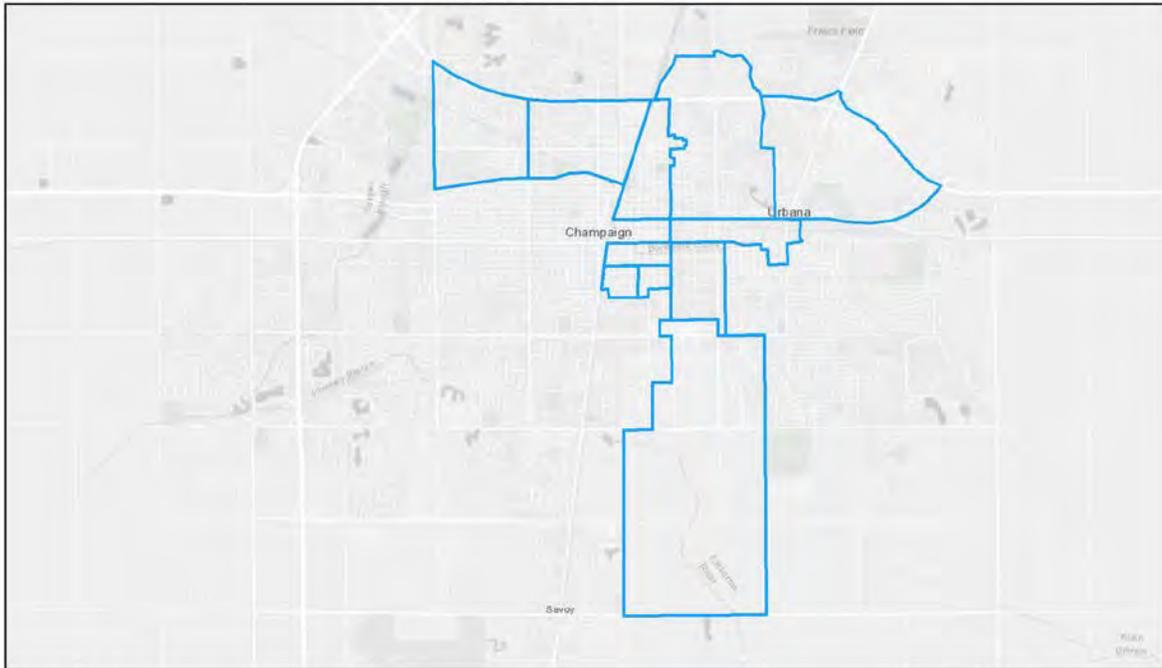
Low Income Households - Housing Problems

Households with at least 1 housing Problem - Moderate Income (80% AMI) Households



Moderate Income Household - Housing Problems

Qualified Census Tracts -

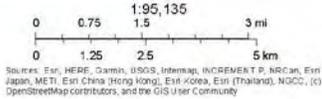
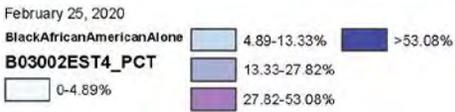
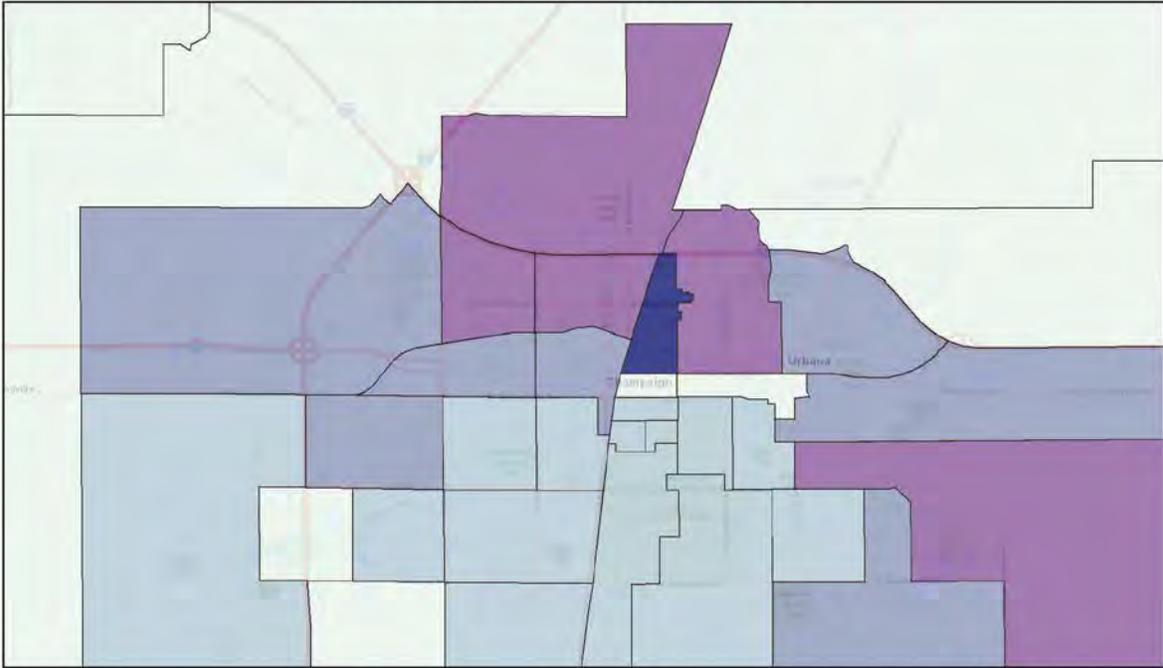


January 18, 2020
Qualified Census Tracts



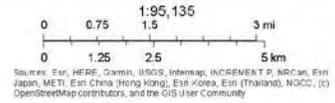
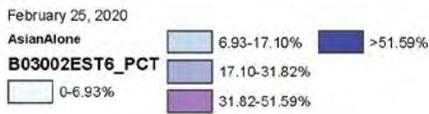
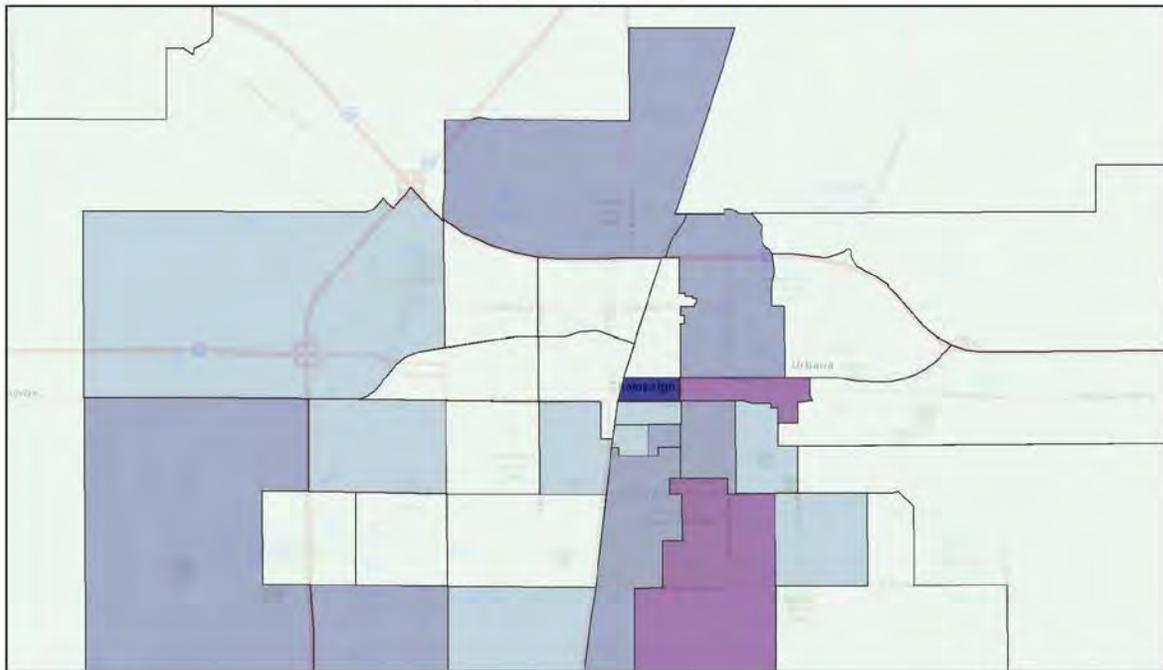
HUD Qualified Census Tracts

Black or African American by Census Tract -



Black or African American Households

Asian Population by Census Tract -



Asian Households

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The digital divide is a growing concern as society begins to exist more online. However, low- and moderate-income households and neighborhoods do not always have the same access to online resources as higher-income households and communities. Limited internet access means limited access to online jobs, healthcare services, education, government services, banking, and other resources and tools necessary to participation in society.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Having the autonomy to choose an affordable internet provider is essential for low-income households to participate in modern society. All households should have the same opportunity to choose their provider at a cost that is appropriate.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Champaign County experiences severe weather events in all four seasons. Climate change is associated with more intense natural hazard, such as extreme heat and drought, flashier rainstorms with more frequent flooding, more frequent and stronger tornadoes, and snow and sleet events occurring earlier and later than normal.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The 2009 Champaign County Multi-Jurisdictional Natural Hazard Mitigation Plan identified severe storms, severe winter storms, floods, extreme heat, drought, and earthquakes as potential hazards. HAZUS software was used to assess Hazard Mitigation Planning areas of vulnerability . Overall, severe storms were identified to have an 81 percent probability of occurring annually. Severe storms include tornados, damaging lightning, and hail.

Earthquakes, wind, and rain, snow and ice storms can cause flooding, property damage, power outages, and pose threats to health and safety. Low- and moderate-income households may not have as many resources to repair their homes or property after a destructive storm. They may be more likely to need to walk, bicycle or use mass transit to work and school or for errands, making them more vulnerable to transportation-related issues caused by extreme weather. Extreme heat and drought can also negatively affect people's health and well-being. Low- and moderate-income households may be less likely to have air-conditioned housing or access to adequate water during an extreme heat event. Ensuring adequate resources are available to vulnerable populations in the event of a natural hazard is essential to reducing negative impacts.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The following sections can be found in the strategic plan section of the City of Champaign's Consolidated Plan:

Geographic Priorities (SP-10), Priority Needs (SP-25), Anticipated Resources (SP-35), Institutional Delivery (SP-40), Goals (SP-45), Lead Based Paint Hazards (SP-65), Anti-poverty strategy (SP-70) and Monitoring (SP-80).

The Consolidated Plan builds on a participatory process among citizens, organizations and other stakeholders. It is an application for federal funds under HUD's formula grant programs for the City of Champaign and the Urbana HOME Consortium (includes the City of Urbana, City of Champaign and unincorporated Champaign County). It also includes strategies to be followed in carrying out HUD programs and works as a management tool for assessing performance and tracking results. HUD program guidelines provide greater detail as to the statutory functions of the Con Plan, designed to guide decisions regarding housing and community development funds during the five-year period (July 1, 2020-June 30, 2025).

The City of Champaign is to address the goals of the formula programs. Consortia members plan to address the goals by: 1)Assisting homeless persons obtaining affordable housing; 2)assisting persons at risk of becoming homeless; 3)retention of affordable housing stock; 4)increasing the availability of affordable permanent housing in standard condition to low- and moderate-income families, particularly to members of disadvantaged minorities; 5)increasing the availability of accessible housing to enable persons with special needs to live in dignity and independence; and finally 6)increasing the availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices.

The Consortium members strive to provide a suitable living environment that includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within the City through spatial de-concentration of housing opportunities for lower income persons; revitalizing deteriorating neighborhoods; restore and preserve properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

Goals extend to expanding economic opportunities that include creating and retaining job opportunities; establishing, stabilizing and expanding small businesses; providing public services concerning

employment; providing jobs to low-income persons living in areas affected by HUD-funded programs and activities, or jobs resulting from carrying out activities under programs covered by the Plan; increasing the access to capital and credit for development activities that promote the long-term economic and social viability of the community; and supporting empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

The Consolidated Plan and Annual Action Plan provide a budget allocation for CDBG and HOME funds to be used in Champaign. The focus of all strategies and programs discussed in the Con Plan is to benefit low- and moderate-income persons.

Survey responses and input from citizens and stakeholders were utilized in the creation of the 2020-2024 Strategic Plan.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 72 - Geographic Priority Areas

1	Area Name:	Beardsley Park Neighborhood Improvement Plan Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Beardsley Park Neighborhood targeted area boundaries are Bradley Avenue to the north, Neil Street to the west and the railroad lines along the south and east.
	Include specific housing and commercial characteristics of this target area.	<p>This area contains 80 residential properties. Ownership is divided into approximately 61% rental and 39% owner-occupied. The structures are aging and are in need of repair and maintenance. Approximately 73% of rental property and 52% of owner-occupied properties demonstrate some type of housing deficiency. Examples include peeling paint, rotten wood and boarded windows. Of the properties requiring repairs, approximately 27% of rental properties and 10% of owner occupied properties need moderate to extensive repairs.</p> <p>There is a node of neighborhood commercial in the northeast corner of this small neighborhood and the neighborhood sits immediately north of Downtown Champaign, accessible to many amenities.</p>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City works closely with the Beardsley Park neighborhood group to identify needs, goals and strategies. This group will also assist with the upcoming Neighborhood Programs Manual update that will include new locally-funded programs, including housing and neighborhood economic development incentives.	

<p>Identify the needs in this target area.</p>	<p>The City of Champaign previously invested substantial local funding in the infrastructure needs of this community and continues to work with the neighborhood association (Beardsley Park Neighborhood Group) to identify needs and solutions. The detention for this area is on the City's future projects and once completed, will close out many of the infrastructure needs for this area. The housing conditions need continued programming to bring homes up to code and the neighborhood group has concerns about the conflicting industrial uses that exist next to the residential areas of this neighborhood.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>A vacant parcel, currently owned by the City of Champaign, is located in the northwest corner of this neighborhood (Neil Street and Bradley Avenue). The City intends to issue an RFP in the summer of 2015 to create affordable housing for the neighborhood and community. In addition, the City will also begin crafting the targeted neighborhood economic development program and the targeted neighborhood housing programs, both funded with local dollars, that can assist with incentives for investment in this area.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>This area is challenged by some industrial uses on the perimeter of the neighborhood and a power substation near the center.</p>
<p>2</p> <p>Area Name:</p> <p>Area Type:</p> <p>Other Target Area Description:</p> <p>HUD Approval Date:</p> <p>% of Low/ Mod:</p> <p>Revital Type:</p> <p>Other Revital Description:</p> <p>Identify the neighborhood boundaries for this target area.</p>	<p>Bristol Park Neighborhood Plan area</p> <p>Local Target area</p> <p></p> <p></p> <p></p> <p>Comprehensive</p> <p></p> <p>The Bristol Park Neighborhood Plan is comprised of three subareas: Bristol Place, Garwood Area Addition and Shadow Wood. The general boundaries (overall) are Neil Street on the west, Bradley Avenue on the south, the railroad tracks on the east, and Interstate 74 on the north.</p>

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The Bristol Park Neighborhood Plan was adopted in February 2011 as an amendment to the City of Champaign Comprehensive Plan. The Bristol Park Neighborhood Plan includes three subareas: Bristol Place (which contains a park named Bristol), Garwood Area Addition and Shadow Wood Mobile Home Park. The perimeter of this area is outlined with commercial uses and is also centrally located between major retail north of I-74 and downtown Champaign to the south.</p> <p>In summary, the housing in Bristol Park is noted as: housing of last resort in Bristol Place (and designated to be acquired, cleared and redeveloped by 2019), Garwood Area Addition (public/private investment to bring housing up to code and encourage infill, voluntary development), and Shadow Wood (continue to operate as an affordable housing solution with the mobile home park).</p> <p>The Garwood Area Addition consists of 139 residential properties. Ownership is divided into approximately 64% rental and 36% owner-occupied. The structures are aging and are in need of repair and maintenance. Approximately 75% of rental property and 48% of owner-occupied properties demonstrate some type of housing deficiency. Examples include peeling paint, rotten wood and boarded windows. Of the properties requiring repairs, approximately 31% of rental properties and 10% of owner occupied properties need moderate to extensive repairs.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The City of Champaign formed the Bristol Park Neighborhood Steering Committee in 2011 to help create the policies serving the Bristol Place redevelopment: acquisition, relocation and demolition. The City vetted all policies through an extensive public meeting network both inside the neighborhood and during public Council meetings.</p>

	Identify the needs in this target area.	The Bristol Park Neighborhood Plan outlines the needs and goal areas: human development, housing and land use, public safety, parks and open space, and transportation. The full plan can be found on the Neighborhood Services Department webpage at www.ci.champaign.il.us http://ci.champaign.il.us/departments/neighborhood-services/neighborhood-programs/community-development-projects/draft-bristol-place-redevelopment-master-plan/
	What are the opportunities for improvement in this target area?	The City hopes to increase economic opportunity and improve the housing condition so that all residents can enjoy a quality of life in this neighborhood. Targeting programs, including code enforcement, can help achieve this goal also.
	Are there barriers to improvement in this target area?	Limited resources will continue to present a challenge for some needed programs, including job training, youth activities and housing programs.
3	Area Name:	Garden Hills United Neighborhood Association Action Plan
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Garden Hills is bounded by Bradley Avenue to the south, Prospect Avenue to the east, Bloomington Road to the north and Mattis Avenue to the west.

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The Garden Hills Neighborhood is bordered to the north and east by commercial properties. The Frances Nelson Health Center (low-income health clinic), Parkland Community College and Business Development Center are located just outside the neighborhood boundaries. There are 1,033 single family and duplex residential properties in this neighborhood in addition to three apartment complexes, a former public housing development (Joann Dorsey) currently under redevelopment by the Housing Authority of Champaign County.</p> <p>The single family and duplex residential properties ownership is divided into approximately 44% rental and 56% owner-occupied. The structures are aging and are in need of repair and maintenance. Approximately 47% of rental property and 28% of owner-occupied properties demonstrate some type of housing deficiency. Examples include peeling paint, rotten wood and boarded windows. Of the properties requiring repairs, approximately 6% of rental properties and 2.4% of owner occupied properties need moderate to extensive repairs. The majority of properties with housing deficiencies are minor maintenance issues, primarily small areas of peeling paint.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The City works with the local United Garden Hills Neighborhood Association on identifying needs, goals and strategies. The neighborhood group is working in partnership with the City in developing an action plan for the area to achieve code compliance, housing, public safety and public engagement goals.</p>
<p>Identify the needs in this target area.</p>	<p>The needs of this area include targeted housing, code enforcement (including addressing vacant properties), public engagement and safety, and youth programming.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>The targeted neighborhood housing and economic development programs will be forthcoming in 2015 and should provide incentives for investment and engagement.</p>

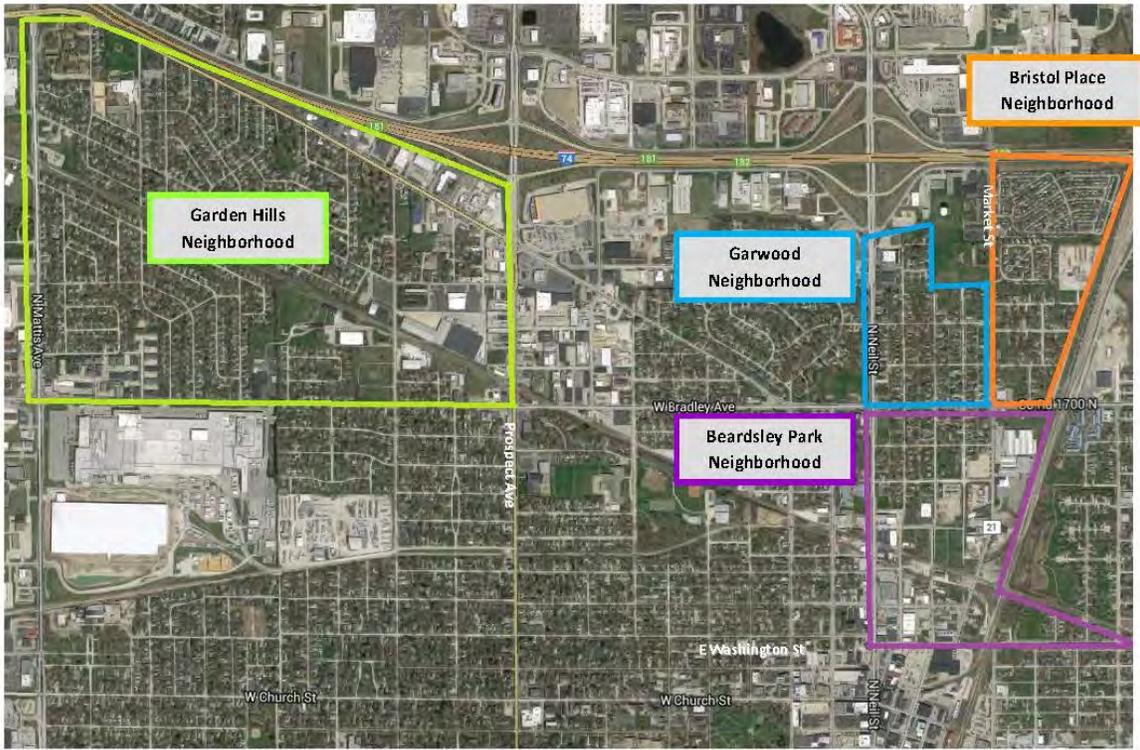
	Are there barriers to improvement in this target area?	Lack of participation in available resources can limit improvements for the neighborhood (i.e. a lien requirement sometimes limits participation in home improvement programs).
4	Area Name:	Douglass Park Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
	5	Area Name:
Area Type:		Local Target area
Other Target Area Description:		
HUD Approval Date:		
% of Low/ Mod:		
Revital Type:		Housing

Other Revital Description:	
Identify the neighborhood boundaries for this target area.	
Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The local targeted areas reflect the highest priority neighborhoods for the City of Champaign. The areas identified include either a holistic neighborhood plan (Bristol Park, Beardsley Park) and/or data that shows a existing conditions of the neighborhood require attention to avoid deterioration. All areas identified fall within HUD Qualified Census tracts and represent the highest concentrations of low income residents and/or racial minorities. Local, federal and grant resources will be designated for these areas to address the conditions while also seeking private investment as appropriate. These neighborhoods are typically not receiving the same private investment as other areas of the City and therefore are in need of additional public investment.



City of Champaign Target Neighborhoods

Champaign Target Neighborhoods

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 73 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Eliminate blighting conditions in neighborhoods Planning and Administration Provide Decent Affordable Housing Opportunities Reduce Lead Exposure Risk Support Homeless Needs Preserve Existing Affordable Housing Supply

	Description	Ensure access to decent, affordable housing for both owners and renters, particularly in neighborhoods either listed as low/moderate income or as a targeted neighborhood with a plan (i.e. Garden Hills, Beardsley Park and Garden Hills). Some housing programs are available citywide to low/moderate income families to ensure sustaining their decent, safe and sanitary housing.
	Basis for Relative Priority	Decent, safe and sanitary housing that is affordable to all is central to providing for a neighborhood and community's wellness. Needs indicate the providing a variety of type of affordable housing opportunities is needed.
2	Priority Need Name	Homelessness
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Planning and Administration Provide Decent Affordable Housing Opportunities Public services to address community needs Support Homeless Needs

	Description	Prevention of homelessness through rapid rehousing and programming to ensure families and singles are not displaced due to temporary crisis. When displacement occurs, accessibility to suitable shelter should be available.
	Basis for Relative Priority	Homeless prevention and rapid rehousing is important to the City of Champaign and is served primarily through collaborative efforts and leadership. This need is marked as a low priority, instead of high priority, due to the limited resources that are available for the many needs in our community. The City will continue to partner and seek opportunities to further these efforts. Programs such as security deposit, utility and rent assistance are programs currently offered through the local Continuum of Care partners, of which the City of Champaign is a member.
3	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Victims of Domestic Violence Unaccompanied Youth Non-housing Community Development
	Geographic Areas Affected	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area
	Associated Goals	Planning and Administration Public services to address community needs Support Homeless Needs

	Description	<p>Targeted programming for at-risk youth as identified by the Community Coalition and CommUnity Matters partners. These public service needs are met through collaborative efforts that provide quality programming to at-risk Champaign youth.</p> <p>Funds will also be used to address the needs of the homeless community and the needs associated with the homeless population.</p>
	Basis for Relative Priority	<p>The City of Champaign continues to partner with outside agencies to address youth issues in our targeted neighborhoods. School achievement gaps, youth delinquency and mental health issues continue to challenge our community and need to be addressed to improve the quality of life for all residents.</p> <p>Homeless facilities and services are a high priority need in Champaign.</p>
4	Priority Need Name	Eliminate Slum/Blight
	Priority Level	Low
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Public Housing Residents</p>
	Geographic Areas Affected	<p>Bristol Park Neighborhood Plan area</p> <p>Garden Hills United Neighborhood Association Action Plan</p> <p>Beardsley Park Neighborhood Improvement Plan Area</p> <p>Douglass Park Area</p> <p>Garden Park Area</p>
	Associated Goals	<p>Eliminate blighting conditions in neighborhoods</p> <p>Planning and Administration</p>
	Description	The blighted housing conditions and other conditions in neighborhoods needs to be addressed in order to help all residents achieve a quality of life regardless of neighborhood.
	Basis for Relative Priority	The targeted neighborhoods (Beardsley Park, Bristol Park and Garden Hills) targeted code enforcement initiatives are based on assessment data, neighborhood input and planning efforts to reduce blight and improve neighborhood conditions.
5	Priority Need Name	Public Facilities and Public Infrastructure

Priority Level	Low
Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area
Associated Goals	Eliminate blighting conditions in neighborhoods Preserve Public Infrastructure Planning and Administration Public facilities to address community needs
Description	Community-wide needs for public facilities include the continuation of the youth assessment center and possible creation of an adult assessment center, a local detox facility, a family resource center in Bristol Place and a storm shelter serving the Shadow Wood Mobile Home Park.

	Basis for Relative Priority	This area will likely require funding partnerships (local, state, federal and private) to implement and sustain these community centers. The federal funding may be from HUD or other agencies as appropriate. Other local jurisdictions may also serve as a partner to some of the needed facilities (serving youth and adults, as well as people with a variety of disabilities). The Bristol Park neighborhood (family resource center and storm shelter) will likely consist of local (Champaign), state, federal and private funding. The Bristol Place redevelopment is projected for completion in 2019 (the end of this Consolidated Plan period).
6	Priority Need Name	Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area
	Associated Goals	Economic development targeting neighborhoods Planning and Administration

	Description	Lack of economic opportunity or inability to access economic development tools contribute to many of the challenges facing the targeted neighborhoods and low-to moderate income households. Increased earning potential and opportunities for improved wages are needed to help families afford and sustain their household.
	Basis for Relative Priority	Collaborative efforts are currently underway with local funds to improve economic opportunities in Champaign with a focus on neighborhood economic development programming. Limited HUD funding may play a role, particularly in the Bristol Place redevelopment.

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,005,580	0	158,652	1,164,232	4,300,000	

Table 74 - Anticipated Resources

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

The City will use the federal Community Development Block Grant (CDBG) entitlement grant, the Urbana HOME Consortium HOME Investment Partnership Program (HOME) subrecipient grant, local utility tax funds and urban development action grant loan repayment funds to complete the various projects identified in the Consolidated Plan.

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

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Champaign Unit 4 School District	Subrecipient	public services	
CHAMPAIGN PARK DISTRICT	Subrecipient	public services	
DON MOYER BOYS AND GIRLS CLUB	Subrecipient	public services	
Lifeline Champaign, Inc	Subrecipient	public services	
DreAAm House		public services	
CHAMPAIGN COUNTY REGIONAL PLANNING COMMISSION		Ownership	
City of Champaign Township		public services	

**Table 75 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The City will continue to coordinate efforts with the other agencies that were involved in this document preparation process throughout the five-year duration of the plan. Staff members from the City of Champaign participate in committees that discuss issues related to non-profit agency funding, the homeless continuum of care, financial literacy, low/moderate income mortgage lending, basic needs (including health care) of the low-income population, and public housing. During the prior Consolidated Plan period, the City allocated local resources to help establish the Continuum of Care's centralized intake /coordinated assessment tool to help implement homeless programming. This will ensure "no wrong door" for persons experiencing homelessness or at risk of becoming homeless through information sharing amongst service providers as appropriate. In addition, improved data collection will assist not only the Continuum of Care but also the Urbana HOME Consortium members to prioritize programs and funding with the needs that frequently outpace available resources.

The City of Champaign Neighborhood Services staff work closely with adjacent units of local government and other quasi-governmental agencies including the City of Urbana, Village of Rantoul, Champaign County, Unit 4 School District, Champaign Park District, the Housing Authority of Champaign County, and the local public health district. Staff regularly attend or monitor meetings of these entities’ boards and commissions. The City, Park District, and Unit 4 School District continue to work together to offer

opportunities to low-income youth and teens in the targeted Beardsley Park, Bristol Park, Douglass Park and Garden Hills neighborhood. This joint endeavor has strengthened the City’s ties to the agency and will allow for continuing cooperation on future projects.

Because many of the clients served through Champaign Neighborhood Services programs are also assisted by other social service agencies, the City maintains a good network of communication and referral with these other entities. Frequently, an individual who is receiving home retrofitting from the City of Champaign, for example, might also benefit from utility assistance or weatherization modifications to their home from the Champaign County Regional Planning Commission. Staff from the local partners frequently refer clients to one another in order to best meet the needs of the citizen or household.

Because the City of Champaign receives HOME funding through a consortium arrangement with the City of Urbana and Champaign County, staffs from these agencies will meet quarterly during this Consolidated Plan period to share information and keep informed about HOME related issues. Champaign staff also continues to host and participate in the monthly Community Reinvestment Group meetings to discuss how to increase low/moderate income home buying opportunities and how to reduce the barriers to homeownership, particularly for minority and lower income households. Finally, City staff continue to serve on the Council of Service Providers to the Homeless and the Continuum of Care in order to assess the homeless needs of Champaign County and collaborate on homeless programs.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training			
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 76 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Urbana through its Consolidated Social Service Funding process funds various agencies that provide services to homeless persons and persons with HIV, with regard to health, mental health, and employment services. Agencies that provide these services or assist persons in locating these services include Avicenna Community Health Center (health), Promise Health Care/Frances Nelson Health Center (health), Champaign County Health Care Consumers (health), Rosecrance (mental health) through various programs, Champaign County Regional Planning Commission (employment), and Urbana Neighborhood Connection Center (employment). Cunningham and Champaign Township provide emergency funding for utilities and rent assistance. Staff from the City of Champaign and Urbana sit on the Executive Committee of the Continuum of Service Providers to the Homeless. This group of 30+ homeless service providers meets monthly to coordinate services and share information on community resources.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

In addition to the services, listed above, the United Way of Champaign County continues to provide leadership and resources to social service agencies throughout the region. United Way hosts a monthly meeting for nonprofit leaders to share resources and information that may be impacting the region. Staff join many of the service providers meetings to stay on top of the issues and provide assistance where necessary.

The Continuum of Service Providers to the Homeless manages the centralized intake system to assist persons experiencing homelessness find the services they need. In addition, services for special needs populations are provided by Developmental Services Center and PACE.

The level of cooperation shared by service providers throughout the region continues to be strong. Various agencies come together on a monthly basis to share resources, discuss possible funding and collaboration opportunities. All recognize the gap in any service impacts the entire region so collaboration is critical.

Homeless shelters continue to be a large gap in the region. Currently there isn't a year round shelter for any population. During the winter months, single men and single women have access to shelter but family shelters don't exist. The Consortium members are working with other agencies to address this need.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Urbana is working to overcome gaps in the institutional structure and service delivery system with other organizations in the community, such as the United Way of Champaign County, the Community Foundation of East Central Illinois, the Champaign County Mental Health Board, and the Champaign County Developmental Disabilities Board who all meet as part of the Local Funders Group, to discuss the needs in the community and how they are best met by the funding of agencies that provide the services that meet the needs.

Consortium members participate in the Community Reinvestment Group (CRG) who help identify lending needs. CRG lenders assist both the City of Champaign and Urbana in applying for Federal Home Loan Bank funds by acting as the Member bank.

Consortium members attendance at these meetings of service providers helps the city's identify priority needs and access to resources to assist underserved populations.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve Existing Affordable Housing Supply	2020	2024	Affordable Housing		Affordable Housing	CDBG: \$1,500,000	Homeowner Housing Added: 20 Household Housing Unit Homeowner Housing Rehabilitated: 150 Household Housing Unit
2	Provide Decent Affordable Housing Opportunities	2020	2024	Affordable Housing		Affordable Housing Homelessness	CDBG: \$250,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public services to address community needs	2020	2024	Non-Housing Community Development	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area	Homelessness Public Services	CDBG: \$700,000	Public service activities other than Low/Moderate Income Housing Benefit: 1250 Persons Assisted
4	Support Homeless Needs	2020	2024	Affordable Housing Homeless		Affordable Housing Homelessness Public Services	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 15 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Eliminate blighting conditions in neighborhoods	2020	2024	Non-Housing Community Development	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area	Affordable Housing Eliminate Slum/Blight Public Facilities and Public Infrastructure	CDBG: \$100,000	Buildings Demolished: 25 Buildings
6	Economic development targeting neighborhoods	2020	2024	Non-Housing Community Development	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area	Economic Development	CDBG: \$100,000	Jobs created/retained: 5 Jobs Businesses assisted: 2 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Preserve Public Infrastructure	2020	2024	Non-Housing Community Development	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area	Public Facilities and Public Infrastructure	CDBG: \$500,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted
8	Public facilities to address community needs	2020	2024	Homeless Non-Housing Community Development	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area	Public Facilities and Public Infrastructure	CDBG: \$250,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted Homeless Person Overnight Shelter: 200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Reduce Lead Exposure Risk	2020	2024	Lead Based Paint Removal	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area	Affordable Housing	CDBG: \$100,000	Homeowner Housing Rehabilitated: 25 Household Housing Unit
10	Planning and Administration	2020	2024	Planning and Admin		Affordable Housing Economic Development Eliminate Slum/Blight Homelessness Public Facilities and Public Infrastructure Public Services	CDBG: \$900,000	Other: 5 Other

Table 77 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve Existing Affordable Housing Supply
	Goal Description	Homeowner and Renter Housing Rehabilitation Programs
2	Goal Name	Provide Decent Affordable Housing Opportunities
	Goal Description	<p>Provide decent affordable housing for low- and moderate-income households. The first and foremost priority of the federal funding resources received by the City of Champaign has been the creation and preservation of affordable housing. As noted in the housing needs analysis, housing affordability continues to be the primary housing issue in the City and the Urbana HOME Consortium. More households find themselves cost burdened as the cost of housing continues to outpace increases in personal income. The majority of low-income households, both owners and renters, are heavily cost burdened with housing expenses.</p> <p>Funding may support TBRA, costs related the construction of new housing units, or services associated with creating housing opportunities</p>
3	Goal Name	Public services to address community needs
	Goal Description	Support the provision of public services to address identified community needs, particularly those that provide services for low- and moderate-income persons and persons with special needs.
4	Goal Name	Support Homeless Needs
	Goal Description	Services or Facilities for homeless persons
5	Goal Name	Eliminate blighting conditions in neighborhoods
	Goal Description	<p>Blighted properties pose a serious obstacle to neighborhood improvement or redevelopment efforts. In general, a blighted property can be defined as a parcel containing a seriously dilapidated structure which is no longer being maintained for useful occupancy. Blighted properties are frequently the subject of numerous neighborhood complaints. They pose a threat to neighborhood safety and lead to the reduction of property values for surrounding properties.</p>

6	Goal Name	Economic development targeting neighborhoods
	Goal Description	Promote economic development initiatives targeted to low- and moderate-income residents and invest in the economic development of distressed neighborhoods. (Anti-poverty strategy)
7	Goal Name	Preserve Public Infrastructure
	Goal Description	Maintain a suitable living environment by improving infrastructure systems in accordance with the priorities identified in the Neighborhood Wellness Plan. This activity will likely be funded through non-federal resources but if funding allows, federal resources could provide additional benefits to targeted neighborhoods. Upcoming work includes Boneyard design in the Beardsley Park/Bristol Park/Douglass Park drainage design work and the Garden Hills drainage design work.
8	Goal Name	Public facilities to address community needs
	Goal Description	Assist in the development of public facilities to address identified community needs, including libraries, parks, and health facilities that provide services to low-income residents and neighborhoods. Similar to the Public Infrastructure goal, this goal will likely be funded with non-federal resources but if federal funding allows, could enhance these local projects in targeted neighborhoods.
9	Goal Name	Reduce Lead Exposure Risk
	Goal Description	Lead Based Paint Removal in coordination with housing rehabilitation programs.
10	Goal Name	Planning and Administration
	Goal Description	Work necessary to carry out the planning and administration of the federal grants utilized by the City of Champaign.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Champaign aims to assist at least 170 households through the various rehabilitation programs ERP, HARP and Senior Minor Home Repair in CDBG.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Urbana HOME Consortium works with local lenders to provide a down payment assistance program. Lead-based paint hazard education is provided as part of the assistance. All rehabilitation programs provide information to owners in pre-1978 housing as well as staff has the house tested to make sure it is clear.

Addressing new lead-based paint hazard requirements is an ongoing concern for the coming year. Staff anticipates attending workshops, reviewing the regulations, revising the rehabilitation manual and coordinating with contractors and environmental regulatory agencies as needed. Activities continue to be pursued to ensure compliance with Title X lead-based paint regulations. The Consortium is committed to meeting these obligations and doing so in the most cost-effective methods available.

How are the actions listed above integrated into housing policies and procedures?

The City will continue to address lead-based paint hazard requirements and will integrate these actions into housing policies and procedures. In order to be current with developing standards, City staff continues to attend workshops, review and revise the rehabilitation manual, and coordinate with contractors, and environmental regulatory agencies.

The Urbana HOME Consortium members will continue to ensure compliance with Title X lead based paint regulations. The Staff is committed to meeting these obligations and will do so in the most cost-effective methods available.

The measures to address lead based paint hazards that the City intends to pursue include: (1) Continue to work cooperatively to address best practices in meeting lead-based paint requirements. This includes, but is not limited to, attending HUD-sponsored and EPA-sponsored lead-based paint training workshops, internet-training applications (webinars), and related HUD efforts to provide lead-based paint hazard training; (2) Continue coordination with the Illinois Dept. of Public Health (IDPH) Division of Environmental Health, and the Champaign County Public Health District for future funding opportunities; (3) Continue to sponsor education and training events for local government, contractors, public health officials, and other concerned parties on lead-based paint concerns; (4) Continue efforts to coordinate activities in meeting HUD, IDPH, and EPA lead-based paint requirements within each community.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Encourage appropriate area social service agencies to provide additional economic assistance for persons who pay out-of-pocket expenses for medical and psychological services; encourage appropriate area social service agencies to expand recreational, educational, and cultural opportunities and alternatives for very low-income youth and young adults; support expansion of job-training programs for low-income individuals by area social service agencies, and encourage them to conduct a review of all available programs to determine if they meet current need; support area providers such as the Senior Services Division of CRPC and Family Service of Champaign County in their efforts to provide supportive services to low-income elderly persons residing in Urbana; support efforts by local service providers to area youth to increase supportive services available to at-risk youth; encourage existing child care facilities to expand services to late night/overnight and weekend hours; support development of a program(s) by areas agencies to provide transitional housing services and/or foster care to teen parents of young children; encourage current and newly created companies to hire low-income persons by providing public incentives linked directly to hiring local residents.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Cities of Urbana and Champaign will continue to utilize its resources to encourage job creation and retention. The goals outlined in the Consolidated Plan will expand the economic opportunities and availability of affordable housing throughout the community. Section 3 regulations will be carried out with all applicable HOME and CDBG projects in an effort to build the local job pool.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Champaign and City of Urbana are each responsible for monitoring the Community Development Block Grant programs. The City of Urbana is responsible for monitoring the Urbana HOME Consortium members as well as projects.

A monitoring visit is utilized to determine if the project is being conducted in compliance with applicable Federal and State laws and requirements. The review also determines the recipients' ability to implement the program in a timely manner.

Monitoring visit consists of a review of project files, records and documentation, and may include a visit to the project site. The recipient should have all records, files, and documentation available for review at the monitoring visit. Failure to produce such records upon request will result in issuance of either a program "concern" or "finding" of non-compliance, and may jeopardize the organization's eligibility for future HOME project funding. Issuance of a program "concern" or "finding" may, at the discretion of the Urbana HOME Consortium staff, result in repayment of funds provided by the HOME Consortium. The Urbana HOME Consortium will take action to correct slow progress for grantees who are not meeting the time frame outlined in the written agreement. All HOME subrecipients will be monitored to ensure program compliance throughout the affordability period. The Urbana HOME Consortium includes its monitoring program in the annual Action Plan. A record of monitoring visits and any subsequent action shall be maintained in the files of each HOME subrecipient.

A subrecipient's failure to perform under the terms of the contract and/or maintain records in the prescribed manner may result in a finding that the subrecipient has failed to meet the applicable requirement of the contract. Remedial actions may include technical assistance to bring the project into compliance, or recapture of HOME funds.

The City of Urbana Public Works Department monitors all infrastructure improvement projects with Engineering handling the oversights of street and sidewalk improvements, sewer lining, lighting, etc. Monitoring includes certified payroll review, environmental studies, and construction oversight.

Expected Resources

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

Introduction

Anticipated Resources

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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,005,580	0	158,652	1,164,232	4,300,000	

Table 78 - 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

The City will use the federal Community Development Block Grant (CDBG) entitlement grant, the Urbana HOME Consortium HOME Investment Partnership Program (HOME) subrecipient grant, local utility tax funds and urban development action grant loan repayment funds to complete

the various projects identified in the Consolidated Plan.

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

Discussion

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	Preserve Existing Affordable Housing Supply	2020	2024	Affordable Housing			CDBG: \$583,328	Rental units rehabilitated: 4 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit
2	Public services to address community needs	2015	2019	Non-Housing Community Development	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area	Public Services	CDBG: \$128,278	Public service activities other than Low/Moderate Income Housing Benefit: 275 Persons Assisted
3	Support Homeless Needs	2020	2024	Affordable Housing Homeless		Homelessness	CDBG: \$22,559	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Eliminate blighting conditions in neighborhoods	2015	2019	Non-Housing Community Development	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area	Eliminate Slum/Blight	CDBG: \$22,000	Buildings Demolished: 4 Buildings
5	Public facilities to address community needs	2020	2024	Homeless Non-Housing Community Development			CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Planning and Administration	2015	2019	Planning and Admin	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area	Affordable Housing Economic Development Eliminate Slum/Blight Homelessness Public Facilities and Public Infrastructure Public Services	CDBG: \$201,116	Other: 1 Other
7	Preserve Public Infrastructure	2020	2024	Non-Housing Community Development	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area		CDBG: \$131,951	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 500 Households Assisted

Table 79 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve Existing Affordable Housing Supply
	Goal Description	Housing Rehab Programs for homeowners and renters
2	Goal Name	Public services to address community needs
	Goal Description	The goal is to provide suitable educational, recreational and vocational training/opportunities to youth between the ages of 5-18. For younger youth (5-12), this may allow a parent(s) to work during the day while the children are at a safe summer day camp. For other youth, year-round activities should improve attendance and GPA for youth participating in a variety of programs. Public service activities are carried out by the CommUnity Matters partners: Unit 4 School District, Champaign Park District, LifeLine Champaign, Inc, and Don Moyer Boys & Girls Club. These agencies provide services to at-risk youth living in the targeted neighborhoods (Beardsley Park, Bristol Park, Garden Hills) and other low-income neighborhoods: Douglass Park, Garden Lane. Other public service funds will be allocated to programs that support homeless persons.
3	Goal Name	Support Homeless Needs
	Goal Description	programs or services for homeless populatoins
4	Goal Name	Eliminate blighting conditions in neighborhoods
	Goal Description	Accessory Structure Demolition (ASD: dilapidated sheds, fences, detached garages, etc) citywide and Disposition
5	Goal Name	Public facilities to address community needs
	Goal Description	Public facility or homeless shelter improvemetns

6	Goal Name	Planning and Administration
	Goal Description	Activities to carry out the planning and administration of the federal grants.
7	Goal Name	Preserve Public Infrastructure
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

Projects for FY 20/21

#	Project Name
1	20/21 Minor Home Repair Program
2	20/21 Safety, Lighting and Energy Efficiency Program
3	20/21 Home Accessibility Retrofit Program
4	20/21 Senior Minor Home Repair Program
5	20/21 Lead Based Paint Equipment, Testing, and Removal
6	20/21 Expenses Tied to Rehab
7	20/21 Relocation
8	20/21 Accessory Structure Demolition
9	20/21 Disposition
10	20/21 CommUnity Matters
11	20/21 Homeless Services
12	20/21 Public Facilities
13	20/21 Public Infrastructure for Low Income Areas
14	20/21 Project Delivery
15	20/21 Administration and Program Management

Table 80 – Project Information

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

The City of Champaign is working to address housing and quality of life issues in neighborhoods, particularly low-income areas of the City and neighborhoods with action plans or neighborhood plans. Resources are targeted to these areas first and then other services are available for emergency, accessibility and youth programming as available.

AP-38 Project Summary

Project Summary Information

1	Project Name	20/21 Minor Home Repair Program
	Target Area	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area
	Goals Supported	Preserve Existing Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$150,000
	Description	Repair of life-safety, structural, or severe code deficiencies that may prevent the household from remaining in the housing unit.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	20-25 Homeowner Households will receive assistance through the Minor Home Repair Program
	Location Description	Program is available city wide to low income home owners but outreach will be made to all of the City's target areas.
	Planned Activities	Housing rehabilitation
2	Project Name	20/21 Safety, Lighting and Energy Efficiency Program
	Target Area	Garden Hills United Neighborhood Association Action Plan

	Goals Supported	Preserve Existing Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$100,000
	Description	Safety, Lighting and Energy Efficiency home repairs to both homeowner and rental households in the Garden Hills Neighborhood.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	20 households will receive housing repairs
	Location Description	Eligibility for the programs is for residents of the Garden Hills Neighborhood.
	Planned Activities	
3	Project Name	20/21 Home Accessibility Retrofit Program
	Target Area	
	Goals Supported	Preserve Existing Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$50,000
	Description	Accessibility repairs to homeowner or rental households
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	7 households will receive home repairs to make their homes more livable to residents with a disability.
	Location Description	Available city wide to low income residents (homeowner or rental) with a disabled family member.

	Planned Activities	Types of activities include but not limited to adding ramps, widening door ways, and adding smoke/co2 alarms for deaf residents.
4	Project Name	20/21 Senior Minor Home Repair Program
	Target Area	
	Goals Supported	Preserve Existing Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$45,000
	Description	Repair of life-safety, structural or severe code deficiencies that may prevent the household from remaining in the housing unit.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	20 households will receive repairs
	Location Description	Program is available City wide to senior citizen homeowner households
	Planned Activities	Health and life safety repairs to owner occupied single family homes.
5	Project Name	20/21 Lead Based Paint Equipment, Testing, and Removal
	Target Area	
	Goals Supported	Preserve Existing Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$20,000
	Description	Equipment, supplies and testing and other expenses associated with the removal of lead-based paint hazards in residential units.

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10
	Location Description	Available City Wide
	Planned Activities	testing and removal of lead based paint.
6	Project Name	20/21 Expenses Tied to Rehab
	Target Area	
	Goals Supported	Preserve Existing Affordable Housing Supply Eliminate blighting conditions in neighborhoods
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$10,000
	Description	Cost of Rehab Programs: title work, appraisals, credit reports, recording fees, etc
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10
	Location Description	Available City Wide
	Planned Activities	Housing repair (minor home repair for owner-occupied households, accessibility for owner-occupied or rental)
7	Project Name	20/21 Relocation
	Target Area	

	Goals Supported	Preserve Existing Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$4,000
	Description	Relocation assistance is provided to households that must relocate due to unsafe housing conditions or if housing the City's rehabilitation programs make their home inaccessible for short periods of time. Much of the relocation assistance provided is on a temporary basis to protect a family from lead paint hazards during rehab work or lead paint hazard remediation.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	Available City Wide
	Planned Activities	Relocation as needed when rehabilitation work requires families to be temporarily displaced.
8	Project Name	20/21 Accessory Structure Demolition
	Target Area	
	Goals Supported	Eliminate blighting conditions in neighborhoods
	Needs Addressed	Eliminate Slum/Blight
	Funding	CDBG: \$20,000
	Description	Eliminate blighted garages, sheds and fences from low-income, owner occupied properties.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	4 homeowner households will receive assistance
	Location Description	Available City Wide
	Planned Activities	Removal of blighted structures such as garages, sheds, and fences.
9	Project Name	20/21 Disposition
	Target Area	
	Goals Supported	Eliminate blighting conditions in neighborhoods
	Needs Addressed	Eliminate Slum/Blight
	Funding	CDBG: \$2,000
	Description	Costs Associated with the disposition of city-owned properties.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Carrying out disposition, including but not limited to attorney's fees (for the end user), title search and/or commitment, appraisal costs, real estate transfer costs, etc.
	Project Name	20/21 CommUnity Matters

10	Target Area	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area
	Goals Supported	Public services to address community needs
	Needs Addressed	Public Services
	Funding	CDBG: \$128,278
	Description	The proposed CommUnity Matters program includes a continuum of age appropriate recreational and educational activities throughout the year for elementary, middle and high school students. Funds are allocated to agencies and nonprofits to undertake the specific activities. Partners include Champaign Unit 4 Schools, Champaign Park District, DreAAm House, Don Moyer Boys and Girls Club, and Life Line Inc.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	275 low income persons will participate in CommUnity Matters programs
	Location Description	Avaiable City Wide but specific outreach will be made to the City's target areas.
	Planned Activities	Youth Summer Camp and Mentoring Programs.
11	Project Name	20/21 Homeless Services
	Target Area	
	Goals Supported	Public services to address community needs
	Needs Addressed	Homelessness Public Services

	Funding	CDBG: \$22,559
	Description	Funds will be allocated to program servicing homeless individuals
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	20 persons will receive assistance
	Location Description	
	Planned Activities	
12	Project Name	20/21 Public Facilities
	Target Area	
	Goals Supported	Public facilities to address community needs
	Needs Addressed	Homelessness Public Facilities and Public Infrastructure
	Funding	CDBG: \$50,000
	Description	Funds will be allocated to improve public facilities
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Improvements to a public facility.
	Project Name	20/21 Public Infrastructure for Low Income Areas

13	Target Area	Bristol Park Neighborhood Plan area Garden Hills United Neighborhood Association Action Plan Beardsley Park Neighborhood Improvement Plan Area Douglass Park Area Garden Park Area
	Goals Supported	Preserve Public Infrastructure
	Needs Addressed	Public Facilities and Public Infrastructure
	Funding	CDBG: \$131,951
	Description	Public infrastructure improvements in HUD qualified census tract areas.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Available in HUD qualified low income census tracts
	Planned Activities	public infrastructure improvements such as streets, sidewalks, drainage and lighting.
	14	Project Name
Target Area		
Goals Supported		Preserve Existing Affordable Housing Supply Public services to address community needs Support Homeless Needs Eliminate blighting conditions in neighborhoods Preserve Public Infrastructure Public facilities to address community needs Planning and Administration

	Needs Addressed	Affordable Housing Homelessness Public Services Eliminate Slum/Blight Public Facilities and Public Infrastructure Economic Development
	Funding	CDBG: \$229,328
	Description	Costs associated with carrying out the work of the Consolidated Plan activities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Delivery of services may include: rehabilitation of existing housing units; provision of acquisition, relocation and monitoring the construction the Bristol Place redevelopment
15	Project Name	20/21 Administration and Program Management
	Target Area	
	Goals Supported	Preserve Existing Affordable Housing Supply Public services to address community needs Support Homeless Needs Eliminate blighting conditions in neighborhoods Preserve Public Infrastructure Public facilities to address community needs Planning and Administration

Needs Addressed	Affordable Housing Homelessness Public Services Eliminate Slum/Blight Public Facilities and Public Infrastructure Economic Development
Funding	CDBG: \$201,116
Description	Salaries and Related Costs as well as other administrative expenses.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	Staff work in programs provided both in target areas and City wide.

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

Geographic Distribution

Target Area	Percentage of Funds
Bristol Park Neighborhood Plan area	
Garden Hills United Neighborhood Association Action Plan	
Beardsley Park Neighborhood Improvement Plan Area	

Table 81 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The limited resources but concentrated neighborhood wellness challenges led to the creation of targeted neighborhoods. Public safety, housing and land use are some of the areas that are highlighted in the Beardsley Park Neighborhood Improvement Plan, the Bristol Park Neighborhood Plan and the Garden Hills neighborhood action plan. The City realizes impact occurs when investment leads to change in housing conditions, property values, crime statistics and resident satisfaction. By leading the example of this impact in targeted areas that have some of the greatest challenges, the City will work to improve the quality of life for all residents.

Discussion

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

Introduction

This section describes any actions to be undertaken by the City of Champaign that will further the goals of the Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

The communities within the Consortium face numerous obstacles to meeting underserved needs. These include but are not limited to the following: Limited Financial Resources. This is the core obstacle to meeting all underserved needs. It is unlikely that there will ever be enough funding to address all housing and community development needs in the community. Funding at levels of government for many community development initiatives increases the difficulty of meeting underserved needs. Success in Providing Social Services. The City of Urbana and the greater community have been very successful in developing social service assistance programming. The provision of such quality services can result in persons requiring such services migrating to the community to consume these services and programs. With this continued influx of new persons in need, it becomes increasingly difficult to meet an ever-increasing demand.

Actions planned to foster and maintain affordable housing

The City of Champaign will continue to partner with developers, as well as the Housing Authority of Champaign County, to redevelop housing units that are in need of repair or replacement. This includes assisting developers with tax credit applications.

Phase 2 of the Bristol Place Redevelopment Plan includes up to 90 units of senior rental housing and is expected to commence within this 5 year Consolidated Plan Period.

Actions planned to reduce lead-based paint hazards

The City will continue to attend educational workshops, collaborate with other units of local government and connect contractors with educational opportunities. The City will also continue to assess and monitor all rehabilitation sites.

Actions planned to reduce the number of poverty-level families

The Tenant Based Rental Assistance programs in the Consortium area are targeted towards persons who are below the poverty-level. The combination of self-sufficiency case management and stable housing is intended to assist households in escaping poverty. Staff will evaluate these programs for their

effectiveness during the Annual Action Plan year.

Actions planned to develop institutional structure

Because many of the clients served through Champaign Neighborhood Services programs are also assisted by other social service agencies, the City maintains a good network of communication and referral with these other entities. Frequently, an individual who is receiving home retrofitting from the City of Champaign, for example, might also benefit from utility assistance or weatherization modifications to their home from the Champaign County Regional Planning Commission. Staff from the local partners frequently refer clients to one another in order to best meet the needs of the citizen or household.

Because the City of Champaign receives HOME funding through a consortium arrangement with the City of Urbana and Champaign County, staffs from these agencies will meet quarterly during this Consolidated Plan period to share information and keep informed about HOME related issues. Champaign staff also continues to host and participate in the monthly Community Reinvestment Group meetings to discuss how to increase low/moderate income home buying opportunities and how to reduce the barriers to homeownership, particularly for minority and lower income households. Finally, City staff continue to serve on the Council of Service Providers to the Homeless and the Continuum of Care in order to assess the homeless needs of Champaign County and collaborate on homeless programs.

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

The City will continue to coordinate efforts with the other agencies that were involved in this document preparation process throughout the five-year duration of the plan. Staff members from the City of Champaign participate in committees that discuss issues related to non-profit agency funding, the homeless continuum of care, financial literacy, low/moderate income mortgage lending, basic needs (including health care) of the low-income population, and public housing. During the prior Consolidated Plan period, the City allocated local resources to help establish the Continuum of Care's centralized intake /coordinated assessment tool to help implement the required HEARTH Act. This will ensure "no wrong door" for persons experiencing homelessness or at risk of becoming homeless through information sharing amongst service providers as appropriate. In addition, improved data collection will assist not only the Continuum of Care but also the Urbana HOME Consortium members to prioritize programs and funding with the needs that frequently outpace available resources.

The City will continue to meet with the Housing Authority of Champaign County on a quarterly basis (minimum) to discuss local housing needs, trends and opportunities. Due to the partnership on the Bristol Place redevelopment, it is anticipated the City and Housing Authority of Champaign County may

meet more frequently during this Consolidated Plan period.

Discussion

The City will realize success with many of these goals through collaboration with the residents, funders and service providers.

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
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.	75.00%

Discussion

Appendix - Alternate/Local Data Sources



CITY OF URBANA

CITIZEN PARTICIPATION PLAN



Citizen Participation Plan

Citizen participation is a key component of the decision-making process in all Consortium & City programs. Citizen participation is particularly important to the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs as these programs provide funds for neighborhood development and redevelopment. Without citizen input into these activities, the Consortium would have no means of gauging public opinion on past performance of these programs nor would the Consortium be able to schedule future activities conducive to the needs of its residents.

This Citizen Participation Plan identifies the minimum levels of citizen participation activities, which will be undertaken by the Community Development Commission and the Grants Management Division as they implement the City's CDBG, HOME, and related community development programs. The Community Development Commission and Grants Management Division are encouraged to exceed these minimum levels whenever staffing and funding allow.

The City of Urbana, through its Community Development Commission and Grants Management Division, has provided and will continue to provide citizens with opportunities to participate in planning, implementing, and evaluating the Consolidated Plan and Annual Action Plans. Through the Grants Management Division, the City provides information to citizens, holds public hearings to obtain input of residents, and provides citizens with opportunities to comment on the activities of the Consolidated Plan/Annual Action Plans.

Virtual hearings may be held during declared disaster or pandemics. If virtual hearings are used, real-time response and accommodation for person with disabilities and/or with limited English proficiency will be made available to the greatest extent possible. The virtual hearing method will only be used in lieu of in-person hearings if national or local health authorities recommend social distancing and limited public gatherings for public health reason.

For purposes of this Citizen Participation Plan, the CDBG, HOME, and related community development programs are collectively referred to as the "Community Development Program." The Consortium and the City of Urbana, as lead entity, provide for citizen participation throughout all stages of the Community Development Program. This includes citizen involvement in the development of the Citizen Participation Plan, and any amendments to this Plan, as well as involvement in the areas discussed below.

Consolidated Plan/Annual Action Plan Development

Citizens are involved in the development of the Consolidated Plan, including Annual Action Plans and any substantial amendments.

Consolidated Plan Implementation

Citizens have an opportunity to be involved in policy decisions regarding program implementation via the Community Development Commission.

Assessment of Consolidated Plan Performance

Citizens and citizen organizations are given the opportunity to assess and submit comments on all aspects of the Consolidated Plan, Annual Action Plans, and Performance Reports, including the

performance of any program subgrantees. Citizens are also given the opportunity to assess projects and activities to determine whether Consolidated Plan strategies and specific objectives are being achieved. Citizens have opportunities to assess performance through public hearings and meetings, contact with the Community Development Commission, and contact with the Grants Management Division staff.

The Urbana Community Development Commission (CDC)

The CDC is comprised of nine Urbana residents appointed by the Mayor with consent of City Council. Appointees serve three-year renewable terms. The following excerpt from the By-Laws of the CDC explains the purpose of this body:

“The purpose of the Community Development Commission is to develop and recommend to the Urbana City Council a community development plan; advise the City Council on community development goals, objectives, and resource allocations; monitor and evaluate community development activities; receive citizen input; and represent the population in community development activities.”

Considering the above purpose, the CDC members make recommendations to the Urbana City Council on issues related to the Community Development Program, including but not limited to the following:

- Identification of housing and non-housing community development needs of low-income persons and persons with special needs such as homeless persons and non-homeless persons requiring supportive housing;
- Identification of strategies and specific objectives to address housing and community development needs;
- Establishment of programs and activities to further housing and community development strategies and specific objectives;
- Recommendation of CDBG and HOME program activities and budgets;
- Scheduling of Consolidated Plan/Annual Action Plan preparation and public hearings;
- Evaluation of program effectiveness.

The Grants Management Division provides staff support for the Community Development Commission. The Grants Management Division Manager or his/her appointee then communicates CDC recommendations to the Mayor and City Council.

Note: Additional approval by certain advising boards and commissions, as well as the Champaign City Council and/or the Champaign County Board may be in order. The process in these cases is essentially the same.

The CDC meets on the fourth Tuesday of each month at 6 p.m. at the Urbana City Building Complex. During preparation of the Consolidated Plan/Annual Action Plans, the CDC holds special meetings as necessary, in addition to the regular monthly meeting. All meetings of the Commission are open to the public.

Public Hearings and Plan Submission

This Citizen Participation Plan provides for public input meetings and hearings to obtain citizen views at different stages of the Community Development Program. Hearings and/or meetings are

held at times and locations which permit broad participation by all residents, particularly low-income persons. Public hearing arrangements facilitate the full participation of persons with disabilities, non-English speaking citizens, and elderly residents. All meetings/hearings are held in facilities accessible to persons with disabilities.

Because many CDBG and HOME activities are targeted toward residents of low-income neighborhoods, some meetings/hearings may be located at sites within these neighborhoods for the convenience of their residents. Because success of the Community Development Program depends in large part on cooperation of other housing and social service agencies, some hearings may be held at times and places convenient to representatives of those agencies.

Consolidated Plan/Annual Action Plan Hearings

The City/Consortium makes available to citizens, public agencies, and other interested parties information that includes the amount of assistance it expects to receive (including grant funds and program income) and the range of activities that may be undertaken, including the estimated amount that will benefit low- and moderate-income persons. This information is provided and made available once a proposed public hearing/meeting schedule is determined. At least one (1) public input meeting is held at a time and place convenient to social service agency representatives.

The City/Consortium holds at least three (3) public input meetings and two (2) public hearings during the Consolidated Plan and yearly Annual Action Plan process. One hearing will be held in the beginning of the planning process to receive input on housing and community development needs and strategies and to obtain comments on program progress and performance, and to obtain proposals for use of CDBG and HOME funds for the next fiscal year.

The second public hearing will be held at least 30 days before submittal of the Consolidated Plan/Annual action Plan to receive comments on the proposed final draft of the plan. All comments received regarding the draft plan, whether written or verbal, is considered by the City/Consortium in preparing a final document for submittal to HUD. A summary of comments and City/Consortium responses is included with the final submittal.

Substantial Program Amendments

The City/Consortium provides citizens at least 30 days to comment on any proposed substantial amendment prior to taking final action on the proposed amendment. An amendment to the Plan is considered substantial if it meets any one of the following four (4) criteria:

- The amendment proposes to use either CDBG or HOME funds for one or more activities which were not approved as part of the Consolidated Plan/Annual Action Plan submittal;
- The amendment proposes to alter the purpose, location, or class of beneficiaries of activities included in the Consolidated Plan/Annual Action Plan;
- The amendment proposes any change in the allocation or distribution of funds, activity, or recipient and the dollar amount of that change is equal to or greater than 25% of the current fiscal year federal allocation;
- The amendment proposes a strategy not included in the approved Consolidated Plan.

The City/Consortium notifies HUD in writing of any substantial amendment adopted by City Council. Any proposed amendments to the Consolidated Plan/Annual Action Plan not meeting the foregoing definition of "substantial amendment" may be authorized by City Council without special public notice or public hearing. The City/Consortium gives adequate notice of all public hearings through notification on social media, newspapers, UPTV, and/or written notice at least 14 days prior to the hearing. The public comment period may be reduced to not less than five (5) days during a declared disaster or pandemic with notice being published five days prior to the meeting.

- The City/Consortium publishes a display advertising notice of each hearing in legible type in the non-legal/non-classified section of the *Champaign-Urbana News-Gazette* at least fourteen (14) days prior to each hearing.
- The City/Consortium displays a notice of each hearing on the City of Urbana website and the City of Urbana Events Calendar, and UPTV at least fourteen (14) days prior to each hearing.

Notices indicated above indicate the date, time, place, and purpose of each hearing. Public notices of preliminary Consolidated Plan/Annual Action Plan hearings may include the following information:

- The amount of CDBG and HOME funds available to the City and HOME Consortium members for community development and affordable housing activities, including the annual grant, program income, and miscellaneous funds;
- The range of activities that may be undertaken with CDBG and HOME funds and examples of activities previously funded through these programs;
- The process for drafting and approving the Consolidated Plan/Annual Action Plan, including a schedule of meetings and hearings;
- The role of citizens in development of the Consolidated Plan/Annual Action Plan;
- A summary of important program requirements;
- Information indicating how citizens can obtain summaries, approved by Resolution of the City Council, of the City/Consortium's most recent Consolidated Plan draft, budget, and multi-year fiscal plan.

The City/Consortium sends a notice of availability of copies of the draft Consolidated Plan/Annual Action Plan electronically to appropriate neighborhood organizations and social service agencies, including the Housing Authority of Champaign County.

Non-Substantial Amendments

Any proposed amendment(s) to the approved Consolidated Plan that does not meet the above definition of a substantial amendment will be approved by the Grants Management Division Manager. No public notifications, public hearings, and public body approvals are required. A record of the transaction will be included in the budget file. Any change that comes about as a result of a disaster declared by either the Mayor or the Governor shall be included and notice of the change will be given to the public. However, in this case, the 30-day comment period is not applicable.

Access to Information

The City/Consortium provides the public full access to program information and makes an affirmative effort to provide adequate information to citizens, particularly low-income residents residing in neighborhoods targeted by the Community Development Program. The Consolidated

Plan/Annual Action Plan as drafted and adopted, substantial amendments as proposed and adopted, and performance reports as proposed and approved are available to the general public. Upon request, these materials are made available in a form accessible to persons with disabilities and non-English speaking persons in electronic format.

The City/Consortium provides full and timely disclosure of its program records and information consistent with Federal, State, and Local laws regarding personal privacy and confidentiality. Citizens may review documents relevant to the Community Development Program upon request at the Grants Management Division office during normal working hours (Monday through Friday, 8:00 a.m. to 5:00 p.m.).

Performance Reporting

The City/Consortium provides citizens with opportunities to comment on draft performance reports prior to their submittal to HUD. The City/Consortium publishes a notice at least 14 days prior to submission on social media, newspapers, UPTV, and/or the City's website announcing availability of a draft Performance Report.

Copies of proposed and approved Consolidated Plans/Annual Action Plans, Performance Reports, and substantial amendments to the plan are available for public review on the City of Urbana website at www.urbanaininois.us and at the following location:

- City of Urbana, 400 South Vine Street, Urbana
 - Grants Management Division, Community Development Services Dept.
 - City Clerk's Office
- Urbana Free Library, 210 West Green Street, Urbana

The City of Champaign is responsible to make the Plans and Reports available at the following locations:

- Champaign Public Library, 200 West Green Street, Champaign
- City of Champaign, 102 N. Neil Street, Champaign, Neighborhood Services Department Information Desk

Copies of the draft report may be emailed to appropriate neighborhood organizations and social service agencies upon request.

Information regarding the Community Development Program, including notices of public hearings/meetings and availability of draft documents, are provided to Housing Authority of Champaign County to afford the Housing Authority and its tenants an opportunity to provide input into the program.

Submission of Comments and Proposals

The City/Consortium encourages submission of comments and proposals concerning the Community Development Program by all citizens, particularly low-income persons and residents of low-income neighborhoods. This includes submission of comments to City staff, the Community Development Commission, and to City Council.

In notices of public hearings regarding preliminary and draft Consolidated Plans/Annual Action Plans, the City/Consortium makes clear the availability of CDBG and HOME funds to eligible subrecipients. Notices describe the process by which organizations may apply for CDBG and HOME funds from the City/Consortium. For full consideration, all proposals must be addressed to the City in care of the Grants Management Division.

The City/Consortium provides timely responses to all comments and proposals submitted to the Grants Management Division, including written responses to written comments and proposals stating the reasons for actions taken by the City/Consortium on the comments and proposals. All responses are made within fifteen (15) working days of submission of comments and proposals. During a declared pandemic or disaster, the responses will be made within five (5) working days.

Anti-Displacement Concerning CDBG and HOME Funded Programs

When implementing programs and activities included in its Consolidated Plan/Annual Action Plan, the City minimizes displacement of persons and businesses. Whenever possible, projects are sited and/or timed to minimize the number of persons who must be relocated to accommodate the projects. Whenever possible, specific vacant properties targeted by the City/Consortium for acquisition and clearance are acquired to prevent displacement.

In the event that an activity undertaken by the City/Consortium with Federal funds (i.e. CDBG, HOME, or other Federal Funds) results in displacement of a homeowner, tenant, or business, the City/Consortium will provide technical and financial assistance to the person or business owner. This is in accordance with the Federal Uniform Relocation Act and with Section 104(d) of the Housing and Community Development Act of 1974, as amended. Grants Management Division staff provide each person and/or business owner to be relocated with information regarding the relocation process and relocation assistance for which the person or business owner may be eligible. Staff provides this information in a manner easily understood by the client.

Technical Assistance

The City/Consortium provides technical assistance at the level and of the type deemed appropriate by the Grants Management Division Manager. Technical assistance is provided to the CDC and to any neighborhood or area-wide organization so such organization may adequately participate in planning, implementing, and assessing the Community Development Program. Technical assistance is also provided to groups of low-income persons and to groups of residents of neighborhoods targeted by the CDBG & HOME Programs to help such groups complete written comments and funding proposals in connection with the Community Development Program. All requests for technical assistance should be made to the Grants Management Division Manager, 400 South Vine Street, Urbana, Illinois 61801 or sedodd@urbanaininois.us

Complaints

Complaints regarding the Community Development Program should be addressed to the Grants Management Division Manager, 400 South Vine Street, Urbana, Illinois 61801 or sedodd@urbanaininois.us. The Grants Management Division Manager responds to any written complaint within fifteen (15) working days of its receipt.

Summary of Comments from Public Hearings

A summary of the comments at any of the public input meetings or hearings will be included along with a copy of the sign-in sheets from the public hearing events.

Summary of Efforts to Broaden Public Participation

The City of Urbana publishes information concerning the Consolidated Plan and Annual Action on the City website, www.urbanaininois.us. The City of Champaign publishes information concerning the Consolidated Plan and Annual Action on the City website, www.champaignil.gov.

Efforts will be made to distribute copies of all documents related to the Consolidated Plan and Annual Action Plan to better reach minority and disabled persons in an effort to gain feedback on the planning documents.

Explanation of Comments Not Accepted

All comments will be accepted and will be included in the Consolidated Plan.



HOUSING PROGRAM MANUAL

Program Years 2020 - 2024
July 1, 2020 - June 30, 2025

City of Urbana Grants Management Division Programs

Whole House Grant/Deferred Loan Program

Emergency Grant Program

Access Grant Program

Senior Repair Grant Program

Secondary Structure Demolition Program

Down Payment Assistance Program

Purchase/Rehab/Resell/Program

Property Acquisition/Demolition/Disposition Program

Prepared by
City of Urbana, Illinois

Approved by
Urbana City Council – Resolution No. _____

**City of Urbana
Housing Program Manual
Program Years 2020-2024**

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1.0 INTRODUCTION

1.1 Background

The Urbana City Council created the Urbana Community Development Commission in 1975 to develop a Community Development plan for the City. The Community Development Commission identified the need to provide housing rehabilitation assistance to certain older areas of the City. Low- and moderate-income residents of substandard dwellings were given greatest consideration for this assistance, consistent with national CDBG objectives. Since 1975 housing renovation has been a major component of Urbana's U.S. Department of Housing Urban Development (HUD) funded programs.

The Community Development Block Grant (or CDBG) Program is a federal entitlement program authorized by the Housing and Community Development Act of 1974, as amended. The Program provides annual grants on a formula basis to entitled cities and counties. Congress determines the amount of Community Development Block Grant funds available to entitled cities and counties through passage of the annual federal budget.

The HOME Investment Partnerships (or HOME) Program is a federal entitlement grant program authorized by Title II of the National Affordable Housing Act of 1990, as amended. The Program provides annual grants on a formula basis to entitled cities, counties, approved consortia, and states. Local governments receiving HOME funds are called "participating jurisdictions." Congress determines the amount of HOME funds annually available to participating jurisdictions through passage of the annual federal budget.

HUD is responsible for management and oversight of CDBG and HOME Programs. Under these programs the City is responsible for deciding how the CDBG and HOME funds will be used in its jurisdiction and for daily administration of the funds.

The purpose of the CDBG Program is to develop viable urban communities and neighborhoods by providing decent housing and a suitable living environment, and by expanding economic opportunities for low- and moderate-income persons. The HOME Program is intended to increase affordable housing opportunities, particularly for low-income persons. Under the CDBG and HOME Programs, the City retains the right to design housing assistance programs, as funding is available, to respond to local needs. Because community needs change over time, it is periodically necessary to review and revise the City's housing programs.

1.2 Programs

This manual contains guidelines for housing programs offered, as funding is available, by the City of Urbana during the period beginning July 1, 2020, and ending June 30, 2025. This manual supersedes all guidelines previously issued by the City of Urbana. Exhibit A summarizes the purpose and general requirements of each program.

- Whole House Grant/Deferred Loans (WHGDL)
- Access Grants (AG)
- Emergency Grants (EG)
- Senior Repair Service Grants (SRSG)
- Secondary Structure Demolition Program (SSDP)
- Down Payment Assistance Program (DPAP)
- Purchase/Rehab/Resell Program (PRRP)
- Property Acquisition/Demolition/Disposition Program (PADDP)

Housing programs are generally made available to households within the Community Development (CD) Target Area. The CD Target Area is defined according to the federal income guidelines using U.S. Bureau of the Census enumeration areas. By federal regulation more than half of the residents of the CD Target Area designated by the City must have incomes at or below 80 percent of median family income for Champaign County. The CD Target Areas, as established is illustrated on page eight.

Households assisted by these housing programs must meet federally mandated income guidelines for very-low and low-income persons. The current figures are included as Exhibit B and are subject to periodic revision by the U.S. Department of Housing and Urban Development. The income of the household and the location of the property to be renovated determine the program for which the household is eligible.

Households will be provided assistance after verification of income, assets, and project review. Reimbursements or payment is ineligible for work completed outside this process.

1.3 Authorized Activities

In adopting this manual the Urbana City Council directs its Grants Management Division (GMD) to implement housing programs as described herein. The Council authorizes the Manager of Grants Management Division to enter into contractual agreements with individual property owners to implement housing programs in accordance with these guidelines. The Council further authorizes the Manager of Grants Management Division to execute mortgages, releases, and subordination agreements necessary to implement these housing programs.

The Council authorizes the Manager of the Grants Management Division to enter into negotiations as may become available to purchase properties to be used through the City's programs such as Purchase/Rehab/Resell or Acquisition/Disposition Program to add properties to the City's portfolio for later use in the construction of new affordable housing.

The Council directs the Grants Management Division to pursue additional funding that may be available to help fund the programs listed in the manual. Additional funds may be used as Grants, Deferred Loans, Loans, etc., depending on the guidelines attached to said funds. Additional funding agents may be, Tax Increment Finance (TIF), Federal Home Loan Bank

(FHLB), Illinois Housing Development Authority (IHDA), or other participating financial institutions.

1.4 Conflict of Interest

Employees, agents, consultants, officers, elected officials, and appointed officials of the City Urbana who either 1) exercise functions or responsibilities with respect to CDBG or HOME, 2) are in a position to participate in the decision-making process relative to CDBG or HOME, or 3) may gain inside information with regard to CDBG or HOME activities are ineligible for assistance through the housing program. Such persons include, but are not limited to, the Mayor, City Council members, Community Development Commission members, the Chief Administrative Officer, Comptroller, City Attorney, Community Development Services Director, and all Grants Management Division staff. However, HUD may grant an exception to this rule on a case-by-case basis upon filing by the Grants Management Division of 1) disclosure of the conflict, 2) an assurance that public disclosure of the conflict has been made, and 3) a legal opinion that the interest would not violate state or local law. City employees who are not otherwise excluded by this conflict of interest provision are eligible to apply for housing assistance.

1.5 General Guidelines

The City's Grants Management Division shall generally process applicants for assistance through programs described in this manual on a first-come/first-served basis. From time to time, however, the demand for assistance through these programs may exceed the availability of funds or staff time to process all cases. The Grants Management Division may institute a prioritization system on either a temporary or permanent basis to determine the order in which projects will be funded. Any such prioritization system shall give highest priority for funding to persons of lowest income and greatest housing need.

Rehabilitation work financed through these programs is covered under a one-year guarantee on labor and product warranties that vary in scope depending on the product. At the time of project close out, the General Contractor shall provide the applicant with information on the guarantee, warranties, and home maintenance procedures. Defects in work noted within the one-year warranty period are generally repaired under the one-year labor guarantee. Thereafter, the property owner is responsible for home repairs and for claims under product warranties.

The City of Urbana recognizes that in unusual circumstances defects in renovation work may occur due to errors or omissions on the part of the contractor or City staff after the one-year warranty period. If this is truly the case, the City shall provide the owner with the opportunity to request grant funds to correct the defects through the City's Housing Program. Corrective action grants may be authorized by the Grants Management Division Manager. The income of the homeowner at the time of the request for correction assistance need not meet housing program eligibility requirements. Corrective action grants are processed in accordance with the Emergency Grant guidelines regardless of whether the homeowner would otherwise be eligible for the Emergency Grant Program.

The City of Urbana recognizes it may be relevant to make a conditional change to the outlined program guidelines throughout the program years in the manual. In these instances GMD shall submit the reason or reasons for the conditional change for that specific program. The Community Development Commission (CDC) may authorize GMD to proceed with the changes to the program with a majority vote of a CDC quorum.

**EXHIBIT A: CITY OF URBANA DEPARTMENT OF COMMUNITY DEVELOPMENT SERVICES
GRANTS MANAGEMENT DIVISION (GMD) HOUSING PROGRAMS FOR PROGRAM YEARS 2020-2024**

PROGRAM	PURPOSE	ELIGIBILITY AREA	INCOME ELIGIBILITY	INTEREST RATE	MAXIMUM \$ AMOUNT	UNDER-WRITING CRITERIA
WHGDL Whole House Grant/ Deferred Loan	Provide an owner-occupant a Deferred Loan for whole house rehabilitation to bring the structure into compliance with City of Urbana's Property Maintenance Code	Priority to CD Target Area Citywide on case by case basis pending funding availability	0 – 80% MFI	None	\$25,000 Maximum 12,500 Grant 12,500 Deferred loan	GMD
AG Access Grant	Provide grant assistance to an income-eligible homeowner, renter of a single-family residence or up to a four-unit complex, or trust deed recipient to eliminate physical barriers which inhibit the use of the dwelling unit by the person with Disability.	Citywide	0 – 80% MFI	None	Grant assistance up to a maximum amount of \$8,000 per program year	GMD
EG Emergency Grant	Provide grant assistance for an owner-occupant to alleviate a hazardous condition that poses a threat to the health and safety of the occupants	Citywide	0 – 80% MFI	None	Grant assistance up to a maximum amount of \$8,000 per program year	GMD
SRSG Senior Repair Service Grant	Provide grant assistance for general maintenance repairs which enable seniors and persons with disabilities to maintain their property. Eligible units include: single-family residences, units in duplexes, and mobile homes.	Citywide	0 – 80% MFI	None	Grant assistance up to a maximum amount of \$1,000 per program year	GMD

EXHIBIT A (Continued)

PROGRAM	PURPOSE	ELIGIBILITY AREA	INCOME ELIGIBILITY	INTEREST RATE	MAXIMUM \$ AMOUNT	UNDER-WRITING CRITERIA
SSDP Secondary Structure Demolition Program	Provide grant assistance funds to owner-occupied properties.	Priority given to CD Target Area*	Homeowners income < 80% MFI	None	Grant assistance up to a maximum amount of \$5,000	GMD
DPAP Down Payment Assistance Program	Provide Down Payment and closing cost assistance to income eligible home buyer. The WHDL program may be offered at same time to bring structure into compliance	Priority given to CD Target but available City Wide	Homeowners income < 80% MFI	None Forgivable Deferred Loan	Deferred loan for down payment and closing costs, up to maximum \$14,999	Financial Institution GMD
PRRP Purchase-Rehab-Resell Program	Provide for additional affordable housing. Purchase of deteriorating or vacant single family properties, bring the structure up to City of Urbana's Property Maintenance Code, and market the properties to income eligible homeowners.	Priority given to CD Target Area*	Homeowners income < 80% MFI	None	Agreement the property to remain affordable for the appropriate period of time, as determined by HUD guidelines	Financial Institution GMD
PADP Property Acquisition/Disposition Program	Provide for additional affordable housing. Purchase of dilapidated and vacant properties, clear and maintain for future use for affordable housing.	Priority given to CD Target Area*	Homeowners income < 80% MFI	None	Agreement the property to remain affordable for the appropriate period of time, as determined by HUD guidelines	Financial Institution GMD

*eligible properties outside of Target Area will be considered on a case-by-case basis

EXHIBIT B

Median Family Income Limits 2020

Median=\$83,600*

Family Size	30% MFI	50% MFI	60% MFI	80% MFI	MFI
1 person	17,600	29,300	35,150	46,850	58,600
2 persons	20,100	33,450	40,200	53,550	66,900
3 persons	22,600	37,650	45,200	60,250	75,300
4 persons	26,200	41,800	50,150	66,900	83,600
5 persons	30,680	45,150	54,200	72,300	90,300
6 persons	35,160	48,500	58,200	77,650	97,000
7 persons	39,640	51,850	62,600	83,000	103,700
8 persons	44,120	55,200	66,250	88,350	110,400

Rounded to the nearest \$50

*Effective 4/14/2020

SOURCE: U. S. Department of Housing and Urban Development

2.0 DEFINITIONS

Access Grant (AG): A non-repayable grant made to an income-eligible homeowner, or renter of a unit in a one to four unit structure, or trust deed recipient to eliminate physical barriers, which inhibit the use of the dwelling unit by a person with disability.

Administrative Assistant: The Administrative Assistant of the Grants Management Division or other person as authorized by the Manager of the Grants Management Division of the City of Urbana.

Amortization: The gradual extinguishment of a debt (including interest) by periodic payments.

CD Target Area: Designated low-income neighborhoods throughout Urbana, which qualify to receive federal funds to improve housing conditions and the general neighborhood environment (see page eight). The CD Target Area is eligible to receive federal funds for area benefit activities such as capital improvements and neighborhood beautification.

Code Violations: Violations of the current Building Safety Property Maintenance Code as adopted and amended by the City of Urbana, other applicable codes and ordinances adopted by the City, and applicable Department of Housing and Urban Development (HUD) standards.

Community Development Commission: A committee of Urbana residents appointed by the Mayor of the City of Urbana with the approval of the Urbana City Council for the purpose of making recommendations regarding the annual Community Development Block Grant and HOME programs and budgets, and monitoring CDBG/HOME-funded programs.

Contractor: A general contractor who meets the qualification guidelines set forth in Section 12.0 of the manual.

Grants Management Manager: The division head of the Urbana Grants Management Division.

Elderly Person: Person 62 years of age or older.

Emergency Grant (EG): Grant funds up to \$8,000 made available to repair a health or safety item. Emergency Grant funds are available only if the repair is immediately needed to mitigate a hazardous condition.

General Property Improvements: Work which is not required to bring a building into code compliance but which generally improves the condition and economic life of the property (painting, replacement of wood, floor covering, etc.).

Whole House Grant/Deferred Loan (WHGDL): A Grant/Deferred Loan up to \$25,000 is made available to provide labor, materials, and supplies to rehabilitate deteriorating dwelling units for qualified applicants. Through the renovation, property maintenance code violations, lead hazard reduction, and defective or aging systems on the premises shall be addressed. .

- Half of the program funds up to \$12,500 are provided by the City in the form of a grant.
- Half of the program funds up to \$12,500 are provided by the City in the form of a 5 year forgivable no interest deferred payment loan. No monthly, quarterly, or annual payments are required. During the 5

year loan term, if the home is not occupied as the primary residence, vacated, sold, rented to others, or title is otherwise transferred the entire deferred loan portion shall become due and payable to the City.

Grants Management Division (GMD): The division responsible for administering the Community Development Block Grant Program (CDBG) and HOME Program for Urbana and coordinating all CDBG/HOME activities as well as other funding provided by HUD. GMD is a division of the Urbana Department of Community Development Services.

Gross Annual Income: Annual income is the gross amount of income anticipated by all adults in a family during the 12 months following the effective date of determination. To calculate annual gross income the Department of Housing and Urban Development's Part 5 definitions used for all programs. See Appendix I for the complete HUD Part 5 income inclusions and exclusions.

Household: All persons who occupy a housing unit at the time the application is taken. GMD staff shall use the guidelines provided by the HUD Part 5 definition of household to determine whether or not persons with an ownership interest in the property who do not reside at the property shall be considered to be an "occupant" of the household for the purposes of determining household eligibility. Regardless of whether such individuals are counted as household members, they will be required to sign all applicable agreements, liens, and other documents provided by the City in order for the property to be eligible for City programs.

Housing Expenses: The sum of payments for principal and interest on loans secured by a lien on the property, hazard insurance premiums, and real estate taxes.

Housing Rehabilitation Coordinator: Coordinates and monitors rehabilitation services for eligible property owners; provides technical assistance; coordinates special rehabilitation, cleanup and clearance projects. Reviews and recommends approval of applications from residents and property owners for rehabilitation assistance.

Incipient Code Violations: An element of the structure which is not in violation of the housing code but which will likely deteriorate into a code violation in the near future.

Lien: A duly recorded encumbrance upon a property.

Owner: The property owner as recorded in the Champaign County Recorder of Deed's office.

Owner-Occupant: A person who occupies the property of which he/she is the owner (as defined above) and uses the property entirely for residential purposes or a person who has purchased a vacant structure for occupancy after the structure meets applicable codes.

PACE: Persons Assuming Control of their Environment, a non-profit organization registered in the State of Illinois and existing to serve the needs of persons with disabilities in Urbana and surrounding communities.

Person with Disability: A person who is receiving Supplemental Security Disability Income (SSDI) and/or is permanently impaired to the extent that he/she cannot fully utilize his/her living space without some physical modification(s).

Rehabilitation: The renovation of a reusable structure which overcomes deterioration and provides a satisfactorily improved physical condition for residential purposes.

Rehabilitation Specialist: A rehabilitation specialist of the Urbana Grants Management Division or other persons as authorized by the Manager of the Grants Management Division of the City of Urbana.

Residential Property: A property used solely as a dwelling unit.

Self-Help: Completion of all or a portion of housing rehabilitation work by the property owner/borrower. Self-help is not allowed in any project funded in accordance with this manual.

Senior Repair Service Grant (SRSG): Grant funds to up to \$1000 to provide general maintenance repairs which enable seniors and persons with disabilities to maintain their property. Eligible units include: single-family residences, units in duplexes, and mobile homes.

Single-Family Residence: A single-family owner-occupied residential unit.

Standard Dwelling Unit: A dwelling unit in compliance with the current Building Safety Property Maintenance Code, the current NFPA Life Safety Code as amended, and HUD Minimum Property Standards. Generally, a dwelling unit which meets all existing minimum housing code standards for habitation.

Substandard Dwelling: A dwelling unit that does not meet the criteria for a standard dwelling unit through: lack of maintenance; age of unit; neglect; lack of part or all plumbing, electrical, and heating facilities; or overcrowded conditions. The substandard dwelling can be considered to be one of two classifications: 1) deteriorated unit, i.e., one that is substandard but is structurally sound or able to be made structurally sound and can be brought up to standard condition with rehabilitation (formally known as substandard, suitable for rehabilitation); or 2) dilapidated unit, i.e., a substandard unit that has deteriorated to the extent it is unsafe, unsanitary, or dangerous to human life, and rehabilitation is not feasible (formally known as substandard, unsuitable for rehabilitation).

Three-Day Truth-in-Lending Recession Period: A three-day period generally commencing with loan closing during which a borrower may legally cancel a real estate loan without penalty. The three-day period commences with the latest of the following dates.

- 1) The date of loan closing
- 2) The date Truth-in-Lending disclosures are received
- 3) The date the owner receives the Notice of Right to Cancel

To cancel a loan transaction the borrower must return a signed and dated cancellation notice to the lender during the three-day recession period. A contract proceed order is issued after expiration of the three-day recession period if the loan has not otherwise been canceled.

Total Expenses: The sum of housing expenses (see definition above) and payments on installment loan debts with more than ten remaining payments; alimony, child support, and maintenance payments; total negative cash flow from all properties presently owned (except the subject property); and credit card payments in either the amount stated by the applicant or 10 percent of the outstanding card balance, whichever is higher. Childcare expenses shall be considered part of total expenses.

Vested Title: An interest in real estate carrying a legal right of present or future enjoyment and a legal right to convey the interest to another party.

3.0 PROGRAM OBJECTIVES

The City of Urbana Housing Programs are designed to further the following objectives:

- 1) To encourage the revitalization and stabilization of low- and moderate-income neighborhoods by implementing housing programs
- 2) To remove unhealthy or hazardous housing conditions in low- and moderate-income areas
- 3) To use state, federal, and other grant funding including but not limited to Community Development Block Grant (CDBG), HOME, Illinois Housing Development Authority (IHDA), and Federal Home Loan Bank (FHLB) funds as a catalyst to encourage residents of low- and moderate-income neighborhoods to improve their community
- 4) To revitalize and preserve the existing housing stock
- 5) To enable low-income families who cannot obtain conventional financing to rehabilitate their homes
- 6) To reduce utility costs and to improve the comfort of low-income families by incorporating energy conservation techniques into housing rehabilitation assistance
- 7) To conserve the property tax base in low- and moderate-income neighborhoods
- 8) To encourage employment and training opportunities for minority persons and females through the opportunity to bid on rehabilitation contracts
- 9) To finance needed home improvements using CDBG and HOME funds to the extent necessary and funds from private lenders to the maximum extent possible
- 10) To remove physical barriers impeding maximum use of residential property by persons with disabilities and to increase the number of handicapped accessible dwelling units, both owner-occupied and renter-occupied, in the City
- 11) To further implement the City's Consolidated Plan.

4.0 WHOLE HOUSE GRANT/DEFERRED LOAN

A Grant/Deferred Loan up to \$25,000 is made available to provide labor, materials, and supplies to rehabilitate deteriorating dwelling units for qualified applicants. Through the renovation, property maintenance code violations, lead hazard reduction, and defective or

aging systems on the premises shall be addressed. A lien is placed on the property to secure repayment of the forgivable deferred payment.

Half of the program funds up to \$12,500 are provided by the City in the form of a grant.

Half of the program funds up to \$12,500 are provided by the City in the form of a 5 year forgivable no interest deferred payment loan. No monthly, quarterly, or annual payments are required. During the 5 year loan term, if the home is not occupied as the primary residence, vacated, sold, rented to others, or title is otherwise transferred the entire deferred loan portion shall become due and payable to the City.

4.1 Eligible and Ineligible Activities

Eligible activities include general repairs which will bring the house into compliance with City of Urbana's property maintenance code while eliminating lead-based paint hazards. Eligible activities include but are not limited to the following:

- repair or replacement of defective or aging mechanical systems, i.e., electrical, plumbing and heating
- repair or replacement of defective building components and surfaces, i.e., foundations, roofs, porches and stairs, floors, ceilings and walls, doors and windows, siding and trim
- lead-based paint hazard reduction
- energy conservation activities, i.e., insulation, caulking and weather-stripping, siding, doors, and windows
- accessibility for disabled persons
- incipient repairs and general property improvements of a non-luxury nature
- site improvements and utility connections

Ineligible activities include:

- temporary improvements
- fixtures not permanently attached including appliances and window air conditioners
- fees for professional services of architects, engineers and other consultants
- construction or renovation of detached garages or out buildings

Priority is placed on renovation necessary to meet City of Urbana's property maintenance code, elimination of lead-based paint hazards, exterior renovation, energy conservation, and any eligible interior renovation.

4.2 General Terms and Conditions

- 1) The applicant may not apply for rehabilitation assistance through the Whole House Deferred Loan Program if the applicant or the property to be rehabilitated received whole house rehabilitation assistance from the Grants Management Division in the

past 10 years or the lien is still outstanding. However, the applicant may receive assistance through other programs listed in the manual if conditions arise and qualifications are met.

- 2) A Whole House Grant/Deferred Loan shall not exceed \$25,000.
- 3) A Whole House Grant/Deferred Loan recipient shall not be required to pay for administrative and program delivery expenses related to processing of the application, such as title searches and recording fees.
- 4) A lien shall be placed against the property for the purpose of recovering a portion of the cost of rehabilitation. The lien amount shall be calculated as the full amount of the deferred loan portion. During the 5 year loan term, if the home is not occupied as the primary residence, vacated, sold, rented to others, or title is otherwise transferred the entire deferred loan portion shall become due and payable to the City.
- 5) Indebtedness secured by the property shall not exceed 100 percent of the after-rehabilitation value of the property as estimated by Grants Management Division. After Rehab Value is calculated by adding the current tax assessment value to the half of the deferred loan portion. However if an appraisal has been completed within three years of the application, the appraisal or a current Comparative Market Analysis CMA, provided by a licensed real estate broker may be used in place of the assessed value.
- 6) During the loan term of the applicant, if the home is not occupied as the primary residence, vacated, sold, rented to others, or title is otherwise transferred, the deferred loan portion shall become immediately due and payable to the City.
- 7) Before documents can be executed to initiate the renovation project (i.e., note, mortgage, construction contract), the applicant must pay all sums necessary to release outstanding liens on the property other than a first mortgage and tax liens in good standing. Liens that must be released before work can proceed include, but are not limited to, liens for past-due income and sewer benefit taxes and liens for junk and debris removal. Property tax payments on the subject premises must be current at the time documents for the renovation project is executed.
- 8) Before documents can be executed to initiate the renovation project, the applicant must provide evidence in the form of a Certificate of Insurance that she/he has insured subject premises against loss by fire and hazards included within the term "extended coverage." This insurance shall be maintained in the amounts required by the City for as long as the property remains encumbered by the Deferred Loan. The City shall be listed as an additional insured on the property through the term of the loan.

4.3 Eligibility Criteria

For a dwelling unit to qualify for rehabilitation through the Grant/Deferred Loan Program, the unit must meet the following criteria:

- 1) Priorities shall be given to properties located in the CD Target Area. Owner-Occupants and persons participating in the Down Payment Assistance Program outside the CD target area shall be considered on a case by case basis as funding is available and approved by the GMD Manager.
- 2) Be classified as "substandard, suitable for rehabilitation" by the Grants Management Division in coordination with the Building Safety Division.
- 3) Be structurally sound or be able to be rendered structurally sound through rehabilitation. Units that cannot be cost-effectively renovated to meet City of Urbana's property maintenance code are ineligible for assistance under this program. GMD shall work with the owner in order to try and secure other alternatives as may be available to render a solution.
- 4) Be a unit which, after rehabilitation, will be a standard unit (i.e., without code violations, lead hazards, and more energy efficient).
- 5) Be a single-family owner-occupied residential property. Owner-occupied units in multiple-unit structures are ineligible for assistance under this program.
- 6) Not be located in an area which is in conflict with environmental or zoning regulations (e.g. not located within a floodplain or adjacent to a railroad or other noise source which has a day/night sound level in excess of Department of Housing and Urban Development Sound Level Standards) or with the 2015 Comprehensive Plan for Urbana as amended. Single-family residential properties which are in violation of the Urbana Zoning Ordinance, as determined by the Zoning Administrator and/or the Zoning Review Board, are ineligible for renovation under this program.

For an applicant to qualify for a Whole House Deferred Loan, he/she must meet the following criteria:

- 1) The applicant must have owned and lived in the residence for one year prior to applying for assistance. (Exception, applicants participating in the Down Payment Assistance Program may participate in the Whole House Deferred Loan Program pending funding availability and the applicant and structure meet the guidelines established for the program.
- 2) The applicant must be the person or persons in whose name title to the property is vested and remain the same for the duration of the Deferred Loan. In cases of dual ownership (resident and non-resident jointly own the property) any non-residents on the title must provide documentation of primary residence elsewhere.

- 3) The anticipated household annual (gross) income shall not exceed 80 percent of the median family income for Champaign County as released by HUD.
- 4) The HUD Part 5 definition of annual (gross) income shall be the method used in calculating annual income.

4.4 Processing Procedures

This section outlines procedures for preparing, processing, and approving an application for a Grant/Deferred Loan, determining work to be done on the property, procuring a contractor, and managing the rehabilitation contract.

4.4.1 Application Process

- 1) GMD staff shall interview and advise the applicant of the design and objectives of the housing assistance programs, the availability and benefits of housing rehabilitation assistance, and the specific terms and conditions under which assistance is provided.
- 2) GMD staff shall obtain the following information from and about the applicant and the subject dwelling:
 - a) Verification of employment.
 - b) Verification of other earnings and assets.
 - c) Verification of deposits with financial institutions.
 - d) Verification of mortgage or deed of trust from each holder of a lien secured by the property.
 - e) Verification of additional information, such as credit reports, necessary to make a determination of eligibility.
 - f) If applicable dependent on the number of applications the applicant may be placed on a prioritization list created by the GMD to prioritize based on household and need.

4.4.2 Work Determination/Contractor Procurement

- 1) During the initial walk-through, the Rehabilitation Specialist informs the homeowner of the contractor selection process. Proposals shall be solicited from the GMD Qualified General contractor list. The owner may choose a general contractor whose firm is not on the GMD Qualified General Contractor List provided that, prior to bid opening, the contractor not on the list will be required to meet the same criteria as Qualified General Contractors. If the owner intends to have such a contractor bid on the project, the Rehabilitation Specialist shall provide an application packet to the contractor as soon as possible (provided the contractor is interested in bidding on the project).

- 2) Schedule and conduct with Building Safety a property maintenance code inspection and lead hazard evaluation on the subject dwelling.
- 3) Prepare work description describing work to be accomplished, including code reports and lead hazard control plan.
- 4) Consult with applicant on preliminary work description and cost estimate including bid alternates.
- 5) After owner has reviewed the work description, Rehabilitation Specialist offers GMD Qualified General Contractor List to the owner for review.
- 6) Owner and Rehabilitation Specialist set date and time for pre-bid conference at the site.
- 7) Rehabilitation Specialist notifies contractors by mail of the pre-bid conference and solicits response from general contractors regarding intent to attend pre-bid and submit proposal. *Specialty Contractors notified shall generally be those whose area of expertise or specialty included in the work description.*
- 8) All attend pre-bid conference where concerns and questions are addressed. The General contractors and Subcontractors will be allowed to schedule with the owner and visit the site between pre-bid and bid opening to determine materials and labor required to submit a bid.
- 9) Coordinate the solicitation of formal sealed bids from qualified general contractors. The contract shall be awarded to that qualified contractor selected by the applicant so long as that contractor's bid is within 10 percent of the Rehabilitation Specialist's cost estimate.
- 10) Bids are opened at the time designated by the Rehabilitation Specialist within 14 days after pre-bid. Owner may wish to be present. Owner has ten days to select a contractor. If no bids are within 10 percent of the Rehabilitation Specialist's estimate, the project will be reviewed and modified as needed, then if required, rebid.
- 11) GMD schedules preconstruction loan closing and contract signing as soon as possible after contractor selection.
- 12) Issue Proceed Order after the expiration of the three-day Truth and Lending Disclosure period.

4.4.3 Contracting

Construction is undertaken only through a written contract between the contractor and the recipient of the Whole House Deferred Loan. GMD acts as the lender and is not a party to

the contract. However signature of the GMD Manager indicates the approval and review of an acceptable construction contract.

The construction contract shall consist of a single agreement signed by the contractor, accepted by the homeowner, and approved by the Grants Management Manager. It shall contain the proposal amount, all general conditions, and a description of all rehabilitation work to be performed. The contract may be changed as federal, state, and local laws, regulations, or policies deem necessary.

Drawings and/or specifications shall be prepared by the contractor only when deemed essential by GMD or Building Safety Inspector to show the scope and detail of the work involved, so misunderstandings can be avoided.

The contractor's proposal shall comply with general specifications, work description, code reports and lead hazard control as supplied by GMD. Provisions shall be made for acceptance of equal substitutions if accepted by the Rehabilitation Specialist. All proposals shall explicitly prohibit the use of lead-based paint and shall require the elimination of lead-based paint hazards.

GMD staff shall establish and, on the basis of the contractors' experience and qualifications, maintain a current list of contractors, subcontractors, and specialty contractors who are qualified and who are interested in doing rehabilitation work. GMD shall to the greatest extent feasible contract with Champaign County companies, firms, etc. Contracts shall be awarded per bid procedures outlined in Section 12.0.

Self-Help shall not be permitted in the Housing Rehabilitation Program.

Reimbursements will not be given for payments made outside the application process.

Rehabilitation Permit, utilities and building permit fees shall be required for construction work funded through the Grant/Deferred Loan Program. These fees are the responsibility of the contractor and his subcontractors.

4.4.4 Contract Management

- 1) Rehabilitation Specialist shall inspect rehabilitation work on a regular basis to see that all work is progressing satisfactorily and to monitor the quality of materials and workmanship and compliance with affirmative action guidelines and safe work practices for lead hazard control.
- 2) The contractor and/or subcontractor shall coordinate with code officials, Owner and Rehabilitation Specialist for final approval and inspection on each segment of work performed at the residence.
- 3) The Contractor shall schedule with the Rehabilitation Specialist a lead hazard clearance test for the work performed at the residence.

- 4) Rehabilitation Specialist shall conduct final inspection of rehabilitation work to ensure conformance with contract specifications and issue certificate of final approval when appropriate.
- 5) Rehabilitation Specialist shall obtain from the contractor release of liens, final invoices, and contractor's sworn statements and the Certificate of Occupancy for the residence prior to pay requests and prior to final payment to the contractor.

4.5 Close Out Procedures

- 1) Rehabilitation Specialist shall present the recipient with a copy of the contract, lead hazard clearance report, and the Certificate of Occupancy.
- 2) GMD staff shall give the recipient a copy of the recorded mortgage and note.
- 3) GMD staff shall request that the recipient complete and return a questionnaire pertaining to the program delivery.
- 4) GMD staff shall add information on the completed case to the Community Development Property Log

5.0 ACCESS GRANTS

An Access Grant is a non-repayable grant made to an income-eligible homeowner or renter of a single family residence as defined by HUD or up to a four unit complex, or trust deed recipient to eliminate physical barriers which inhibit the use of the dwelling unit by a Person with Disability. Grants may be made for renovation of single-family detached dwelling units as well as duplex units. Complexes with five or more units are not eligible to participate in this program.

5.1 Eligible and Ineligible Activities

Eligible activities include all types of general improvements necessary to remove barriers for accessibility by persons with disabilities. These activities include but are not limited to:

- 1) Permanent improvements to the property, such as ramp installation, door widening, installation of lowered light panels, renovation of kitchens and bathrooms, installation of visual fire/smoke alarms and doorbells for the hearing-impaired.
- 2) Detachable equipment to eliminate obstacles in the bathroom and kitchen but only if permanent improvements are impractical, exorbitant in cost, or unacceptable to the property owner (in the case of rental property).

Ineligible activities include general improvements not related to removal of barriers. These include:

- 1) Removal of code deficiencies and incipient code deficiencies.
- 2) Furnishings (items not permanently affixed to the property), except equipment noted above.

5.2 General Terms and Conditions

- 1) An Access Grant shall not exceed \$8,000.
- 2) An applicant may receive an Access Grant and then receive additional assistance through another rehabilitation assistance program described in this manual.
- 3) Access Grant assistance can be offered to an applicant even if the same property received assistance from the Grants Management Division through another program.
- 4) Access Grant processing costs shall be the responsibility of the GMD.
- 5) If a rental unit is retrofitted through the Access Grant Program and the tenant for which the unit is retrofitted vacates the unit, the owner agrees as follows:
 - a) The owner shall notify the GMD that the unit has been vacated. The GMD retains the right to reclaim any detachable equipment funded by the program but abandoned by a person with disability (i.e., no longer in use and not expected to be used).
 - b) The owner agrees that first priority in renting vacated units shall be given to persons with disabilities.

5.3 Eligibility Criteria

For a dwelling unit to qualify for remodeling with an Access Grant, the unit must meet the following criteria:

- 1) Be located within the corporate limits of Urbana.
- 2) Be structurally sound and relatively free of any building deficiencies that would render the property "substandard."
- 3) Not be located in an area which is in conflict with environmental or zoning regulations (e.g., not located within a floodplain or adjacent to a railroad or other noise source which has a day/night sound level in excess of the Department of Housing and Urban Development Sound Level Standards) or with the 2015 Comprehensive Plan for Urbana, as amended.

The applicant for an Access Grant is the person intending to occupy the unit upon retrofitting. For an applicant to qualify for an Access Grant, he/she must meet the following criteria:

- 1) The applicant can be the owner of record, a renter of record, or a trust deed recipient. If the applicant is not the owner of record, the Access Grant can be made for retrofit of the property only if the owner of record agrees to the retrofit.
- 2) The applicant's household income shall not exceed 80 percent of the median family income for Champaign County as determined by HUD.
- 3) The applicant must be 18 years old or older with a disability or have a dependent with a disability who is a permanent resident of the dwelling unit to be retrofitted.

5.4 Processing Procedures

This section outlines procedures for preparing, processing, and approving an application for an Access Grant, determining work to be done on the property, procuring a contractor and managing the rehabilitation contract.

5.4.1 Application Process

GMD will accept inquiries concerning Access Grants from owners of rental property and from social services agency personnel. The applicant for an Access Grant must, however, be the expected occupant of the unit to be renovated, either as the owner, renter, or trust deed recipient.

- 1) GMD staff shall interview and advise the Access Grant applicant of the design and objectives of the Access Grant Program and the availability and benefits of the Access Grant Program. GMD staff shall advise the applicant and owner (if different from applicant) concerning the specific terms and conditions under which assistance is provided.
- 2) GMD staff shall obtain and verify the following information concerning the applicant and subject dwelling:
 - a) Verification of employment.
 - b) Verification of other earnings, housing expenses, and assets.
 - c) Verification of deposits with financial institutions.
 - d) Applicant's interest in the property to be renovated.
 - e) Verification of a rental property a copy of the lease agreement must be provided.
 - f) Owner's approval of the proposed retrofit (if applicant is not the owner of record).
 - g) Any additional information necessary to make a determination of eligibility including disability if not otherwise obvious.

5.4.2 Work Determination/Contractor Procurement

- 1) GMD staff shall schedule and conduct an inspection of the property to determine barriers to be removed and to verify that dwelling is generally safe and sound.

Inspection team consists of Rehabilitation Specialist, Housing Inspector as required, applicant, and owner (if other than applicant).

- 2) Prepare a list of necessary property improvements and preliminary cost estimates and determine project feasibility, including a lead hazard evaluation as required of surfaces that will be disturbed.
- 3) Timing of completion of work under the Access Grant Program is especially important because the occupant often must rely on Access Grant improvements to be able to use (even enter) her or his dwelling unit. Consequently, advertised bidding is not required in the Access Grant Program.
 - a) For Access Grant projects with costs not exceeding \$1,000, no bid solicitation shall be required. The Rehabilitation Specialist assigned to the case may select any qualified general contractor or minority/female-owned specialty contractor in the event that a general contractor is not needed, so long as the contractor's proposal is reasonable and appropriate. In the event that a bid cannot be obtained from firms on these lists in a timely manner, the Grants Management Manager may authorize solicitation of bids from firms not on the lists.
 - b) For Access Grant projects with costs more than \$1,000 but not exceeding the \$8,000 program limit, the Rehabilitation Specialist assigned to the case shall solicit bids from the qualified general contractor list. Formal advertising shall not be required. The construction contract shall be awarded to the qualified general contractor submitting the lowest responsible bid.
- 4) GMD staff shall consult with applicant and owner (if other than applicant) to reach agreement on the construction contract.
- 5) GMD staff shall conduct preconstruction conference and contract signing, and prepare proceed order.

5.4.3 Contracting

Construction is undertaken only through written contracts between the contractor, the recipient of the Access Grant, and the owner if other than the applicant. GMD staff assists each applicant with arranging an acceptable construction contract or contracts.

The construction contract shall consist of an agreement or agreements signed by the contractor, accepted by the grant recipient and owner, and approved by the Grants Management Manager. It shall contain the proposed amount, all general conditions, and a description of all rehabilitation work to be performed. The contract may be changed as federal, state, and local laws, regulations or policies deem necessary.

Drawings and/or specifications shall be prepared by the contractor only when deemed essential by GMD or Building Safety to show the scope and detail of the work involved. The

contractor's proposal shall comply with general specifications as supplied by GMD. Provisions shall be made for acceptance of equal substitutions if accepted by the Rehabilitation Specialist, owner, and applicant. All proposals shall explicitly prohibit the use of lead-based paint and shall require the elimination of lead-based paint hazards.

Self-Help work shall not be permitted in conjunction with an Access Grant project.

Reimbursements will not be given for payments made outside the application process.

The contractor shall be responsible for utility and building permit fees required for construction work funded through the Access Grant Program.

5.4.4 Contract Management

GMD staff shall inspect rehabilitation work to see that all work is progressing satisfactorily and to monitor the quality of materials and workmanship and compliance with guidelines.

5.5 Close Out Procedures

- 1) Final inspection or Building Safety approval of the work to ensure conformance with contract specifications and issues.
- 2) Obtain from the contractor the lien waiver and invoice, prior to final payments.
- 3) Review file to be certain that all documentation is in order and that all necessary signatures have been obtained. Include before and after photographs in file.
- 4) GMD staff shall add information on the completed case to the Community Development Property Log.

6.0 EMERGENCY GRANTS

An Emergency Grant is available to single-family, owner-occupied residential properties to repair a health or safety item. Emergency Grant funds are available only if the repair is immediately needed to mitigate a hazardous condition.

6.1 Eligible and Ineligible Activities

Eligible activities include only those repairs necessary to alleviate a hazardous condition which poses a threat to the health and safety of the occupant, including repair or replacement of defective mechanical, electrical or plumbing systems, building components, and surfaces.

An actively leaking roof over a living space may be considered a condition warranting Emergency Grant assistance. At the discretion of the GMD, the course of action taken to eliminate the existing emergency may include additional work to prevent an imminent

emergency (i.e., replace furnace rather than repair, replace sewer line rather than repair, reroof rather than patch).

Ineligible activities include any repair that is not of an emergency nature, including weatherization activities, fixtures not permanently attached to the property, and fees for professional consulting services.

6.2 General Terms and Conditions

- 1) An applicant may receive an Emergency Grant to alleviate a hazardous condition and then receive additional assistance through another rehabilitation assistance program described in this manual.
- 2) Emergency Grant assistance can be offered to an applicant even if the same property received assistance through other programs administered by the Grants Management Division. Prior to approval of an Emergency Grant application, the applicant will be required to provide evidence of **property insurance** to the GMD. The GMD may then investigate whether any emergency repairs are eligible for insurance reimbursement. In the event the applicant applies for and receives reimbursement for emergency repair work from his/her insurance company, said insurance proceeds shall be used to reimburse GMD for costs incurred in making emergency repairs to the property.
- 3) An Emergency Grant shall not exceed \$8,000.
- 4) An Emergency Grant recipient shall not be required to pay administrative expenses related to processing of the Emergency Grant application.
- 5) Repayment of the Emergency Grant is not required, even if the grant is provided in conjunction with another rehabilitation assistance program. No lien is placed against the property for the purpose of recovering all or part of the Emergency Grant.

6.3 Eligibility Criteria

For a dwelling unit to qualify as eligible for work under the Emergency Grant Program, the unit must meet the following criteria:

- 1) Be located within the corporate limits of Urbana.
- 2) Be a single-family, owner-occupied residential property. Owner-occupied units in multiple-unit structures are ineligible for assistance under this program.
- 3) Be a dwelling unit with a situation deemed threatening to the safety and/or health of the occupants based on a determination made by the GMD. An inspection may be required by the Urbana Building Safety Division. Such items could include a

malfunctioning furnace, a problem with plumbing that renders sanitary facilities inoperable, roof leakage which impairs the structural integrity of the roof and its supports, or lead-based paint hazards.

For an applicant to qualify for an Emergency Grant, he/she must meet the following criteria:

- 1) The applicant has owned and resided at the residence one year prior to applying for assistance.
- 2) The applicant must be the person or persons in whose name title to the property is vested. Contract buyers and trust deed recipients will be considered on a case-by-case basis depending on the contract and legal terms but then only if the owner of record or contract seller consents to the Emergency Grant work.
- 3) The applicant must pay all sums necessary to release outstanding liens on the property other than mortgage and tax liens in good standing. Liens that must be released before work can proceed include, but are not limited to, liens for past-due income and sewer benefit taxes and liens for junk and debris removal
- 4) The applicant's household annual income shall not exceed 80 percent of the median family income figure determined by HUD for Champaign County.
- 5) The HUD Part 5 definition of annual (gross) income shall be the method used in calculating annual income.

6.4 Processing Procedures

This section outlines procedures for preparing, processing, and approving an application for an Emergency Grant, determining work to be done on the property, procuring a contractor, and managing the rehabilitation work.

6.4.1 Application Process

- 1) GMD staff shall interview and advise the client of the objectives and procedures of the Emergency Grant Program, objectives and procedures of other housing assistance programs that could be combined with the Emergency Grant project, and specific terms and conditions under which assistance is provided.
- 2) GMD staff shall obtain the following information from and about the applicant and the subject dwelling:
 - a) Verification of employment.
 - b) Verification of other earnings, housing expenses, and assets.
 - c) Verification of deposits with financial institutions.

- d) Verification of mortgage or deed of trust from each holder of a lien secured by the property.
- e) Verification of additional information, such as credit references, necessary to make a determination of eligibility.

6.4.2 Work Determination/Contractor Procurement

- 1) GMD staff shall schedule and conduct an inspection of the property. Urbana Building Safety Division may be required to verify the dwelling is generally safe and sound. A complete list of code violations is not required for this program nor must the property meet all City codes at the completion of the project.
 - a) If the emergency visual inspection of the property reveals numerous code violations and deteriorated conditions, the applicant will be asked to participate in the Whole House Deferred Loan Program if funds are available. This would address the entire structure and bring the house into code compliance.
 - b) If the applicant declines the Whole House Rehabilitation Program without just cause, the GMD shall not be required to complete the Emergency Grant for the resident. However, if the applicant does not qualify for the Whole House Rehabilitation Program but qualifies for the Emergency Grant Program, GMD staff shall proceed to eliminate the emergency condition.
- 2) GMD staff shall prepare a list of hazardous deficiencies which need immediate attention and correction, including a lead hazard evaluation as required of surfaces that will be disturbed during the Emergency Grant work.
- 3) GMD staff shall reach agreement with the applicant on work to be done and on the schedule for grant activities.
- 4) Due to the immediacy of Emergency Grant projects, formal advertised bidding need not occur. The GMD shall solicit a cost estimate or cost estimates from qualified contractors and contractors on the GMD Minority-Female Owned list. For projects with estimated costs of \$1,000 or less, multiple contractor quotations are not required. For projects with estimated costs exceeding \$1,000, quotations shall be solicited from qualified general contractor list. Formal advertising shall not be required. The construction contract shall be awarded to the qualified general contractor submitting the lowest responsible bid.

6.4.3 Contracting

Construction on Emergency Grant projects exceeding \$1,000 is undertaken only through a written contract between the contractor and the Emergency Grant recipient. The contract shall contain the bid amount, all general conditions, and a description of emergency rehabilitation work to be performed. The contract may be changed as federal, state, and local laws, regulations or policies deem necessary.

The contractor's proposal shall comply with general specifications, work description, and code reports as supplied by GMD. Drawings and/or detailed specifications shall be prepared by the contractor only when deemed essential by GMD or Building Safety to show the scope of work involved so misunderstandings can be avoided.

Self-Help shall not be permitted in Emergency Grant projects.

Reimbursements will not be given for payments made outside the application process.

The contractor shall be required to obtain and pay for building and utility permits for work funded through the Emergency Grant Program.

Contracts shall be awarded per bid procedures outlined in Section 11.0.

6.4.4 Contract Management

Inspect rehabilitation work to see that work is progressing satisfactorily and to monitor the quality of materials and workmanship.

6.5 Close Out Procedures

- 1) Final inspection or Building Safety approval of the work to ensure conformance with contract specifications and issues.
- 2) Obtain from the contractor the lien waiver and invoice prior to final payments.
- 3) Review file to be certain that all documentation is in order and that all necessary signatures have been obtained. Include before and after photographs in file.
- 4) GMD staff shall add information on the completed case to the Community Development Property Log.

7.0 SENIOR REPAIR SERVICE GRANTS

A Senior Repair Service Grant is a non-repayable grant made to income-eligible seniors or persons with disabilities of any age for the purpose of providing general maintenance repairs to enable the citizen to maintain his/her property.

7.1 Eligible and Ineligible Repairs

Eligible repairs shall include the following:

- 1) repairs that help the applicant maintain independence, including but not limited to:
 - handrail installation and repair
 - porch and step repair/replacement
 - grab bar installation

- installation of accessible water closet
 - installation of handheld shower unit
- 2) repairs that conserve financial and energy resources, including but not limited to:
 - repair/replace leaky faucets or water connections
 - repair/replace soffit, fascia and gutters, as well as roof patching
 - repair of furnace/central air conditioners
 - replacement /repair of entry and storm doors
 - replacement/repair of deteriorating windows and storm windows and screens
 - replacement of obsolete water heaters
 - plumbing repairs
 - 3) repairs that insure minimum health and safety standards, including but not limited to:
 - door hanging/replacement
 - installation of locks/deadbolts or level lock hardware
 - installation of smoke detectors/carbon monoxide detectors
 - wall and ceiling repairs/plaster patching
 - electrical repairs
 - floor repair/replacement to eliminate trip hazards

Ineligible Repairs

The following repairs shall not be provided to the applicant through the Urbana Senior Repair Service Program:

- 1) roof replacement
- 2) interior or exterior house painting
- 3) house restoration (historic preservation)
- 4) redecorating
- 5) lawn mowing, leaf raking, or snow removal
- 6) tree or brush trimming

7.2 General Terms and Conditions

- 1) An applicant may receive a Senior Repair Service Grant to address an eligible activity and also be eligible to receive additional assistance through another rehabilitation assistance program described in this manual.

- 2) A Senior Repair Service Grant may be offered to an applicant, even if the property received assistance from GMD through another rehabilitation program in the same program year.
- 3) A Senior Repair Service Grant shall not exceed the maximum amount of \$1,000 within the program year.
- 4) A Senior Repair Service Grant recipient shall not be required to pay administrative expenses related to processing of the application.
- 5) Repayment of the grant is not required even if the grant is provided in conjunction with another rehabilitation assistance program.
- 6) Reimbursements will not be given for payments made outside the application process.

7.3 Eligibility Requirements and Verification

To be eligible for assistance through this program, an individual/household must meet the following criteria:

- 1) The applicant must own and occupy the dwelling unit on which the repairs are to be made. (Trust Deeds and contract purchases are allowable with the approval of the owner of record.)
- 2) Eligible owner-occupied dwelling units include single-family residences, units in duplex structures, and mobile homes.
- 3) The dwelling unit on which repairs are to be made must be located within the corporate limits of the City of Urbana at the time repairs are made.
- 4) The individual for whom repairs are made must be 62 years old or older or be a person with a disability of any age.
- 5) The applicant's household income shall not exceed 80 percent of the median family income for Champaign County as determined by HUD.
- 6) Cost of repairs shall not exceed the maximum allotment amount per household per program year.
- 7) A Senior Repair Service Grant shall not exceed the maximum amount of \$1,000 within the program year.

7.4 Application Process

- 1) GMD staff shall interview and advise the client of the objectives and procedures of the Senior Repair Service Grant Program, objectives and procedures of other housing assistance programs that could be combined with the Senior Repair Service Grant project, and specific terms and conditions under which assistance is provided.
- 2) GMD staff shall obtain the following information from and about the applicant and the subject dwelling:
 - a) Verification of employment.
 - b) Verification of other earnings, housing expenses, and assets.
 - c) Verification of deposits with financial institutions.
 - d) Verification of homeowners insurance.

7.5 Work Procedures and Close Out

- 1) GMD shall prepare a Senior Repair Service work order/invoice requiring the applicant's signature prior to the work being performed, including a lead-based paint hazard evaluation as required.
- 2) The work order/invoice will be given to a qualified contractor from the list maintained by GMD. Selection of the contractor shall be conducted as per applicable HUD methods of procurement, as outlined in 24 CFR 85.36. A list of eligible contractors who have completed an application and provided all pertinent information to participate in the program shall be maintained by GMD. The projects shall be distributed among the contractors on a rotation basis determined by availability, hourly price, expertise in the project and by applicant request.
- 3) The contractor shall begin work at his/her earliest convenience. It shall be the responsibility of the contractor to coordinate the work hours with the client.
- 4) At the completion of the work the owner shall confirm satisfactory completion and approve invoice and payment to the contractor.

8.0 SECONDARY STRUCTURE DEMOLITION PROGRAM

This program provides up to \$5,000 as a non-repayable grant to income-eligible homeowners to eliminate unsafe secondary structures and deteriorating fence materials located on the property.

8.1 Eligible and Ineligible Activities

Eligible Activities:

- Demolition of garages including foundation materials
- Demolition of sheds including foundation materials

- Demolition of carports
- Demolition of dilapidated fencing materials
- Backfill of removed sub-grade materials to a rough grade, anticipate and compensate for settling

Ineligible Activities:

- Demolition of the primary structure
- Demolition of buildings attached to the primary structure
- Removal of toxic or hazardous materials left inside the structure
- Removal of vehicle left inside the structure
- Landscaping such as leveling to finish grade, replacing sod, grass seeding, replanting of shrubs and trees, etc.

8.2 General Terms and Conditions

- 1) The property must be a single-family residential property owned and occupied by the applicant. Grant assistance can be offered to an applicant even if the same property received assistance through other programs administered by the Grants Management Division.
- 2) The demolition grant shall not exceed \$5,000. If demolition cost proposals exceed \$5,000, the applicant/owner can provide the difference to complete the project. Those funds shall be required to be put in an escrow account with the City at the time the demolition contract is executed.
- 3) For the structure to qualify for demolition assistance, it must be structurally unsound or severely dilapidated.

Self-Help shall not be permitted through this program.

8.3 Eligibility Criteria

For the structure to qualify through the Program, the unit must meet the following criteria:

- 1) Be located in the CD Target Area. Properties outside of the Target Area will be considered on a case-by-case basis determined by funding availability and approval by the Grants Management Division Manager.
- 2) Be classified as substandard, severely dilapidated.
- 3) Be structurally unsound. Units that do not meet this criteria are ineligible for assistance under this program.

- 4) Be a single-family owner-occupied residential property. Owner-occupied units in multiple-unit structures are ineligible for assistance under this program.

For an applicant to qualify for this type of assistance, he/she must meet the following criteria:

- 1) The applicant must have owned and lived at this residence for one year prior to applying for assistance.
- 2) The applicant must be the person or persons in whose name title to the property is vested.
- 3) The applicant must pay all sums necessary to release outstanding liens on the property other than mortgage and tax liens in good standing. Liens that must be released before work can proceed include, but are not limited to, liens for past-due income and sewer benefit taxes and liens for junk and debris removal.
- 4) The applicant's anticipated household annual (gross) income shall not exceed 80 percent of the median family income for Champaign County as released by HUD. The HUD Part 5 definition of annual (gross) income shall be used in calculating annual income.

8.4 Processing Procedures

This section outlines procedures for preparing, processing, and approving an application for the program, determining work to be done on the property, procuring a contractor, and managing the project.

8.4.1 Application Process

- 1) GMD staff shall interview and advise the applicant of the design and objectives and specific terms of the program and conditions under which assistance is provided.
- 2) GMD staff shall obtain the following information from and about the applicant and the subject property:
 - a) Verification of household income.
 - b) Verification of other earnings, housing expenses, and assets.
 - c) Verification of deposits with financial institutions.
 - d) Verification of homeowners insurance.
 - e) Verification of additional information, such as necessary to make a determination of eligibility.

8.4.2 Contracting

Demolition projects are undertaken only through a written contract between the contractor and the program recipient. The contract shall contain the bid amount, all general conditions, and a description of work to be performed. The contract may be changed as federal, state, and local laws, regulations or policies deem necessary.

The contractor's proposal shall comply with general demolition specifications, as supplied by GMD. Drawings and/or detailed specifications shall be prepared by the contractor only when deemed essential by GMD or Building Safety to show the scope of work involved so misunderstandings can be avoided.

Self-Help shall not be permitted in these projects.

Reimbursements will not be given for payments made outside the application process.

The contractor shall be required to obtain and pay for all required utility and demolition permits.

8.5 Close Out Procedures

- 1) Final inspection or Building Safety approval of demolition work to ensure conformance with contract specifications and issues.

- 2) Obtain from the contractor the lien waiver and invoice prior to final payments.

9.0 DOWN PAYMENT ASSISTANCE PROGRAM

This program provides up to \$14,999 as a deferred loan to income-eligible homebuyers to acquire single-family housing within the Urbana City limits or Consortium limits if funded with HOME.

9.1 Eligible and Ineligible Expenses

Eligible Expenses:

- Downpayment assistance
- Closing cost assistance

Ineligible Expenses:

- Earnest money

9.2 General Terms and Conditions

- 1) The property must be a single-family residential property that is either owned and occupied by the seller or is vacant and has not been rented out in the past six months. Assistance can be offered to a buyer even if the same property received assistance through other programs administered by the Grants Management Division.

- 2) For the home to qualify for assistance, it must be located within the Urbana City limits or Consortium limits if funded with HOME.

- 3) Down payment assistance shall be provided in the form of a deferred loan to be forgiven in five years.
- 4) Homebuyers participating in the program must maintain the unit as his/her principal residence for the five-year period.

9.2.1 Amount of Assistance

- 1) GMD staff will determine the amount of assistance to be provided each program year based on market conditions, lender feedback, funding availability and programmatic requirements for the given program year. The maximum amount of assistance to a homebuyer shall not exceed \$14,999 or 10 percent of the purchase price of the home, whichever is less. Deferred loans offered to low-income buyers may not fall below \$1,000.

9.3 Eligibility Criteria

For the structure to qualify through the Program, the unit must meet the following criteria:

- 1) The unit must be located in the Urbana City limits.
- 2) The unit must be currently occupied by the Seller or vacant – the property may not have been rented within the past 6 months.
- 3) Be a single-family owner-occupied residential property. Buyers purchasing a duplex unit may only receive assistance if one-half of the duplex is being acquired. The City cannot provide assistance to buyers purchasing more than one dwelling unit in a single transaction.

For an applicant to qualify for this type of assistance, he/she must meet the following criteria:

- 1) The applicant must contribute a minimum of \$1,000 toward the purchase of the property. Earnest money may count towards this contribution requirement.
- 2) The applicant must demonstrate that he/she has sufficient funds to sustain the property over the life of the deferred loan.
- 3) The applicant must have total combined assets no greater than \$150,000.
- 4) The applicant must be the person or persons in whose name title to the property is acquired. Co-signers are not permitted through this program.
- 5) The buyer must acquire clear title to the property.

- 6) The applicant's anticipated household annual (gross) income shall not exceed 80 percent of the median family income for Champaign County as released by HUD. The HUD Part 5 definition of annual (gross) income shall be used in calculating annual income.

For a loan to qualify for this type of assistance, the following underwriting restrictions must be met:

- 1) The loan payments charged by the lender must incorporate an escrow account for property taxes and homeowners insurance.
- 2) The front-end ratio for the loan may not exceed 31 percent.
- 3) The back-end, or debt-to-income, ratio may not exceed 40 percent.
- 4) The City will not accept a position lower than second. Any financing other than the principal loan must subordinate to the City's lien.
- 5) The loan procured must be fixed-rate for the life of the loan with no prepayment penalty. Balloon payments are not acceptable.

9.4 Processing Procedures

This section outlines procedures for preparing, processing, and approving an application for the program, determining work to be done on the property, procuring a contractor, and managing the project.

9.4.1 Application Process

- 1) GMD staff shall obtain the following information from and about the applicant and lender:
 - i. Verification of household income.
 - ii. Verification of other earnings, housing expenses, and assets.
 - iii. Verification of deposits with financial institutions.
 - iv. Verification of additional information, as necessary to determination eligibility.
 - v. Universal Residential Loan Application
 - vi. Sales Contract
 - vii. Appraisal

9.4.2 Inspections

A City Inspector will inspect the property prior to closing to verify that the subject property is in compliance with the Property Maintenance Code of the City of Urbana. Any code violations will be cited in a formal memo from the Inspector and must be addressed prior

to reinspection occurs. The house must meet the City of Urbana's Property Maintenance Code prior to closing.

9.4.3 Agreements

Both a Homebuyer Program Agreement and a Mortgage will be recorded against the property as part of the deferred loan. The lien will be forgiven after a five-year period, and the mortgage will be released upon the request of the homeowner or a representative of the homeowner (such as a lender). The homeowner will be responsible for paying the City's release fee as well as any recording fee charged by the County Recorder's Office.

9.5 Whole House Rehabilitation Grant/Deferred Loan Program

Applicants approved for the Down Payment Assistance Program may also qualify and participate in the Whole House Grant/Deferred Loan Program at the same time.

Participation in the program is based on funding availability and priority is placed on properties located in the CD target area.

This program is designed to provide a grant/deferred loan for the rehabilitation of properties requiring substantial repair and or upgrades to structural, mechanical, electrical, deficiencies, or hazards with the property.

The applicant if approved must provide the Rehabilitation Specialist a copy of the housing inspection that was performed by a professional housing inspector prior to the purchase of the property.

The one year ownership and residency requirement for participation in the Whole House Grant/Deferred Loan Program shall be waived if used in coordination with the Down Payment Assistance Loan Program. This renovation will help eliminate code violations, lead hazards, and repairs to help with energy conservation.

Program Guidelines and Procedures shall be completed as described and incorporated in Section 4.0 Whole House Deferred Loan section of this manual.

10.0 PURCHASE/REHAB/RESELL PROGRAM

To further enhance program objectives as described in this manual, the City may engage in a program to purchase properties that are in danger of becoming blighted, rehabilitate them, and resell them as affordable housing. When opportunities become available, the City may purchase houses that do not fully meet local building codes but do not warrant demolition. The City shall initiate rehabilitation of those properties to preserve the affordable housing stock and maintain continuity of the neighborhood. These houses may then be sold as owner-occupied units to households which earn less than 80% of the area median family income, as per HUD guidelines.

10.1 Rehabilitation Process

In order to successfully rehabilitate acquired properties, the City may pursue a variety of partnerships, including but not limited to:

- Working with not-for-profit groups and/or Community Housing Development Organizations (CHDOs)
- Directly hiring contractors and overseeing the work internally
- Bidding out the project to for-profit developers and stipulating terms that will ensure an affordable end product

Any property acquired, rehabilitated, and sold shall only be used for homeownership. Any property rehabilitated through this program shall comply with the City's Property Maintenance Code and all applicable building, zoning, occupancy, codes upon its completion. Compliance with this section shall be documented through an issuance of a **Certificate of Occupancy** by the City of Urbana Building Safety Division. All rehabilitation work performed with the project shall be subject to issuance of permits and payment of permit fees.

10.2 Property Requirements

For a dwelling unit to qualify for this program, the unit must meet the following criteria:

- 1) Be located in the CD Target Area. Properties outside of the Target Area will be considered on a case-by-case basis.
- 2) Be classified as "substandard, suitable for rehabilitation" by the Grants Management Division in coordination with the Building Safety Division.
- 3) Be structurally sound or be able to be rendered structurally sound through rehabilitation. Units that cannot be cost-effectively purchased, renovated to meet code and resold are ineligible under this program. These properties may be used as acquisition for demolition and the property added to the City's land portfolio to be used for new construction.
- 4) Be a unit which, after rehabilitation, will be a standard unit (i.e., without code violation).
- 5) Be a single-family residential property. Multiple-unit structures are ineligible for this program.
- 6) Not be located in an area which is in conflict with environmental or zoning regulations (e.g. not located within a floodplain or adjacent to a railroad or other noise source which has a day/night sound level in excess of Department of Housing and Urban Development Sound Level Standards) or with the 2015 Comprehensive Plan for Urbana as amended. Residential properties which are in violation of the Urbana Zoning Ordinance, as determined by the Zoning Administrator and/or the Zoning Review Board, are ineligible under this program.

10.3 Marketing/Reselling Process

After the acquisition and successful rehabilitation of the property, the City shall work to ensure it is sold as an owner-occupied home to a low- or moderate-income family. In order to market the property to the appropriate market segment, the City may engage in one of the following tactics:

- Working with not-for-profit groups and/or CHDOs
- Hiring a realtor with experience in affordable housing
- Promoting through the Grants Management Division's extensive list of contacts with participating lenders, other housing agencies, or the general public

Any property acquired, rehabilitated, and sold pursuant to this program shall be used solely for the purpose of homeownership for persons at or below 80 percent of the median family income for Champaign County as determined by HUD.

10.4 Funding

Funding sources for initial purchase and rehabilitation may include but are not limited to: the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Tax Increment Financing (TIF), the Federal Home Loan Bank (FHLB), Illinois Housing Development Authority (IHDA), or other participating financial institutions.

Agreements and Deed restrictions may be required for use and occupancy and shall be secured through the contract documents as required by the funding used throughout the project. For example, if \$40,000 or less of HOME funds are expended in connection through the project, the property shall be used for owner-occupied housing and must remain affordable to a low-income family for a period of not less than ten (10) years. If more than \$40,000 is expended, the property must remain affordable for a period of not less than fifteen (15) years.

The City shall comply with the Uniform Relocation Act when acquiring property pursuant to this program, including issuance of required notices to property owners, and occupants, and payment of relocation benefits when required. All of the funds obtained through the sale of the acquired and rehabilitated property shall be returned to the City as required by the funding source to be used for other activities within the Purchase/Rehab/Resell program or other eligible projects.

10.5 Contract Management and Rehabilitation Close Out

- 1) The GMD or the organization in charge of the project shall inspect rehabilitation work on a regular basis to see that all work is progressing satisfactorily and to monitor the quality of materials and workmanship.

- 2) The GMD or organization in charge of the project shall make final inspection of rehabilitation work to ensure conformance with contract specifications.
- 3) The contractor and/or subcontractors shall coordinate with code officials, GMD, and/or the organization for final approval on each segment of work performed at the residence.
- 4) The GMD or organization shall schedule and complete a lead clearance test for the lead reduction work performed at the residence.
- 5) The GMD or the organization shall obtain from the contractors any manufacturers' and suppliers' warranties, release of liens, invoices, and contractor's sworn statement prior to final pay request for rehabilitation work. The GMD or organization shall obtain a Certificate of Occupancy for the residence prior to issuing final payment to the contractor.
- 6) Review file to be certain that all documentation is in order and that all necessary signatures have been obtained. Include before and after photographs in file.

11.0 PROPERTY ACQUISITION/DISPOSITION PROGRAM

Property Acquisition in Support of New Construction Relocation/Clearance/Disposition is part of an ongoing effort to sustain and maintain neighborhoods.

11.1 Authorized Activities

When opportunities become available, the Grants Management Division Manger may negotiate and purchase substandard housing and vacant properties primarily in the CD Target Area. Properties outside of the Target Area may be considered on a case-by-case basis and funding availability. These properties shall then be cleared and maintained in the City's land portfolio until, if the desired national objective is for low and moderate income housing, donation or sale to a local non-profit housing developer or CHDO for new construction of affordable housing. Households, which earn less than 80 percent of the area median family income as determined by guidelines, may purchase these homes. If the applicable national objective is the reduction of slums and blight, then projects may be completed as soon as the blighting factor has been eliminated.

11.2 Property Qualifications:

- 1) Be located in the CD Target Area. Properties outside the target may be considered on a case-by-case basis. Properties that are acquired and cleared as part of the slum and blight national objective can be located Citywide.
- 2) Be classified as a "substandard dwelling" by the Grants Management Division in coordination with the Building Safety Division.

- 3) Be structurally unsound. Units that cannot be cost-effectively purchased, renovated to meet code and resold are eligible under this program. These properties may be used for acquisition/demolition and added to the City's land portfolio to be used for new construction.
- 4) Be a single-family residential property or duplex unit. Multiple-unit structures may be considered on a case-by- case basis.
- 5) Not be located in an area which is in conflict with environmental or zoning regulations (e.g. not located within a floodplain or adjacent to a railroad or other noise source which has a day/night sound level in excess of Department of Housing and Urban Development Sound Level Standards) or with the 2015 Comprehensive Plan for Urbana, as amended. Residential properties which are in violation of the Urbana Zoning Ordinance, as determined by the Zoning Administrator and/or the Zoning Review Board, are ineligible under this program.

11.3 Acquisition Process

In order to successfully acquire properties, the Council authorizes the Manager of the Grants Management Division to enter into negotiations as may become available to purchase dilapidated and vacant properties. The properties will be used through the City's programs as Purchase/Rehab/Resell or Property Acquisition/Disposition to add properties to the City's portfolio for later use in the construction of affordable housing. Procedures to ensure compliance with HUD and program guidelines including relocation benefits shall include but not be limited to the following.

- Letter of interest with accompanying return receipt of notice
- Information Notice for Voluntary Acquisition of Property
- Title Policy as proof of ownership and outstanding liens
- Appraisal and Appraisal review (if applicable)
- Offer to purchase with statement for just compensation, response to the offer and negotiation
- City Council Ordinance approval of the purchase
- Environmental Review and clearance achieved
- Property purchase (closing), Warranty Deed recorded, Title Insurance Policy
- Proper maintenance of the property until disposition

As listed above, these steps are followed in the property acquisition process. However throughout the process, additional concerns and/or complications may arise that could include additional requirements as imposed by HUD or other governing bodies, such as possible relocation assistance, numerous persons listed on the title, numerous liens against the property, etc. In these instances, the GMD shall ensure the proper documentation, assistance, lien releases, and negotiations per HUD requirements. The GMD shall incorporate the Uniform Relocation Act Acquisition & Relocation Section 104(d) Replacement Housing and Relocation as required by HUD.

11.4 Demolition Process

The property shall be secured, and an asbestos inspection and report shall be completed. The project shall be advertised for bid, and contractors who have previously bid on demolition projects shall be notified. The Invitation for Bid shall include Instruction to Bidders, Specifications, Bid Proposal Form, Purchase Certification Form, Equal Employment Opportunity Form, and Pre-Demolition Asbestos Survey. The contractor shall familiarize themselves with the documents prior to submitting their Proposal.

Demolition projects are undertaken only through a written contract between the contractor and the City. Contracts shall be awarded to the party submitting the Lowest Responsible Bid. The lowest responsible bid shall generally be the bid proposal from the bidder who has (1) complied with all bid specifications, bid instructions, and contract requirements and (2) offers to perform the contract for the lowest price. The City reserves the right to reject any and all bids. The contract shall contain the bid amount, all general conditions, and a description of work to be performed. In the event that the lowest responsible bidder is unable to provide the required documentation in a timely manner, the City may reject the bid and negotiate with the bidder who submitted the next lowest responsible bid. The City may continue this process until a successful bidder is determined. The contract may be changed as federal, state, and local laws, regulations or policies deem necessary.

The contractor's proposal shall comply with general demolition specifications, as supplied by GMD including a Pre-Demolition Asbestos Survey. Drawings and/or detailed specifications shall be prepared by the contractor only when deemed essential by GMD or Building Safety to show the scope of work involved so misunderstandings can be avoided.

11.5 Contractor Requirements

The contractor shall be required to obtain and pay for all required utility and demolition permits.

The contractor shall be responsible for the cost of transportation and verification of disposal of all materials to a licensed landfill area, which will accept these materials. The City encourages recycling of demolition materials where possible.

Demolition permit is required and may be obtained from the City of Urbana.

Contractor must be bonded with the City of Urbana and is required to have evidence of such bond on file with the Urbana Engineering Division prior to contract signing.

11.6 Close Out Procedures

- 1) Interim and Final Inspections by Building Safety Division for approval of demolition work to ensure conformance with contract specifications and issues.

- 2) Obtain from the contractor the disposal verification, lien waiver and invoice prior to final payments.
- 3) Review file to be certain that all documentation is in order and that all necessary signatures have been obtained.

11.7 Property Maintenance and Disposition

Properties acquired in support of new construction of an ongoing effort to sustain and maintain neighborhoods shall be maintained until such time disposition occurs. Properties shall be donated, transferred, or sold to a non-profit housing developer or CHDO for the use of new construction of affordable housing if the low and moderate income housing national objective is sought. The following shall be the process in which the properties shall be disbursed.

- The GMD shall notify non-profit housing developers and CHDOs of any and all properties the City owns that may be used for the construction of new affordable housing. The GMD shall maintain and update the list.
- A residence shall be constructed in accordance with all applicable land development, zoning, and building codes, and the visitability standards of the City of Urbana, Illinois, and with any and all covenants recorded for the subdivision in which Subject Property is located.
- A request for each property from the non-profit housing developer or CHDO shall be submitted in writing to the Manager of the Grants Management Division with the proposed time frame for construction, sale, and all other applicable information that may be pertinent to the project, i.e. funding appropriated for the construction, income qualifications for potential owner, building design, etc. At no time shall the housing developer request properties to land bank for future development.
- The City shall convey properties by good and sufficient Warranty Deed, subject to current general taxes, covenants, conditions, restrictions, easements apparent or of record, and to all applicable zoning laws and ordinances.
- The Developer shall accept the property in its “as-is” condition, and City disclaims all warranties express or implied as to the condition of Subject Property.
- After transfer of the property, the Developer shall be responsible for property maintenance and obtaining and paying for all permits required under said codes.

- The residence constructed on these properties shall be substantially compatible in design and quality of construction as required by the Building Safety Division and the Grants Management Division Manager, acting on behalf of the City. Additional alterations to the proposed design may be required prior to issuance of any building permit.

The residence constructed on Subject Property must subsequently be sold only to a family having income at or below 80 percent of Median Family Income for Champaign County based on household size. Developer shall keep record of compliance with this Section on file for inspection by representatives of the City and the U.S. Department of Housing and Urban Development.

11.8 Removal of Slum and Blight on a Spot Basis

Properties may be acquired and/or cleared to ameliorate a blighting factor outside of a designated slum or blighted area when the property cannot be immediately transferred to a non-profit housing developer or CHDO. In such instances, the process described below shall be followed.

To comply with the national objective of elimination or prevention of slums or blight on a spot basis, i.e., outside a slum or blighted area, an activity must meet the following criteria:

- The activity must be designed to eliminate specific conditions of blight or physical decay not located in a designated slum or blighted area; and
- The activity must be limited to Clearance alone or Acquisition and Clearance

11.8.1 Acquisition

- 1) Acquisition may qualify under the Slum or Blighted Area category if the acquired real property is in an area designated by the grantee as a slum or blighted area, and the property will be used in a manner which addresses one or more of the conditions which contributed to the deterioration of the area.
- 2) Acquisition may qualify under the Spot Blight category if the acquired property is located outside a designated slum or blighted area and the acquisition is required for clearance which will eliminate specific conditions of blight or physical decay on a spot basis.
- 3) The acquisition of property that is located outside a designated slum/blight area and the acquisition is a prerequisite for clearance, which will eliminate specific conditions of blight or physical decay on a spot basis.

11.8.3 Clearance

- 1) Clearance may qualify under the Slum or Blighted Area category if the clearance activities are in an area designated by the grantee as a slum or blighted area and

address one or more of the conditions which contributed to the deterioration of the area.

- 2) Clearance may qualify under the Spot Blight category if the activity eliminates specific conditions of blight or physical decay on a spot basis not located in a designated slum/blight area.
- 3) Clearance activities not involving acquisition can only be undertaken once the legal authority to proceed has been obtained from the owner of the property. Clearance activities alone will be undertaken upon availability of funds.

11.8.3 General Terms and Conditions

- 1) The full amount of any demolition and acquisition expenses may be secured with a lien placed on the property that will be payable upon transfer of the property. The lien may be forgiven by the Grants Management Division if the property is transferred to a non-profit housing developer or CHDO.
- 2) The City of Urbana is required to expend 70 percent of their CDBG funds to benefit low and moderate income persons. Actions taken through the slum and blight national objective do not count toward this amount.

12.0 CONTRACTING POLICIES AND PROCEDURES

This section describes the general contracting policies of the City of Urbana as they relate to housing rehabilitation projects, procedures whereby contractors can become eligible to contract for CDBG- and HOME-funded projects, policies governing use of self-help in housing rehabilitation assistance programs, and housing rehabilitation projects conducted in conjunction with for profit individuals and companies, non-profit organizations, Empty Tomb, Inc.

12.1 General Contracting Policies

The City of Urbana encourages general contractors awarded CDBG- and HOME-funded contracts to utilize subcontractors and material suppliers located in Champaign County, employing Champaign County residents, and furthering federal, state, and local affirmative action goals.

Contracting Policies Pertaining to Whole House Deferred Loan

See WHDL Program described in this manual.

Contracting Policies Pertaining to Access Grants

See Access Grant Program described in this manual.

Contracting Policies Pertaining to Emergency Grants

See Emergency Grant Program described in this manual.

Contracting Policies Pertaining to Senior Repair Service Grants

See Senior Repair Service Grant Program described in this manual.

Contracting Policies Pertaining to Secondary Structure Demolition Program

See Secondary Structure Demolition Program described in this manual.

Contracting Policies Pertaining to Purchase/Rehab/Resell Program

See Purchase/Rehab/Resell Program described in this manual.
Contracting Policies Pertaining to Property Acquisition/Disposition Program
See Property Acquisition/Disposition Program described in this manual.

12.2 Contractor Standards

As described above, all Urbana housing rehabilitation programs utilize a list of qualified general contractors, minority/female-owned specialty contractors, or both. To implement these programs, GMD maintains lists of qualified general contractors and minority/female-owned specialty contractors. The City has adopted the following minimum standards for inclusion on these lists.

12.2.1 Standards for Qualified General Contractor List

Qualified general contractor status indicates the contractor has the financial resources and the experience in both project management and construction trades necessary to successfully complete housing rehabilitation projects of the nature undertaken through the City's housing rehabilitation programs. GMD maintains a list of qualified general contractors eligible to participate in the City's housing rehabilitation programs. To qualify for inclusion on the list, a general contractor must submit an application to GMD, which evidences that the contractor meets the following standards.

- 1) The contractor has successfully completed at least two similar cases of nature and cost to those funded through the Urbana housing rehabilitation program to the satisfaction of client, vendors, and subcontractors. The two cases must involve management of at least one subcontractor and direct experience in one or more construction trades.
- 2) The contractor must provide evidence of insurance of the types and amounts as follows. The amounts are minimum levels.
- 3) The Contractor shall maintain during the entire period of his performance under this Contract for Rehabilitation the following minimum levels of insurance. All policies shall be written with insurance carriers qualified to do business in the State of Illinois.
 - a) Worker's Compensation Insurance - Per Illinois Statutory Requirements
(REQUIRED BY THE CITY)
 - b) Comprehensive General Liability policy to cover bodily injury to persons other than employees and for damage to tangible property, including loss of use thereof, including the following exposures.
 1. All premises and operations.
 2. Explosion, collapse, and underground damage.
 3. Contractor's Protective coverage for independent contractors or subcontractors employed by him/her.
 4. Contractual Liability for the obligation assumed in the Indemnification and Hold Harmless agreement of the contract.
 5. Personal Liability endorsement with no exclusions pertaining to employment.
 6. Products and completed operations coverage. Combined single limits of at least one million (\$1,000,000) per occurrence.

- c) Automobile Liability – Combined single limits of at least Five Hundred Thousand (\$500,000) per occurrence bodily injury/property damage. Auto liability shall include owned, non-owned, and hired vehicles.
 - d) Umbrella Liability Policies may be used to satisfy the limits named above.
 - e) Pollution Liability (if applicable) - as required by the State of Illinois Department of Public Health for Lead Abatement Contractors.
- 4) The contractor must have financial resources including working capital and sufficient credit necessary to purchase building materials and retain subcontractors for housing rehabilitation work.
 - 5) The contractor must be capable of securing permits required for housing rehabilitation. The contractor must have licenses required for construction trades or must be able to subcontract with firms that do.
 - 6) The contractor must be in good standing with other federal, state, and local agencies and may not be on any government-maintained debarred contractor list.
 - 7) The contractor must be in good standing with the Federal Internal Revenue Service and the State Department of Revenue. The contractor may not be subject to federal or state tax levy or lien.
 - 8) The contractor adheres to the City's Equal Employment Opportunity Ordinance (or for companies new to City contracting, agrees to adhere to the ordinance and has the necessary written policies and procedures to do so). Continued participation in the housing rehabilitation programs is based in part on efforts by the contractor to retain minority/female-owned subcontractors in GMD-funded construction work.

GMD will approve contractors for the qualified general contractor list. GMD reserves the right to approve contractors for listing on the qualified general contractor list with conditions such as limits on project size and/or on the number of contracts the contractor will be allowed to undertake simultaneously.

GMD reserves the right to remove a contractor from the qualified general contractor list or to limit the scope of work by the contractor in the program for any of the following reasons. Prior to taking such action, GMD shall provide the contractor written notification of the deficiency and shall allow the contractor reasonable time to correct said deficiency.

- 1) The contractor fails to continue to meet any of the qualification standards listed herein. The contractor fails to comply with provisions of a program construction contract and is declared in default of said contract. Grounds for declaration of default include, but are not limited to, the following:
 - a) Poor workmanship
 - b) Unable to secure and maintain the proper licenses and insurance requirements
 - c) Continued violation of a contract start or completion date
 - d) Abuse of change-order provisions
 - e) Bankruptcy or insufficient financial resources to complete work
- 2) The contractor's and subcontractor's conduct toward program clients is inconsistent with public policy.

12.2.2 Standards for Minority/Female-Owned and Specialty Contractor List

A minority/female-owned and specialty contractor is a firm specializing in one or more construction trades in which more than half of the assets are owned and controlled by a minority or female person or persons.

Prior to commencement of any work funded through GMD, the company must meet the following additional standards.

- 1) The contractor must submit the appropriate Equal Employment Opportunity forms in an acceptable manner.
- 2) The contractor must provide evidence that she/he has insurance of the type and minimum amounts cited in Standards for Qualified General Contractor List.
- 3) The contractor is capable of securing building and utility permits as necessary for the construction work proposed by the contractor.
- 4) The contractor is judged by GMD to have an acceptable record of performance, integrity, financial resources, and technical expertise as determined by investigation of information requested by GMD and provided by the contractor.

12.3 Self-Help in Rehabilitation Assistance Programs

Self-help is not allowed in any project funded in accordance with this manual.

12.4 Rehabilitation Projects in Conjunction with non-profit agencies such as Empty Tomb, Inc.

Rehabilitation assistance through programs described in this manual is limited to a maximum funding amount per program. Recognizing that some projects cannot be completed at that cost, GMD may enter into a cooperative arrangement with a non-profit service organization such as Empty Tomb, Inc., a private, non-profit social service organization based in Champaign. GMD will provide CDBG/HOME funds to a homeowner for purchase of building materials up to the maximum amount available per program. The materials are then installed by the organization staff and volunteers pursuant to a contract between the organization and the homeowner. Staff and volunteers of such organizations are not eligible for reimbursement for their labor. The decision to involve any non-profit service organization in the project is ultimately made by the homeowner.

Non-profit agencies may be utilized through the City's Purchase/Rehab/Resell Program on a case-by-case basis as determined by the work to be accomplished, funding availability, and time allotted for the project. The City shall enter into a memorandum of understanding with the agency to provide funding for the materials and specialty contractors required to complete the project. Non-profit agencies and volunteers are not eligible for reimbursement for their time and labor. The agencies shall be required to submit proof of insurance. All policies shall be written with insurance carriers qualified to do business in the State of Illinois.

- 1) Worker's Compensation Insurance - Per Illinois Statutory Requirements
(REQUIRED BY THE CITY)

- 2) Comprehensive General Liability policy to cover bodily injury to persons other than employees and for damage to tangible property, including loss of use thereof, including the following exposures.
 - a) All premises and operations.
 - b) Explosion, collapse, and underground damage.
 - c) Contractor's Protective coverage for independent contractors or subcontractors employed by him/her.
 - d) Contractual Liability for the obligation assumed in the Indemnification and Hold Harmless agreement of the contract.
 - e) Personal Liability endorsement with no exclusions pertaining to employment.
 - f) Products and completed operations coverage. Combined single limits of at least one million (\$1,000,000) per occurrence.
- 3) Automobile Liability – Combined single limits of at least (\$500,000) per occurrence bodily injury/property damage. Auto liability shall include owned, non-owned, and hired vehicles.
- 4) Umbrella Liability Policies may be used to satisfy the limits named above.
- 5) Pollution Liability (if applicable) - as required by the State of Illinois Department of Public Health for Lead Abatement Contractors.

Involvement by a non-profit agency is determined on a case-by-case basis but is generally limited to a portion of the rehabilitation work at any particular site. Work is based on the type of renovation to be undertaken and on the availability of volunteers. Work requiring licensing such as electrical, plumbing, etc. shall be completed by licensed subcontractors and shall be paid accordingly. Requests for payment submitted by the non-profit agencies to GMD shall be reviewed by GMD for reasonableness and completeness. Reimbursement for any material purchases may be disallowed if the GMD determines that the material cost significantly exceeds the suggested retail price of the material or if the GMD determines upon inspection of the property that the material has not been used in the rehabilitation. GMD shall encourage non-profits to purchase material supplies from Champaign County vendors whenever possible.

APPENDIX I: HUD PART 5 INCOME DEFINITIONS

HUD Part 5 Income Inclusions:

- 1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services (before any payroll deductions).
- 2) The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness cannot be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.
- 3) Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in number 2 above. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD.
- 4) The full amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic payment (except Supplemental Security Income (SSI) or Social Security).
- 5) Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (except for certain exclusions, as listed in paragraph 3 under Income Exclusions).
- 6) Welfare Assistance. Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual income:
 - a) Qualify as an assistance under the TANF program definition at 45 CFR 260.31; and
 - b) Are otherwise excluded from the calculation of annual income per 24 CFR 5.609(c).
 - c) If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income consists of:
 1. the amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; **plus**
 2. the maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family welfare assistance is reduced

from the standard of need by applying a percentage, the amount calculated under this paragraph shall be the amount resulting from one application of the percentage.

- 7) Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling.
- 8) All regular pay, special day and allowances of a member of the Armed Forces (except as provided in number 8 of Income Exclusions).

HUD Part 5 Income Exclusions

- 1) Income from employment of children (including foster children) under the age of 18 years.
- 2) Payments received for the care of foster children or foster adults (usually persons with disabilities unrelated to the tenant family who are unable to live alone).
- 3) Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except as provided in number 5 of Income Inclusions).
- 4) Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member.
- 5) Income of a live-in aide (as defined in 24 CFR 5.403).
- 6) Certain increases in income of a disabled member of qualified families residing in HOME-assisted housing or receiving HOME tenant-based rental assistance (24 CFR 5.671(a))
- 7) The full amount of student financial assistance paid directly to the student or to the educational institution.
- 8) The special pay to a family member serving in the Armed Forces who is exposed to hostile fire.
- 9) Self-Sufficiency Program Income.
 - a) Amounts received under training programs funded by HUD.
 - b) Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS).
 - c) Amounts received by a participant in other publicly assisted programs that are specifically for, or in reimbursement of, out-of-pocket expenses incurred (special equipment, clothing, transportation, childcare, etc.) and that are made solely to allow participation in a specific program.
 - d) Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, resident initiatives coordination and serving as a member of the PHA's governing board. No resident may receive more than one such stipend during the same period of time.

- e) Incremental earnings and benefits resulting to any family member from participation in qualifying state or local employment training programs (including training not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participated in the employment training program.
- 10) Temporary, nonrecurring, or sporadic income (including gifts).
 - 11) Reparation payments paid by a foreign government pursuant to claims under the laws of that government by persons who were persecuted during the Nazi era.
 - 12) Earnings in excess of \$480 for each full-time student 18 years or older (excluding the head of household or spouse).
 - 13) Adoption assistance payments in excess of \$480 per adopted child.
 - 14) Deferred periodic amounts from Supplemental Security Income (SSI) and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts.
 - 15) Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit.
 - 16) Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep this developmentally disabled family member at home.
 - 17) Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the Federal Register and distributed to housing owners identifying the benefits that qualify for this exclusion.

Updates will be published and distributed when necessary. The following is a list of income sources that qualify for that exclusion.

- The value of the allotment provided to an eligible household under the Food Stamp Act of 1977;
- Payments to volunteers under the Domestic Volunteer Service Act of 1973 (employment through AmeriCorps, VISTA, Retired Senior Volunteer Program, Foster Grandparents Program, youthful offender incarceration alternatives, senior companions);
- Payments received under the Alaskan Native Claims Settlement Act;
- Income derived from the disposition of funds to the Grant River Band of Ottawa Indians;
- Income derived from certain submarginal land of the United States that is held in trust for certain Indian tribes;
- Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program (LIHEAP);
- Payments received under the Maine Indian Claims Settlement Act of 1980 (25 U.S.C. 1721);

- The first \$2,000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the U.S. Claims Court and the interests of individual Indians in trust or restricted lands, including the first \$2,000 per year of income received by individual Indians from funds derived from interests held in such trust or restricted lands;
- Amounts of scholarships funded under Title IV of the Higher Education Act of 1965, including awards under the Federal work-study program or under the Bureau of Indian Affairs student assistance programs;
- Payments received from programs funded under Title V of the Older American's Act of 1985 (Green Thumb, Senior Aides, Older American Community Service Employment Program);
- Payments received on or after January 1, 1989 from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in the In Re Agent Orange product liability litigation, M.D.L. No. 381 (E.D.N.Y.);
- Earned income tax credit refund payments received on or after January 1, 1991, including advanced earned income credit payments;
- The value of any child care provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990;
- Payments received under programs funded in whole or in part under the Job Training Partnership Act (employment and training programs for Native Americans and migrant and seasonal farm workers, Job Corps, veterans employment programs, state job training programs and career intern programs, AmeriCorps);
- Payments by the Indian Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation;
- Allowances, earnings, and payments to AmeriCorps participants under the National and Community Service Act of 1990;
- Any allowance paid under the provisions of 38 U.S.C. 1805 to a child suffering from spina bifida who is the child of a Vietnam veteran;
- Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because of the commission of a crime against the applicant under the Victims of Crime Act;
- Allowances, earning, and payments to individuals participating in programs under the Workforce Investment Act of 1998.

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URBANA HOME CONSORTIUM



City of Urbana

City of Champaign

Champaign County

POLICIES & PROCEDURES MANUAL

URBANA HOME CONSORTIUM POLICIES AND PROCEDURES MANUAL

1.0 Purpose
Revised January 2020

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Revised January 2020

Urbana HOME Consortium
Policies & Procedures



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1.0 PURPOSE

The Cranston-Gonzalez National Affordable Housing Act of 1990 (herein called “the Act”), as amended, makes provisions whereby units of local government may enter into cooperation agreements and form a consortium to undertake or assist in undertaking affordable housing pursuant to the HOME Investment Partnership Program.

The City of Urbana, City of Champaign and Champaign County (herein called “Member Governments”) desire that the City of Urbana (herein called “Lead Entity”) continue to act in a representative capacity for the Consortium and itself as the Lead Entity for the Consortium.

The Member Governments desire that the Lead Entity assume overall responsibility for ensuring that the Consortium is operated in compliance with the requirements of the Act, state and federal regulations, program requirements and the Consolidated Plan for the Consortium.

All policies and procedures referenced herein are superseded by the provisions of the HOME Final Rule 24 CFR Part 92 as amended, along with U.S. Department of Housing and Urban Development’s (herein called “HUD”) interpretive guidance, including but not limited to CPD Notices.

2.0 INTRODUCTIONS AND OVERVIEW

In 1994, Champaign, Urbana, and Champaign County pursued designation of a HOME Consortium, for purposes of receiving HOME funds directly from HUD.

In early 1995, HUD officially certified the HOME Consortium for a three-year period beginning July 1, 1995. The document, which created the Consortium, is a HUD-prescribed Consortium agreement. To provide local guidance as to the specific administration of the HOME program, the City Champaign, the City of Urbana, and Champaign County entered into an intergovernmental agreement to guide the Consortium operations.

The initial three-year HOME Consortium certification ended June 30, 1998. Subsequent HOME Consortium certifications or renewals covered the time periods of July 1, 1998 through June 30, 2001, and July 1, 2001 through June 30, 2004.

The renewal for the time period of July 1, 2004 through June 30, 2007 included a provision to establish automatic renewals. Beginning with the three-year period of July 1, 2007 through June 30, 2010, HUD will automatically re-certify



the Urbana HOME Consortium, as previously established. Any changes in membership, lead entity or other significant aspects of the Consortium will require approval from HUD.

3.0 MEMBERSHIP

3.1. Membership in the Consortium is outlined in the Consortium Renewal Application submitted to HUD. As of May 2009, the membership of the Consortium includes the following jurisdictions:

- Unincorporated Champaign County
- City of Champaign
- City of Urbana

Considering that the current HOME Consortium renewal covers the period of July 1, 2019 through June 30, 2021, the Lead Entity and the Member Governments agree to remain in the Consortium at least through June 30, 2021. Thereafter, each party shall continue to participate in the Consortium to the extent required by HUD regulations or other applicable law. The obligations of each of the parties as set forth herein and as required by HUD regulations and other applicable law will remain effective for the duration of any responsibility of the Consortium or Lead Entity to HUD.

3.2 The Member Governments will assign staff members to the Urbana HOME Consortium Technical Committee (herein called the "Technical Committee").

Persons holding the following staff positions, or and appointed designee, shall attend Technical Committee meetings to represent their appointing body:

- City of Urbana-Manager, Grants Management Division
- City of Urbana-Grants Coordinator, HOME Program

- City of Champaign-Manager, Neighborhood Programs Division
- City of Champaign-Community Development Specialist

- Champaign County-Director, Community Services Division, Champaign County Regional Planning Commission

The Lead Entity shall designate one of its staff to serve as chair of the Technical Committee meetings.



3.3 The Urbana HOME Consortium Technical Committee is responsible for staffing all concerns of the Consortium. The Technical Committee is responsible for the following:

- Provide technical assistance related to HOME programming.
- Develop the HUD mandated 5 Year Consolidated Plan and Annual Action Plans.
- Rule on administrative concerns related to the operation of the Consortium.
- Develop and maintain polices and procedures for the operation of the Consortium.

4.0 MEETINGS

4.1 The Technical Committee will establish and hold regular meetings, at least quarterly.

4.2 Additional meetings of the Technical Committee can be called by any Committee member

4.3 Lead Entity staff is responsible for meeting arrangements, unless otherwise agreed upon.

4.4 Though the public is not specifically invited to regular meetings, the Technical Committee welcomes input and comments at any time. Further, public hearings soliciting suggestions and feedback are held annually during the Annual Action Plan process. Notification of public hearings is published in the local newspaper, mailed to local agencies, posted on Social Media and/or posted on Consortium and Member websites.

5.0 LEAD ENTITY

5.1 The City of Urbana is the lead entity or lead administrative agency for purposes of the administration of the Consortium.

Lead Entity is responsible for the following:

- Prepare and submit the Urbana HOME Consortium Consolidated Plan and related Annual Action Plans.
- Prepare and submit the Urbana HOME Consortium Consolidated Annual Performance and Evaluation Review.
- Process request for funding draws and maintain all IDIS reporting requirements, including but not limited to the following:



- Request for IDIS funding draws shall be completed within 2 weeks of the date the requests are received by Urbana staff.
- Requests for IDIS funding draws will include the following information:
 - Amount of HOME funding requested
 - Evidence of HOME match, if required
 - Description of activities related to payment request
- Process and record all program income realized by Consortium members, Community Housing Development Organizations (CHDO) and other organizations.
- File all necessary reports to HUD related to HOME Consortium concerns.
- Manage all concerns related to Community Housing Development Organization programs and projects.
- Prepare and submit the HUD prescribed, semi-annual MBE/WBE report for HOME funded projects. Other Consortium members will provide required data and information to complete the reporting.
- Complete the environmental review process for any projects making use of HOME funds.
- Complete or review and approve underwriting and subsidy layering analyses of projects using the established current editions of the Homebuyer Mortgage Analysis and Subsidy Layering Review.
- Any other activities mutually agreed upon by the Consortium.

6.0 FUNDING

- 6.1 HUD will determine the allocation of HOME funds to the Urbana HOME Consortium.
- 6.2 The Member Governments authorize the Lead Entity to submit, request and receive HOME funding from HUD on behalf of the Consortium and to otherwise act on behalf of the Consortium as authorized.
- 6.3 Member Governments authorize the Lead Entity to establish a local HOME Investment Trust Fund for receipt of HOME funds and repayments as required by 24CFR Part 92.503.
- 6.4 The federal government will prescribe the percentage of the total HOME funds that are to be allocated to respective members of the Consortium.



- 6.4.1 If HUD does not prescribe the percentage of HOME funds that are to be allocated to the Lead Entity and Member Governments of the Consortium, funds for the Lead Entity and Member Governments shall be allocated by the most recent allocation proration provided by HUD.
- 6.5 Consortium members will determine how they will utilize their pro-rated allocation of HOME funds. Such determination will include the manner in which HOME funded programs are administered and implemented. Any arrangement will be consistent with HOME regulations and requirements.
- 6.6 Each Consortium member will document their proposed use of HOME funds by providing Urbana staff with necessary information to include the project in the appropriate Annual Action Plan.
- 6.7 The Technical Committee shall have the right to reallocate HOME program funding to be used by other Consortium members when a Member Government is unable to use the funding.
- 6.8 Any significant changes as to the use of HOME funds that are included in an approved Annual Action Plan must be documented as an amendment to the appropriate Annual Action Plan. Urbana staff will conduct the amendment process in coordination with the Consortium member.
- 6.9 The Consortium will maintain the minimum fifteen percent (15%) of the cumulative HOME allocation set-aside for Community Housing Development Organizations to use for HOME eligible projects. For further information about CHDO Reserve (CR) funds, see Section 11, page 10.
- 6.10 Five percent (5%) of the total annual HOME allocation may be set-aside for Community Housing Development Organizations for HOME eligible operating activities. For further information about CHDO Operating (CO) funds, see Section 11, page 10.
- 7.0** With reference to any program income and repayments generated from the HOME funds, federal regulations shall govern placement of such funds into the local trust fund. Program income and repayments from projects shall be used on activities that are consistent with the Act and the approved Consolidated Plan. The Lead Entity shall, to the greatest extent possible, separately account for program income and repayments on each Member Government's projects. Unless otherwise agreed upon, program income and repayments from projects shall only be available to the



Member Government whose activity generated said **HOME APPLICATION**

- 7.1 The Member Governments can request applications for funding HOME eligible projects. The application formats will include adequate information to ensure that proposed project will meet all HUD and Consortium requirements and regulation.
- 7.2 Lead Entity will be responsible for taking applications from Community Housing Development Organizations (CHDO), which include CHDO set-aside funds for projects (CR) and CHDO operating funds (CO). (Applications for CHDO funding included in Appendix A)
- 7.3 All Consortium members will jointly review applications for CHDO funding. Efforts will be pursued by Consortium members to reach consensus on funding for CHDO applications.

If consensus on funding levels for CHDO applications cannot be achieved, as determined by a majority of Consortium members, the following provision shall be utilized:

- 7.3.1 Each Consortium member will be allocated their pro-rated share the HOME CHDO funds. HUD prescribes this proration.
- 7.3.2 Each Consortium member can individually decide which CHDO applications they want to fund and at what funding level.

8.0 MATCH REQUIREMENTS

- 8.1 Each Consortium member is required to report and document eligible Match contributions. Matching funds must be consistent with the requirements of the HUD HOME regulations.
- 8.2 Each Consortium member is able to access available match at the time that they request a draw. The Lead Agency will document Match drawn and received.
- 8.3 A Member Government will reimburse the Lead Entity immediately and in full for any and all expenses incurred by the Lead Entity as a result of the failure of a Member Government to provide required matching funds.

9.0 AGREEMENTS



- 9.1 The Consortium will utilize a common agreement template for HOME funded projects. However, each member can incorporate additional terms and conditions into HOME agreements that meet their individual local requirements, so long as the additional provisions do not impact the basic terms and conditions of the agreement template.
- 9.2 Each member will be responsible for preparing and executing HOME agreements for the use of their allocation of HOME funding. The Lead Entity will be responsible for preparing and executing CHDO Operating Agreements or Developer Agreements for projects that will take place throughout the jurisdiction of the Consortium.
- 9.3 Arrangements between members of the Consortium that fall outside the obligations and responsibilities specifically outlined in the intergovernmental agreement establishing and/or renewing the Consortium, shall require a written Memorandum of Understanding (MOU). An example of such a situation would be shared monitoring arrangements. The purpose of the MOU is to produce documentation of these arrangements that will satisfy HUD monitoring requirements.

MOUs may be executed by the appropriate staff members of each municipality, provided such action and responsibility is permitted under the municipalities' codes and/or ordinances.

All agreements executed by Consortium members will contain the provisions indicated by the most recent Compliance Supplement to OMB Circular A-133 (found at <http://www.whitehouse.gov/omb/circulars/>). The provisions listed below were taken from the Matrix of Compliance Requirements, effective 6/2009.

- A. Activities Allowed or Unallowed
 - Eligible Activities: 24 CFR 92.205
 - Prohibited Activities: 24 CFR 92.214
 - Activities specific to the project are typically outlined in the "Project Description" section of agreement.
 - Urbana HOME Consortium Property Rehabilitation Standards
- B. Allowable Costs/Cost Principals
 - Eligible Costs: 24 CFR 92.206 and 92.207
 - Allowable costs specific to the project should be described as part of the "Use of Funds" section of agreement.
 - Maximum per-unit subsidy and layering requirements: Subpart F of 24 CFR 92.250 and Section 221 (d)(3) of the National Housing Act.



- C. Cash Management
- OMD
 - Describe local procedures under “Processing Payments,” “Request for Disbursement of Funds” or a similar section in the agreement.
- D. Labor Standards
- 24 CFR 92.354
 - Contract Work Hours and Safety Standards Act (40 USC 327-332), including Sect. 103 & 107.
 - Section 3 of the Housing and Urban Development Act of 1968, 12 U.S.C. 1701u
 - Davis Bacon Act: 40 U.S.C. 276a-276a-5
- E. Eligibility
- Maximum purchase price as defined by the Single Family Mortgage Limits under Section 203(b) of the National Housing Act
 - Income determinations 24 CFR 92.203 to confirm eligibility of beneficiary.
- F. Equipment and Real Property Management
- Property Standards and/or Building Code Requirements: 24 CFR 92.251 and local
 - Visitability Standards (local)
 - Initial Occupancy and Subsequent Sale Requirements
 - Affordability requirements 24 CFR 92.252 or 92.254
 - Lead-based paint: 24 CFR 92.355
- G. Matching, Level of Effort, Earmarking
- Match provisions described in 24 CFR 92.218, 92.219 and 92.220
- H. Period of Availability of Federal Funds
- Typically referenced in the Preamble
- I. Procurement, Suspension and Debarment
- All contractors, subcontractors must be cleared of the federal suspension and debarment list
- J. Program Income
- All program income must be used in accordance with HOME program rules.
 - Program Income must be expended before additional HOME funds are drawn from the treasury



- K. Real Property Acquisition/Relocation Assistance
 - 24 CFR 92.353
 - Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) 42 U.S.C. 4201 to 4655
 - 49 CFR Part 24
 - Section 104(d) of the Housing and Community Development Act

- L. Subrecipient Monitoring
 - Monitoring Plan
 - Program vs. Project Monitoring
 - Risk Assessment
 - Record Keeping: 24 CFR 92.508
 - Corrective Action
 - Enforcement of the agreement: 24 CFR 85.43
 - Termination of the agreement: 24 CFR 85.44

- M. Special Tests and Provisions
 - Energy Standard (state level requirements).
 - Copyrights. See page 16 of Champaign's agreement.
 - Patent Rights. See page 6 of Circular A-102
 - Clean Air/ Clean Water
 - i. Clean Air Act, 42 U.S.C. , 7401, et seq.;
 - ii. Federal Water Pollution Control Act, as amended, 33 U.S.C., 1251, et seq., as amended, 1318 relating to inspection, monitoring, entry, reports, and information, as well as other requirements specified in said Section 114 and Section 308, and all regulations and guidelines issued thereunder;
 - iii. Environmental Protection Agency (EPA) regulations pursuant to 40 CFR Part 50, as amended.

 - Affirmative Marketing: 24 CFR 92.351
 - Environmental Review: 24 CFR 92.352
 - Conflict of Interest: 24 CFR 92.356
 - Executive Order 12372: 24 CFR 92.357
 - Consultant Activities: 24 CFR 92.358

Additional provisions that must be incorporated into every agreement include:

- Reference to CFDA#14.239
- Performance measures, progress reports



- Recapture or resale provisions: 24 CFR 92.254
- List/example of program documents
- Non-discrimination and Equal Opportunity
 - 24 CFR 92.350
 - Fair Housing and Equal Opportunity: Title VI of the Civil Rights Act of 1964, As Amended (42 U.S.C. 2000d et seq.)
 - Fair Housing Act (42 U.S.C. 3601-3620)
 - Equal Opportunity in Housing (Executive Order 11063, as amended by Executive Order 12259)
 - Age Discrimination Act of 1975, As Amended (42 U.S.C. 6101)
 - Local provisions

10.0 MONITORING

- 10.1 The Lead Entity is responsible for monitoring all subrecipient and CHDO projects receiving any type or form of HOME funds.
- 10.2 Monitoring checklists may vary in content on a project-by-project basis, based on the type of project, the agency carrying out the project, and other factors deemed relevant by the Consortium Technical Committee. At a minimum, monitoring checklists will include the information required on the HOME Monitor Checklists provided by HUD and available on the HUD website (<https://www.hudexchange.info/resource/2467/home-monitoring-tools/>) Consortium members responsible for monitoring will review the HUD website to ensure that the most recent versions of the checklists are used as reference.
- 10.3 The performance and compliance of each contractor, State recipient, and subrecipient must be reviewed annually.
- 10.4 Subrecipients must make available supporting accounting records for payment of eligible activities during on-site monitoring visits.

11.0 SUBRECIPIENT OVERSIGHT POLICIES

The City of Urbana is the lead entity for the Urbana HOME Consortium. As such, the City is responsible for oversight of all Consortium member activities, including the commencement and completion of projects, recordkeeping, financial management, and monitoring.

11.1 Recordkeeping



- 11.1.1 Supporting documentation in accordance with the regulations described at 24 CFR Part 92.508(a) must be provided by Consortium subrecipients before any HOME funds can be released by the City of Urbana for a project. Sufficient records must be maintained by subrecipients and the Lead Entity for all HOME activities to enable HUD to determine whether the participating jurisdiction has met HOME requirements.
- 11.1.2 In accordance with 24 CFR 92.508(A)(3)(ii), records indicating the source and application of funds for each project must be made available to staff of the City of Urbana, including supporting documentation as described at 24 CFR Part 85.20(a).
- 11.1.3 As the Lead Entity, City of Urbana staff must complete long-term rental compliance monitoring of rental projects completed by Consortium subrecipients. Subrecipients must make available to Urbana all records pertinent to ensuring that rental projects developed with HOME funds maintain compliance with HOME regulations.

11.2 Performance Indicators

- 11.2.1 Consortium subrecipients must consult with the City of Urbana prior to initiating a project and must obtain approval that the project is an eligible use under the HOME Program prior to commencement.
- 11.2.2 Consortium subrecipients must allow City of Urbana staff reasonable access to records upon request by which it can be possible to monitor the progress of subrecipients' projects to ensure timely completion.
- 11.2.3 Upon completion of projects, Consortium subrecipients must notify the City of Urbana in writing of such completion

11.3 Financial Management

- 11.3.1 Following HUD approval of the Annual Action Plan, the Lead Entity will prepare subrecipient agreements with Consortium members. Once signed agreements are



received, the Urbana HOME Consortium's allocated budget amounts are established in the HUD Integrated Disbursement Information System (IDIS).

11.4 Procurement

11.4.1 Consortium Subrecipients are subject to the procurement requirements of 24 CFR parts 84 and 85 as well as state and local laws and regulations. Subrecipients will be monitored annually to ensure compliance with these regulations. Owners and developers, including CHDO's, are not subject to Federal procurement requirements.

11.5 Disbursement of HOME Funds

11.5.1 Funds allocated to HOME subrecipients or engaged contractors are to be used as quickly and efficiently as possible. The Urbana HOME Consortium will recapture allocated funds that have not been used in accordance with applicable performance standards. These funds will then be placed back into the pool of funds that are available to fund other developments.

11.5.2 The City of Urbana will only authorize payments on work that has been completed and inspected appropriately. The City provides reimbursement payments to grantees or contractors based on verification of eligible expenditures on the request for payment form along with all required back-up documentation, as specified in the project's written agreement.

11.5.3 Each payment request must have adequate documentation for the costs incurred such as payroll records, purchase orders, copies of canceled checks and timesheets reflecting time spent directly on HOME activities. Requests must be only for costs directly related to the approved activity and included in the budget attached to the written agreement.



- 11.5.4 In the case of subrecipient projects, the City of Urbana will not make direct payments to contractors or vendors. Invoices must be submitted to the City of Urbana by the subrecipient for approval and payment will be made to the subrecipient's financial account system. The subrecipient will be responsible for making payment to the contractor or vendor.
- 11.5.5 Subrecipients are required to submit requests for reimbursement in a timely manner as related to the progress of the project in order that the Urbana HOME Consortium may demonstrate its timely use of HOME funds.
- 11.5.6 Final payments will be made only upon submission of final program reports that adequately document achievement of program goals and constitute satisfactory completion of the HOME funded activity.

11.6 IDIS Drawdowns

- 11.6.1 A separation of duties has been established by the City of Urbana in order to provide proper checks and balances from grant set-up, project and activity set-up, sub-funding, sub-granting, and drawdown process.
- 11.6.2 Urbana grants staff will create new grant year projects and activities and enter accomplishment data for each project/activity.
- 11.6.3 Urbana grants staff will fund new grant year projects and activities, only setting up the funding commitments after all specified HOME Final Rule, 2013 requirements have been met by each grantee, then create and generate drawdown vouchers based upon approved grantee requests for payments. Upon approval of request for reimbursement, the grants staff creates and generates an IDIS system



drawdown request voucher that is passed to the Local IDIS Administrator for review and Finance Dept. for approval. Urbana grants staff maintains an activity summary of all HOME activities including expenditure timeliness.

11.6.4 Grants Management Division Manager (IDIS Administrator) will submit completed IDIS Access Request Forms to gain approval for access by function performed for all Consortium staff performing functions in the IDIS system and review drawdown requests before submitting to Finance Dept. for approval. City of Urbana grants staff monitors and maintains all HOME activities including expenditure timeliness.

11.6.5 City of Urbana Finance Department reviews and approves drawdown requests and maintains record of vouchers submitted and approved.

11.7 Risk Assessment

11.7.1 The City of Urbana will conduct a risk assessment analysis of all grant-funded projects and sub-recipient contracts. The risk assessment considers size of the grant contract, changes in organizational structure and how long it has been since the last on-site monitoring. Based on the risk assessment, there are two possible options: a) Desk review b) On-site monitoring.

12.0 COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS

12.1 Lead Entity is responsible for providing CHDO application information and accepting applications for CHDO. A copy of the CHDO application is included as part of Appendix A, and subject to change with the approval of the Urbana HOME Consortium Technical Committee.

12.2 The Urbana HOME Consortium Technical Committee will review each application and will determine whether the applicant fulfills the requirements to be certified as a CHDO. Lead Entity staff will then make a recommendation to the Urbana City Council, who make the final decision to award CHDO status to a non-profit organization. HUD established eligibility requirements are outlined below:



CHDO Provisions

Note: The criteria listed here fulfill current HUD requirements, but may be revised on an annual or as-needed basis without necessitating revision of and/or amendment to the Policies and Procedures Manual.

I. CHDO Eligibility Requirements

HOME CONSORTIUM will consider applications for CHDO status from eligible agencies on an ongoing basis. HUD Notice CPD-97-11 details the eligibility criteria. These criteria can be summarized in three categories:

A Qualifying Criteria

1. Legal status: organized under state and local law
2. Purpose: documentation that the provision of decent, affordable housing to low- and moderate-income persons is among the organization's purposes.
3. No individual benefit to members, founders, contributors or individuals of the organization may be gained from the CHDO's profits.
4. A clearly defined service area: the Consortium will consider CHDOs that serve the Champaign County area, with specific focus on service to the Consortium's jurisdiction – the cities of Champaign and Urbana, and the unincorporated areas of Champaign County.
5. Non-profit status: a tax-exempt ruling from the IRS under Section 501(c) of the Internal Revenue Code of 1986.

B Organizational Structure

1. At least one-third of the CHDO's board must be representatives of the low-income community.
2. No more than one-third of the board may be public officials or employees of the PJ.
3. The CHDO must provide a formal process for soliciting and receiving input from low-income beneficiaries.
4. Sponsored CHDOs must adhere to additional structural parameters.

C Capacity and Experience

1. A CHDO must demonstrate that it has at least one year of experience serving the community.



2. CHDO's must demonstrate the capacity of their key staff to carry out the activities they propose.
3. CHDOS must have financial accountability standards that conform to 24 CFR 84.21.

II. CHDO Funding

Upon certification, CHDOs are eligible to receive funds that are specifically set aside by HUD regulations (24 CFR 92.300). However, this eligibility does not in any way imply or ensure that an organization will receive funding.

The three types of CHDO funding available and the parameters for each are outlined below:

A CHDO Project Funds (or "CHDO Reserve" Funds)

1. In order for a project to be eligible, the CHDO must act as the owner, sponsor, or developer of the project.
2. To be considered for funding, the CHDO must clearly outline project readiness. This must include the status of the following aspects of the project:
 - a. Location
3. Funding
4. Beneficiary
5. Procedural outline

B CHDO Operating Funds

1. Under 24 CFR 92.300, a PJ may, at its discretion, offer CHDO Operating funds. The Consortium will determine whether to exercise that option on an annual basis.
2. The primary purpose for CHDO Operating Funds is to assist a CHDO in building its capacity. Typically, capacity building occurs when an organization is new, or when it expands the scope of services it provides. Operating funds are not intended to subsidize an organization's overhead expenses on an ongoing basis.
3. Prior to being eligible to receive Operating Funds, a CHDO must:
 - a. Provide a two-year plan detailing the CHDO's additional affordable housing initiatives for households at or below 60 percent of the area median income. See section A above for a definition of affordable housing initiatives.
 - b. Document efforts to realize self-sufficiency. Examples of such efforts include, but are not limited to, the following:



adequate staffing, sound financial management systems, housing production levels, etc.

- c. Employ a full-time housing production staff person.
4. In order to qualify for subsequent allocations of Operating Funds, a CHDO must also:
 - a. Complete a successful HOME monitoring visit of, or has satisfactorily addressed concerns or findings of the CHDO-funded project. Any other program financing provided by HOME CONSORTIUM must also be successfully monitored.
 - b. Complete an audit conducted in accordance with OMB Circular A-133 and the Single Audit Act of 1984.
5. Although the disbursement of these operating funds is not tied directly to the draw down of the CHDO project funds, the Consortium reserves the right to delay disbursement of operating funds if it is evident that the CHDO project is experiencing excessive delays.

C CHDO Proceeds

1. CPD Notice 97-09 defines CHDO Proceeds and outlines how these funds may be used.
2. CHDO proceeds are derived from HOME funds, therefore, any activities funded with CHDO proceeds may not be counted as match.
3. Proceeds generated from the investment of CHDO set-aside funds in a HOME-eligible project **and** that are retained by the CHDO are not subject to the requirements of the HOME regulations, except in the event of repayment or recapture. Therefore, CHDO proceeds have no federal identity and are not subject to lead-based paint requirements, the Davis-Bacon Act, Uniform Relocation Act, etc.

Program income, never loses its federal identity and is always subject to HOME regulations. HOME funds that are a result of **repayment** or **recapture** are always considered program income, even if originally funded from CHDO set-aside funds. **Repayment** occurs when a HOME-funded project, including CHDO set-aside funds, is terminated before completion.

Recapture occurs when a HOME-funded project, including CHDO set-aside funds, does not continue to be the principal residence of the HOME-assisted homebuyer for the full affordability period. No administrative fees may be retained on repaid or recaptured funds.



4. CHDO proceeds must always be used for HOME-eligible or other affordable housing activities to benefit low-income families. The Consortium has further defined this as affordable housing initiatives for households at or below 80 percent of the area median income, including the following:
 - a. Rental assistance
 - b. Emergency repairs
 - c. Energy (weatherization) repairs
 - d. Indoor plumbing
 - e. Project reserves
 - f. Operating subsidies
 - g. Supportive services (as defined by the Continuum of Care Supportive Housing Program)
 - h. Land banking
 - i. Predevelopment costs
 - j. Housing counseling
 - k. Homeowner repair, accessibility and adaptability.

The Consortium will consider additional uses of CHDO proceeds on a case-by-case basis.

5. Ways CHDO Proceeds may be generated include:
 - a. The permanent financing of a CHDO project which is used to pay off a CHDO-financed construction loan;
 - b. The sale of CHDO-developed homeownership housing; or
 - c. The principal and interest payments from a loan to a buyer of CHDO developed homeownership housing.
6. To be eligible to request to retain CHDO proceeds, a CHDO must meet all the following criteria:
 - a. Demonstrate experience and capacity in administering a revolving loan fund.
 - b. Employ an on-staff servicing department and/or finance officer.
 - c. Complete a successful HOME monitoring visit with no outstanding concerns or findings. Any other program financing provided by HOME CONSORTIUM must also be successfully monitored.



- d. Complete an audit conducted in accordance with OMB Circular A-133 and the Single Audit Act of 1984 regardless of \$500,000 cap.
7. First-time recipients of CHDO HOME funds are not eligible to retain CHDO proceeds. In addition, meeting the above-outlined criteria does not guarantee that the CHDO will be allowed to retain CHDO proceeds. HOME CONSORTIUM reserves the right, at its discretion, to make this determination.
8. CHDOs allowed to retain CHDO proceeds must report annually to HOME CONSORTIUM how these proceeds were utilized. HOME CONSORTIUM reserves the right to disallow a CHDO to continue to retain CHDO proceeds, if deemed necessary.
9. In regard to administrative fees and CHDO proceeds, during the initial realization of CHDO proceeds, a CHDO may retain 10 percent for administrative costs. Thereafter, each time CHDO proceeds are realized, 20 percent may be retained for administrative purposes. At the request of the CHDO, HOME CONSORTIUM may permit the CHDO to exceed the 20 percent administrative limit on a one-time basis, if it can be demonstrated that the CHDO's capacity to serve its community would be strengthened.

III. CHDO Re-certification

To ensure that each active CHDO is compliant with the HOME regulations, each is required to submit specific information to HOME CONSORTIUM on an annual basis. These CHDOs will be required to submit a list of their board of directors, as well as which sector each represents, a two-year business plan and an update on their low-income advisory process. If there has been no change in the board composition since the last re-certification, then a new list of the board is not applicable. In addition, if no HOME funds were used within the reporting period, a list of all other affordable housing initiatives undertaken will be requested. Lastly, for CHDOs deemed inactive, no re-certification is required annually; however, prior to submission of future HOME proposals, all re-certification materials must be submitted and approved. See attached re-certification form for more details.

IV. Continuation Funding

- A To apply for additional HOME funds, a CHDO recipient of Consortium HOME funds must meet the following criteria:
 1. Lead Entity's monitoring staff must have visited the CHDO's homebuyer project within the past year and any noted findings and/or concerns cleared.



- B When all the above criteria have been met, the CHDO may submit a written request for funding. The request must include the amount of HOME funds requested, the types and amounts of matching and leveraging funds, as well as a detailed expenditure plan. In addition, the request must **specify the amount of HOME CHDO proceeds and/or program income that is anticipated to be generated for the coming year.**

V. Amendments

- 12.1 Lead Entity is responsible for ensuring that CHDOs are monitored regularly.
- 12.2 Lead Entity is responsible for coordinating any Technical Assistance the CHDOs require. Such assistance can be provided directly by the Consortium, or the Consortium may direct the CHDO to employ the services of an outside agency or consultant.
- 12.3 Agencies wishing to retain CHDO status must be recertified annually. A copy of the CHDO Recertification application is included as part of Appendix A, and is subject to change with the approval of the Urbana HOME Consortium Technical Committee.

13.0 HOLD HARMLESS

All member governments of the HOME Consortium agree that each will save the others harmless due to the negligent acts of its employees, officers or agents, including volunteers, or due to any negligent operation of equipment. This section shall not be construed as waiving any defense or limitation which either party may have against any claim or cause of action by any person not party to this agreement. The member governments shall not be held harmless for liability that may result from failure to provide property accounting or otherwise complete the Local, State and Federal regulations. Each member government shall immediately reimburse the lead entity in full for any and all expenses for which the lead entity shall become responsible in its role as lead entity. To the extent that such expense is incurred by the acts or omissions of single member government, that member government shall make such reimbursement in full. To the extent that such expense is incurred by acts or omissions of two or more member governments, said reimbursement shall be shared proportionately by those member governments.



Should disputes arise between any participants in the Consortium resulting in legal action, such actions shall be filed in the appropriate courts for Champaign County.

14.0 AFFIRMATIVE MARKETING

The following is the Affirmative Marketing Plan for the Consortium. Developers and owners of rental home homeownership projects who receive

HOME funds will be required to adhere to the affirmative marketing procedures.

- 14.1 The Consortium's practices of citizen participation and outreach for HOME projects are inclusive of minority, women and disabled populations.
- 14.2 The success of the Consortium's affirmative marketing actions is assessed for quality, monitored for compliance and amended as needed at least annually.



Appendices



Appendix A: Glossary and Acronyms

Accessible: Describes a site, building, facility, or portion thereof that complies with the Uniform Federal Accessibility Standards (UFAS) and that can be approached, entered and used by physically disabled persons.

Adaptability: The ability of certain building spaces and elements, such as kitchen counters, sinks, and grab bars, to be added, raised, lowered, or otherwise altered with minimal structural changes so as to accommodate the needs of persons with or without disabilities, or to accommodate the needs of persons with different types or degrees of disability (UFAS & Illinois Administrative Code).

Affordable Housing: Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

AIDS and Related Diseases: The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

Alcohol/Other Drug Addiction: A serious and persistent alcohol or other drug addiction that significantly limits a person's ability to live independently.

Area of Low-Income Concentration: An area in which 51 percent or more of its residents are low-income. A low-income person is a person residing in a family having income at or below 80 percent of median family income for Champaign County.

Area of Racial/Ethnic Concentration: An area in which minority population exceeds its proportionate share of Urbana population.

Assisted Household or Person: For the purpose of identification of goals, an assisted household or person is one which during the period covered by the Consolidated Plan will receive benefits through Federal funds, either alone or in conjunction with the investment of other public or private funds. The program funds providing the benefit(s) may be from any funding year or combined funding years. A renter is benefited if the person takes occupancy of affordable housing that is newly acquired, newly rehabilitated, or newly constructed, and/or receives rental assistance through new budget authority. An existing homeowner is benefited during the year if the home's rehabilitation is completed. A first-time homebuyer is benefited if a home is purchased during the year. A homeless person is benefited during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefited, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity must be counted only once. To be included in the goals, the housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards (see 24 CFR Section 882.109).

CDBG: Community Development Block Grant program, which is authorized by Title I of the Housing & Community Development Act.



Chronically Homeless: Unaccompanied homeless individuals with a disabling condition who have been continuously homeless for a year or more, or have had at least four episodes of homelessness in the past three years. (See disabling condition)

Committed: Generally means there has been a legally binding agreement to fund a specific project to undertake specific activities.

Consistent with the Consolidated Plan: A determination made by the jurisdiction that a program application meets the following criterion: The Consolidated Plan for that period of funding indicates the jurisdiction is willing to support an application by another entity for the program; the location of activities is consistent with the geographic areas as specified in the Plan; and the activities benefit a category of residents for which the jurisdiction's Strategic Plan shows a priority.

Cost-Burden > 30%: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Cost-Burden > 50% (Severe Cost Burden): The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Disabled Household: A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability. A person shall be considered to have a disability if the person is determined to have a physical, mental or emotional impairment that: (1) is expected to be of long-term, continued and indefinite duration, (2) substantially impedes his or her ability to live independently, and (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability if he or she has a developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6006). The term also includes the surviving member or members of any household described in the first sentence of this paragraph who were living in an assisted unit with the deceased member of the household at the time of his or her death. In the case of rehabilitation activities undertaken under this Consolidated Plan using CDBG or HOME funding, assistance will be provided to a disabled dependent who is under the age of 18 but is a permanent resident of the household.

Disabling Condition: As part of the definition of chronic homelessness, HUD has defined a disabling condition to include severe and persistent mental illness, severe and persistent alcohol and/or drug abuse problems, and HIV/AIDS.

Economic Independence and Self-Sufficiency Programs: Programs undertaken by Public Housing Agencies (PHAs) to promote economic independence and self-sufficiency for participating families. Such programs may include Project Self-Sufficiency and Operation Bootstrap programs that originated under earlier Section 8 rental certificate and rental voucher initiatives, as well as the Family Self-Sufficiency Program. In addition, PHAs may operate locally developed programs or conduct a variety of special projects designed to promote economic independence and self-sufficiency.

Elderly Household: A household in which the head of the household or spouse is at least 62 years of age.



Elderly Person: A person who is at least 62 years of age.

Existing Homeowner: An owner-occupant of residential property who holds legal title to the property and who uses the property as his/her principal residence.

Extremely Low-Income: Households whose incomes are between 0 percent and thirty percent of median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of prevailing levels of construction costs or fair market rents.

Fair Housing: Under the Fair Housing Act (FHA), discrimination in the sale or rental of housing, or in the creation and implementation of housing policies and programs, on the basis of race, color, religion, sex, handicap/disability, familial status, or national origin is illegal. Fair housing means access to housing that is unrestricted by discrimination on these grounds.

Family: All persons living in the same household who are related by birth, marriage, or adoption.

Frail Elderly: An elderly person who is unable to perform at least three (3) activities of daily living such as eating, bathing, grooming, dressing and home management activities.

HOME: The HOME Investment Partnerships Program, which is authorized by Title II of the National Affordable Housing Act.

Homeless Family: Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Individual: An unaccompanied youth (17 years or younger) or an adult (18 years or older) without children.

Homeless Youth: Unaccompanied person 17 years of age or younger who is living in situations described by terms "sheltered" or "unsheltered."

HOPE VI: The HOPE for Public and Indian Housing Homeownership Program, which is authorized by Title IV, Subtitle A of the National Affordable Housing Act.

Household: One or more persons occupying the same housing unit (U.S. Census definition). See also "Family."

Housing Problems: Households with housing problems including those that: (1) occupy units meeting the definition of physical defects; (2) meet the definition of overcrowded; and (3) meet the definition of cost burden greater than 30 percent.

Housing Unit: An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters. (U.S. Census definition).

Institutions/Institutional: Group quarters for persons under care or custody. (U.S. Census definition).



Large Related: A household of 5 or more persons which includes at least one person related to the householder by blood, marriage, or adoption.

Lead-Based Paint Hazard: Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency. (Residential Lead-Based Paint Hazard Reduction Act of 1992 definition.)

Low-Income: Households whose incomes do not exceed 50 percent of the median family income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. NOTE: HUD income limits are updated annually and are available from local HUD offices.

Middle Income: Households whose incomes are between 80 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This corresponds with the term "Moderate Income" under CHAS statute, 42 USC 12705.)

Moderate Income: Households whose incomes do not exceed 80 percent of the median family income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. NOTE: HUD income limits are updated annually and are available from local HUD offices.

Neighborhood Revitalization Strategy: A comprehensive approach to address economic development needs in particular neighborhoods. These strategies tie 5-year outcome based (quantifiable) benchmarks to CDBG funding decisions and offer public agencies and CBDOs enhanced flexibility in undertaking activities with CDBG funds in these neighborhoods.

New Construction: The construction of housing on a vacant site or a site previously used for non-housing purposes, or the addition of housing units to a property, but does not include the rehabilitation or replacement of housing units on a site, whether vacant or occupied, without a material increase in the floor area used for housing.

Non-Elderly Household: A household which does not meet the definition of "Elderly Household," as defined above.

Non-Homeless Persons with Special Needs: Includes frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency.



Non-Institutional: Group quarters for persons not under care or custody. (U.S. Census definition)

Occupied Housing Unit: A housing unit that is the usual place of residence of the occupant(s).

Other Household: A household of one or more persons that does not meet the definition of a Small Related Household, Large Related Household or Elderly Household.

Other Vacant: Vacant year-round housing units that are not for rent or for sale. This category would include "Awaiting Occupancy" or "Held."

Overcrowded: A housing unit containing more than one person per room. (U.S. Census definition)

Owner: A household that owns the housing unit it occupies. (U.S. Census definition)

Owner-Occupied: a property is considered owner-occupied if it consists of fewer than five housing units, at least one of which is occupied by a person with an ownership interest in his or her unit, and is that person's principal residence.

Person with a Disability: A person who is determined to: 1) Have a physical, mental or emotional impairment that: is expected to be of long-continued and indefinite duration; substantially impedes his or her ability to live independently; and is of such a nature that the ability could be improved by more suitable housing conditions; or 2) Have a developmental disability, as defined in the Developmental Disabilities Assistance and Bill of Rights Act; or 3) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

Physical Defects: A housing unit lacking complete kitchen or bathroom. (U.S. Census definition)

Poverty: Following the Office of Management and Budget's (OMB's) Directive, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, medicaid, and food stamps).

Primary Housing Activity: A means of providing or producing affordable housing --such as rental assistance, production, rehabilitation or acquisition--that will be allocated significant resources and/or pursued intensively for addressing a particular housing need. (See also "Secondary Housing Activity.")

Private Non-Profit Agency: Any organization with tax exempt status under Section 501(c)(3) of the IRS Code, or an organization with documentation showing a voluntary board and a functioning accounting system.



Project-Based (Rental) Assistance: Rental assistance provided for a project, not for a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.

Public Housing CIAP: Public Housing Comprehensive Improvement Assistance Program.

Public Housing MROP: Public Housing Major Reconstruction of Obsolete Projects.

Rent Burden > 30% (Cost Burden): The extent to which gross rents, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Rent Burden > 50% (Severe Cost Burden): The extent to which gross rents, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Rental Assistance: Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

Renter: A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent. (U.S. Census definition)

Renter Occupied Unit: Any occupied housing unit that is not owner occupied, including units rented for cash and those occupied without payment of cash rent.

Rural Homelessness Grant Program: Rural Homelessness Housing Assistance Program, which is authorized by Subtitle G, Title IV of the Stewart B. McKinney Homeless Assistance Act.

Safe Haven: A form of supportive housing in which a structure or a clearly identifiable portion of a structure: (1) serves hard-to-reach homeless persons with severe mental illnesses who are on the streets and have been unable or unwilling to participate in supportive services; (2) provides 24-hour residence for an unspecified duration; (3) provides private or semi-private accommodations; (4) may provide for the common use of kitchen facilities, dining rooms, and bathrooms; and (5) in which overnight occupancy is limited to no more than 25 persons. A safe haven may also provide supportive services on a drop-in basis to eligible persons who are not residents.

Secondary Housing Activity: A means of providing or producing affordable housing--such as rental assistance, production, rehabilitation or acquisition--that will receive fewer resources and less emphasis than primary housing activities for addressing a particular housing need. (See also "Primary Housing Activity.")

Section 215: Section 215 of Title II of the National Affordable Housing Act. Section 215 defines "affordable" housing projects under the HOME program.

Service Needs: The particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.

Severe Cost Burden: See Cost Burden > 50%.



Severe Mental Illness: A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

Sheltered: Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled-up or in overcrowded or substandard conventional housing. Any facility offering permanent housing is not a shelter nor are its residents homeless.

Single Family Dwelling, Residential Use: A detached structure containing one dwelling unit on a permanent foundation.

Small Related: A household of 2 to 4 persons which includes at least one person related to the householder by birth, marriage, or adoption.

Standard Condition: A dwelling unit generally in compliance with the current BOCA Basic Property Maintenance Code, the current NFPA Life Safety Code as amended, and HUD Minimum Property Standards. Generally, a dwelling unit which meets all existing minimum housing code standards for habitation.

Subsidized Housing: Assisted housing (see glossary definition) that receives or has received project-based governmental assistance (whether for capital or operating costs) and is rented to, or held for rent exclusively to, low- or moderate-income households as determined at the time of initial occupancy. Subsidized rental housing does not include owner occupied units, nor does it include units occupied by Section 8 certificate/voucher holders in market rate housing.

Substandard Condition and not Suitable for Rehabilitation: A dwelling unit that is in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

Substandard Condition but Suitable for Rehabilitation: A dwelling unit that does not meet the criteria for a standard dwelling unit through lack of maintenance; age of unit; neglect; lack of part or all plumbing, electrical, and heating facilities; or overcrowded conditions. The substandard dwelling can be considered suitable for rehabilitation if the deteriorated unit is one that is substandard but is structurally sound or able to be made structurally sound and can be brought up to standard condition with rehabilitation.

Substantial Amendment: A major change in an approved housing or (non-housing) community development strategy. It involves a change to the five-year strategy, which may be occasioned by a decision to undertake activities or programs inconsistent with that strategy.

Substantial Rehabilitation: Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

Supportive Housing: Housing, including housing units and group quarters, that have a supportive environment and includes a planned service component.



Supportive Service Need in FSS Plan: The plan that PHAs administering a Family Self-Sufficiency program are required to develop to identify the services to be provided participating families and the source of funding for those services. The supportive services may include child care; transportation; remedial education; education for completion of secondary or post-secondary schooling; job-training preparation and counseling; substance abuse treatment and counseling; training in homemaking and parenting skills; money management and household management; counseling in homeownership; job development and placement; follow-up assistance after job placement; and other appropriate services.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

Tenant-Based (Rental) Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant not for the project.

Total Vacant Housing Units: Unoccupied year-round housing units. (U.S. Census definition)

Transitional Housing: A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to permanent housing.

Unsheltered: Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., streets, parks, alleys).

Vacant Housing Unit: Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.

Very Low-Income: Households whose incomes are greater than 30 percent median income but do not exceed 50 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of prevailing levels of construction costs or fair market rents.

Visitability: Visitability standards allow a person with mobility impairments access into the home, but do not require that all features be made accessible. Visitability means at least one entrance at grade (no steps), approached by an accessible route such as a sidewalk; the entrance door and all interior passage doors are at least 2 feet 10 inches wide, allowing 32 inches of clear passage space.

Worst-Case Needs: Unassisted, very low-income renter households who pay more than half their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced.

Year-Round Housing Units: Unoccupied and vacant housing units intended for year-round use. (U.S. Census definition) Housing units for seasonal or migratory use are excluded.



Acronyms

ADA – Americans With Disabilities Act
AI – Analysis of Impediments to Fair Housing
AIDS – Acquired Immune Deficiency Syndrome
AMI – Area Median Income
AWF – A Woman's Fund
BOCA – Building Officials and Code Administrators Code
CCAA – Champaign County Apartment Association
CCAR – Champaign County Association of Realtors
CDBG – Community Development Block Grant
CHAS – Comprehensive Housing Affordability Strategy
CHDO – Community Housing Development Organization
CRA – Community Reinvestment Act
CUTU – Champaign-Urbana Tenant Union
CWIT – Center for Women in Transition
DCEO – Illinois Department of Commerce and Economic Opportunity
FEMA – Federal Emergency Management Agency
FHA – Federal Housing Administration
FMHA – Farmers Home Administration
GCAP – Greater Community AIDS Project
HACC – Housing Authority of Champaign County
HMDA – Home Mortgage Disclosure Act
HOME – HOME Investment Partnerships Program
HUD – US Department of Housing and Urban Development
ILDHR – Illinois Department of Human Rights
LAUS – Local Area Unemployment Statistics
LIHTC – (Federal) Low Income Housing Tax Credit
MFI – Median Family Income
MSA – Metropolitan Statistical Area
NIMBY-Not in My Backyard
OISA – Office of International Student Affairs
PACE – Persons Assuming Control of their Environment
PHA – Public Housing Agency
REAC – Real Estate Assessment Center
REIS – Regional Economic Information System
SOC – Standard Occupational Classification Codes
SRO – Single Room Occupancy
SSDI – Social Security Disability Income
VA – Veterans Administration



Appendix B : HUD-Established Rent Limits

HUD establishes HOME Rent Limits, High HOME Rent, Low HOME Rent and Fair Market Rent (FMR), on an area by area basis annually. These figures are typically released in March and become effective in May. They can be found at <http://www.hud.gov/offices/cpd/affordablehousing/programs/home/limits/rent/>.

Whenever these figures are used in Consortium programs or agreements, the Consortium will review the HUD website to ensure that the most recent figures are referenced. The limits listed below became effective May of 2019 . ***The Consortium reserves the right to update these limits annually, as new figures are released by HUD, without necessitating an overall revision of or amendment to the entire Consortium Policies & Procedures Manual.***

NOTE: HUD's definition of "rent" includes both rent and utilities (please refer to the "Utility Allowance" section below).

HUD's limits - 2019	Efficiency	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Low HOME Rent Limit	678	696	836	1,033	1,153	1,272	1,391
High HOME Rent Limit	678	696	836	1,069	1,330	1,530	1,704
Fair Market Rent (FMR)	678	696	836	1,069	1,330	1,530	1,729

Rent Limits – HACC

Under certain circumstances, a Participating Jurisdiction may elect to exceed the HUD established rent limits, in favor of the rent limits used by the local Public Housing Authority (24 CFR.882.106(a)(3)). The Consortium reserves the right to invoke this option at their discretion, as provided for under HUD regulations. The figures listed below are the rent limits established by the Housing Authority of Champaign County for 2019. **As with the HUD rent limits, the Consortium may update these figures annually without revision or amendment to this Manual.**

HACC limits – 2019	(this represents 105% of HUD's high HOME rents)						
Fair Market Rent (FMR)	712	731	878	1,122	1,396	1,606	1,789

Utility Allowances

According to HUD guidelines, utility allowances are set by HUD (<https://www.huduser.gov/portal/resources/utilallowance.html>) and calculated annually in July. As with the HUD rent limits, the Consortium may update these figures annually without revision or amendment to this Manual.



Income Limits

Beneficiaries of HOME funds must be low income or very low income. Their income eligibility is determined on the annual income as determined by using the Section 8 (part 5) annual income, IRS adjusted gross income, or the Census long form annual income.

Low and very low income determination is based on the median family income for the HOME Consortium Jurisdiction. The median family income is adjusted annually and can be found at <http://www.huduser.org/datasets/il.html>

Whenever these figures are used in Consortium programs or agreements, the Consortium will review the HUD website to ensure that the most recent figures are referenced. The limits listed below became effective May 1, 2019. *The Consortium reserves the right to update these limits annually, as new figures are released by HUD, without necessitating an overall revision of or amendment to the entire Consortium Policies & Procedures Manual.*

Median Family Income Limits 2019

Median=\$79,750*

Family Size	30% MFI	50% MFI	60% MFI	80% MFI	MFI
1 person	16,700	27,850	33,400	44,550	55,700
2 persons	19,100	31,800	38,160	50,900	63,600
3 persons	21,500	35,800	42,960	57,250	71,600
4 persons	25,750	39,750	47,850	63,600	79,750
5 persons	30,170	42,950	51,550	68,700	85,900
6 persons	34,590	46,150	55,380	73,800	92,300
7 persons	39,010	49,300	59,160	78,900	98,600
8 persons	43,430	52,500	63,000	84,000	105,000

*Effective 2019;

<http://www.huduser.org/datasets/il.html>

Determining Income



To determine if program applicants qualify and are income eligible, consortium members must use one of the HUD approved determination methods mentioned above and verify income using source documentation such as wage statements, interest statements, and unemployment compensation. Income eligibility is based on anticipated income and considers any likely changes in income.



Appendix C: Maximum Subsidy Limits

The current maximum HOME per-unit subsidy limits apply to projects that include HOME funds. The 240% HCP Multiplier is the maximum multiplier that can be applied to a HOME project. The high-cost multiplier allows HOME funds to support projects where there are significantly higher acquisition and construction costs. The HOME Statute and regulation at 24 CFR Part 92.250(a) limits the amount of HOME funds that a Participating Jurisdiction (PJ) may invest in a HOME-assisted unit.

Bedrooms	Basic Elevator Limit	Limit with 240% High Cost Percentage Multiplier
0	\$62,587	\$150,209
1	\$69,349	\$166,438
2	\$85,035	\$204,084
3	\$106,502	\$255,605
4	\$120,424	\$289,018

*Effective May 2019

Whenever these figures are used in Consortium programs or agreements, the Consortium will contact the CPD Division in the Chicago HUD Field Office to verify the maximum HOME per-unit subsidy limits that apply to the specific local jurisdictions that participate in the Consortium. ***The Consortium reserves the right to update these limits annually, as new figures are released by HUD, without necessitating an overall revision of or amendment to the entire Consortium Policies & Procedures Manual.***



Appendix D : Affordability Periods

HUD has established criteria to determine the length of time that a HOME-assisted unit must remain affordable to low- or moderate-income households. This Affordability Period is based on the type of project and the amount of HOME funds invested (see table below). Please note that these are *minimum* thresholds, and the Consortium reserves the right to impose a greater period of affordability than mandated on a project-by-project basis. Please see the Urbana HOME Consortium Homebuyer Program Policy and Procedures for details regarding Homebuyer Acquisition and Homebuyer New Construction.

Type of Activity	HOME \$ Invested Per Unit	Affordability or Compliance Period
Rental Acquisition only Rental Acq with Rehab Rental Rehab only	Less than \$14,999	5 years
	\$15,000 to \$40,000	10 years
	More than \$40,000	15 years
Refinancing Rental Housing	<i>any amount</i>	15 years
Rental New Construction	<i>any amount</i>	20 years



Appendix E: Maximum Purchase Price or After-rehab Value Limits

HUD has established that the maximum purchase price or after-rehab value for HOME funded projects are to be based upon the Section 203(b) Single Family Mortgage Limits (24 CFR 92.254).

FHA Mortgage Limits for Champaign County

(last updated 1/1/2019; <https://entp.hud.gov/idapp/html/hicost1.cfm>)

	One-Family	Two-Family	Three-Family	Four-Family
FHA Limit	\$314,827	\$403,125	\$487,250	\$605,525
95% *	\$299,086	\$382,969	\$462,888	\$575,249

*95% of FHA Limit is the threshold set by HUD for the maximum price for HOME-funded programs (i.e. ADDI).

Whenever these figures are used in Consortium programs or agreements, the Consortium will review the HUD website to ensure that the most recent figures are referenced. *The Consortium reserves the right to update these limits annually, as new figures are released by HUD, without necessitating an overall revision of or amendment to the entire Consortium Policies & Procedures Manual.*

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CITY OF
URBANA

Code Enforcement Plan

Community Development Department

Urbana, Illinois

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Code Enforcement for Urbana, Illinois

The goal for a Code Enforcement is to improve and preserve all neighborhoods of the City by careful, detailed inspection and record keeping, while working with property owners in a friendly, helpful and compassionate manner. Maintaining Housing stock in an above standard condition is a goal of the City of Urbana.

The Community Development Services Department Building Safety Division enforces city code violations that are blight issues or hazards that are seen by the public view or reported to the city. Personnel assigned to this program are responsible for investigating city code violations, seeking compliance via education, and enforcement efforts. The Division continues its work on housing and redevelopment issues. Staff works with the Grants Division staff to identify resources to assist in neighborhood stabilization.

The Community Development Services Department has three full-time Code Compliance Inspectors within the Community Development Department. Community Development Block Grant (CDBG) funds will pay a portion of the time for code enforcement activities completed by the Code Compliance Inspectors in targeted neighborhoods.

The CDBG-funded code enforcement activities will be used in the City's Community Development Target Area (CD Target Area) as well as the Qualified Census Tracts defined by HUD. The CD Target Area is defined as Urbana's low-income census tracts. These areas are recognized by the City as having more than half of the residents at or below 80% median family income (MFI). The HUD Qualifying Census Tracts are updated annually and are defined as those areas that over 50% of the families are at or below 60% median family income. Those areas may be identified as being eligible for CDBG-funded projects but may not be a deteriorated or deteriorating area as defined by the City of Urbana.

Community Development Target Areas

Community Development Target Areas (CD Target Area) are census blocks deemed deteriorating or deteriorated and are low mod census tracts. The CD Target Areas are reviewed annually, and when changed, must be approved by City Council. CD Target Areas must be primarily residential.

The City of Urbana is home to a major university, with student housing dominating residential neighborhoods. Student-dominated census blocks have been removed from CDBG-funded code enforcement areas in order to better align with the national objective of Community Development Block Grants.

Deteriorated or Deteriorating Areas

A definition of deteriorated or deteriorating areas has not been adopted in Urbana City Code. Urbana's Consolidated Plan 2020-2024, defines a substandard dwelling as a unit that does not meet the criteria for a standard dwelling unit through: lack of maintenance; age of unit; neglect; lack of part or all plumbing, electrical, and heating facilities; or overcrowded conditions. The substandard dwelling can be considered to be one of two classifications: 1) deteriorated unit, i.e., one that is substandard but is structurally sound or able to be made structurally sound and can be brought up to standard condition with rehabilitation (formally known as substandard, suitable for rehabilitation); or 2) dilapidated unit, i.e., a substandard unit that has deteriorated to the extent it is unsafe, unsanitary, or dangerous to human life, and rehabilitation is not feasible (formally known as substandard, unsuitable for rehabilitation).

For the purposes of code enforcement in Urbana, the City looked at the State of Illinois definition of deteriorating areas. These census blocks include but are not limited to:

- Within the municipal boundaries of the City of Urbana;
- Must be more than half residential units;
- Have 50% or more of the residents at or below 80% median family income (MFI);
- Have five or more buildings that appear below minimum code standards;
- Have five or more vacant structures; or
- Have one or more segments of surface infrastructure that requires improvements to roadways, alleys, curbs, gutters, sidewalks, off-street parking, and surface storage areas.

These areas are detrimental to the public safety, health, morals or welfare, if improvements do not occur. Code enforcement activities are to prevent advanced deterioration of structures within each area before structures reach the state of dilapidation.

Program Initiation

Fiscal Year 2020 was the first year the City had Code Compliance Inspectors allocating a portion of their time to CDBG focused code enforcement activities. Previously, Community Development Department and Public Works Department split code enforcement activities between multiple employees, and CD Target Areas were not the focus of code enforcement activities. Urbana is now allocating a portion of Code Compliance Inspectors time to CDBG-funded code enforcement to serve CD Target Areas better.

The City of Urbana has consolidated code enforcement activities to the Community Development Services Department. Not all CDBG-funded code enforcement activities will be carried out by the Code Compliance Inspectors but the Inspectors will have a major role in the City's code enforcement areas. CDBG funds will only be used in CD Target areas. Inspectors will track all their work hours to accurately identify the amount of time spent working specifically in CD Target Areas. To ensure code enforcement activities meet national objectives, CDBG-funded

code enforcement will include improvements, rehabilitation, and other services as outlined in the most current Consolidated Plan and Annual Action Plan.

Code Enforcement activities will be targeted in the identified areas along with public and private investment. Streetlight improvements, curb and sidewalk repairs, and homeowner rehab will all be funded with public dollars. City-supported emergency repairs and economic development efforts will be prioritized in the targeted areas as well. Private investment and other grant funds will be used to improve multi-family housing, parks, blight reduction, homeowner rehab, and new construction activities.

Code Compliance Inspector

Code Enforcement is defined as working towards compliance with ordinances and regulations regarding health and housing codes, land use and zoning ordinances, permitting, sign standards, and uniform building and fire codes in deteriorating areas in which such enforcement, together with public improvements, may be expected to stop the decline of an area.

Code Compliance staff conduct several types of inspections;

- Neighborhood – General exterior inspections as the inspectors drive thru or around neighborhoods.
- Systematic – Pro-active interior and exterior inspections of the occupied rental properties within the City.
- Vacant Structure – The City maintains a list of vacant and abandoned properties and inspectors monitor the properties monthly for safety and security.
- Complaint – The City investigates complaints regarding both tenant living units and neighborhood concerns.

During these inspections, Code Compliance Inspectors identify, investigate, and work towards compliance for violations of any Code and Ordinance adopted by the City. Inspectors complete inspections of residential, commercial, and industrial properties to enforce building, plumbing, mechanical, electrical codes, and safety regulations. Additionally, inspectors investigate citizen complaints of public nuisances and quality of life issues. Code Compliance Inspectors seek voluntary compliance, however if the property owner does not comply, the City will issue citation(s) and may initiate abatement procedures.

In addition, Code Compliance Inspectors may perform the following:

- Prepare and present the City's case for both the Property Maintenance Board Appeals and court system if court-ordered compliance and fines are necessary.
- Coordinate with other members from the Community Development Services Department, Public Works Department, Champaign County Housing Authority, Fire

Department, Legal Division, Police Department, University of Illinois, Champaign/Urbana Tenant Union and numerous other community groups as required.

- Coordinate services with housing-related interest groups, including various neighborhood groups, tenant groups, and the apartment association, and sits on relevant boards and commissions, as appropriate.
- Answers inquiries from the general public on zoning, property maintenance code regulations, and fire safety.
- Enforces zoning ordinance provisions as they pertain to rental property and housing maintenance, including occupancy and use restrictions.
- Enforces departmental procedures pertaining to dangerous buildings.
- Conduct assessments of both structurally and fire-damaged properties with assistance from other members of the Building Safety Division and Fire Department personnel as needed.
- Conducts annual inspections of all mobile home parks for compliance with adopted codes and ordinances.

Code Compliance Inspectors seek compliance of the following codes and ordinances. The Urbana codes and ordinances are not limited to the following list.

- City of Urbana Model Codes Adopting Ordinance including:
 - International Residential Code
 - International Building Code
 - International Fire Code
- City of Urbana Nuisance Ordinance(s)
- City of Urbana Zoning Ordinance
- City of Urbana Fence Ordinance
- State of Illinois Plumbing Code
- State of Illinois Accessibility Code

Registered Rental Inspections

Under Urbana's Rental Registration Program, the city can keep track of who is renting out their properties and where those properties are located. It is a database of all apartment buildings and other rental housing in the city. With Rental Registration, the city will have contact information for the owner of each building, as well as the property manager. Rental Registration Programs offer a way to keep track of code enforcement inspections. Rental Registration programs typically involve modest per building or unit fees to help with the costs of administering the program. Rental Registration can also be used as a means of authorizing landlords to operate in a community. All rentals in the City of Urbana must meet the building

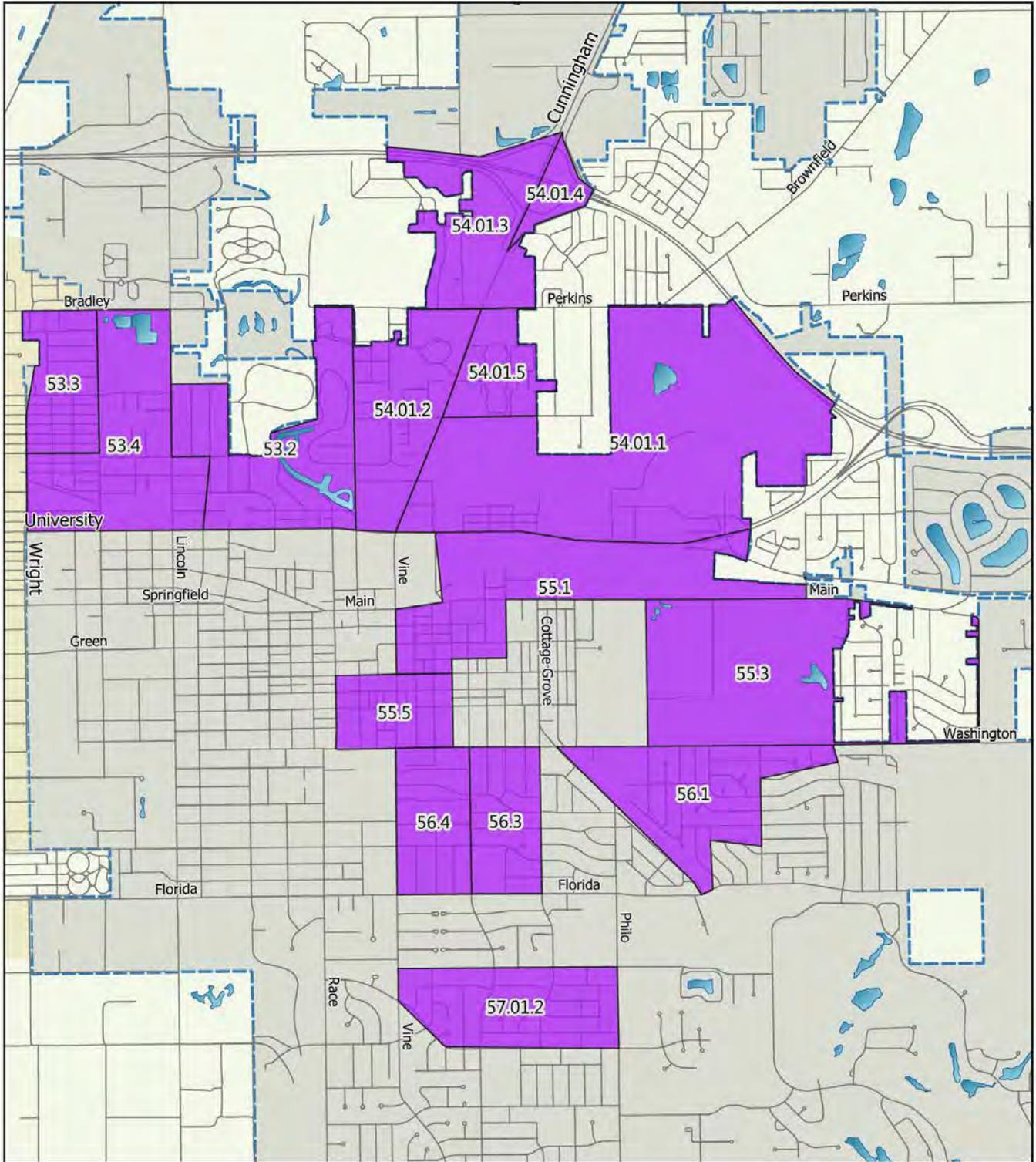
and fire codes, register with the Community Development Department, and systematically inspected by Code Compliance Inspectors.

The Building Safety Department inspects neighborhoods that are in the CD Targeted neighborhoods as well as outside the area. In the CD Target Areas, codes and ordinances pertaining to the health and welfare of the neighborhood residents are enforced.

Complaint Inspections

Code Compliance Inspectors regularly receive complaints for potential code violations, which begins the code enforcement process. The inspector will log the complaint, visit the site, and determine if a violation exists. If a violation is present, the inspector will contact the property owner and send a violation notice requesting corrective action. If the property owner fails to address the violations within the adjudication hearing cycle, the matter will be forwarded to the administrative judge for review. The Community Development Services Department is responsible for enforcing several ordinances, including zoning, building, property maintenance, and nuisance.

Community Development Target Area



-  Community Development Target Area
-  City of Urbana
-  Roads



COVID 19 POLICY & PROGRAM MANUAL

City of Urbana Grants Management Division COVID-19 Programs

prepared by
City of Urbana, Illinois

Funded by
United States Department of Housing and Urban Development

Approved by
Urbana City Council – Resolution No. _____

1.0 INTRODUCTION

1.1 Background

The Community Development Block Grant - CV (CDBG-CV) Program is a federal entitlement program authorized by the Housing and Community Development Act of 1974, as amended. The Program provides grants on a formula basis to entitled cities and counties to prepare, prevent, and respond to the COVID-19 pandemic.

The Department of Housing and Urban Development (HUD) is responsible for management and oversight of CDBG-CV Programs. Under the program, the City is responsible for deciding how the CDBG-CV and HOME funds will be used in its jurisdiction in response to the COVID-19 pandemic.

The HOME Program will fund the COVID-19 TBRA program. The program will be administered through the Champaign County Regional Plan Commission. Additional HOME funding was not provided, however, waivers to the program were requested and approved by HUD.

1.2 Programs

This manual contains guidelines for programs offered, as funding is available, by the City of Urbana during the period beginning April 5, 2020, and ending June 30, 2025. This manual only provides guidelines for the CDBG-CV funding.

- Housing Subsidy Assistance
- COVID-19 TBRA Program
- Small Business Program

Households assisted by the housing programs must meet federally mandated income guidelines for very-low, low, and moderate-income persons. The current figures are included as Exhibit B and are subject to periodic revision by the U.S. Department of Housing and Urban Development. Businesses assisted by the small business program must be located in the City of Urbana

1.3 Authorized Activities

In adopting this manual the Urbana City Council directs its Grants Management Division (GMD) to implement CDBG-CV programs as described herein. The Council authorizes the Manager of Grants Management Division to enter into contractual agreements with individual renters, property owners, and businesses to implement programs in accordance with these guidelines.

The Council directs the Grants Management Division to pursue additional funding that may be available to help fund the programs listed in the manual. Additional funding agents may include Tax Increment Finance (TIF), Federal Home Loan Bank (FHLB), Illinois Housing Development Authority (IHDA), or other participating financial institutions.

1.4 Conflict of Interest

Employees, agents, consultants, officers, elected officials, and appointed officials of the City Urbana who either 1) exercise functions or responsibilities with respect to CDBG-CV, 2) are in a position to participate in the decision-making process relative to CDBG-CV, or 3) may gain inside information

with regard to CDBG-CV, activities are ineligible for assistance through the housing program. Such persons include, but are not limited to, the Mayor, City Council Members, Community Development Commission members, the City Administrator, Comptroller, City Attorney, Community Development Services Director, and all Grants Management Division staff. However, HUD may grant an exception to this rule on a case-by-case basis upon filing by the Grants Management Division of 1) disclosure of the conflict, 2) an assurance that public disclosure of the conflict has been made, and 3) a legal opinion that the interest would not violate state or local law. City employees who are not otherwise excluded by this conflict of interest provision are eligible to apply for housing assistance.

1.5 General Guidelines

The City's Grants Management Division shall generally process applicants for assistance through programs described in this manual on a first-come/first-served basis. The demand for assistance through these programs may exceed the availability of funds or staff time to process all cases. The Grants Management Division may institute a prioritization system on either a temporary or permanent basis to determine the order in which projects will be funded. Any such prioritization system shall give highest priority for funding to persons of lowest income and greatest need.

The City of Urbana recognizes it may be relevant to make a conditional change to the outlined program guidelines throughout the program years in the manual. In these instances, GMD shall submit the reason or reasons for the conditional change for that specific program. The Community Development Commission (CDC) may authorize GMD to proceed with the changes to the program with a majority vote of a CDC quorum.

Record Retention for all CDBG-CV programs will follow the CDBG and HOME regulation requirements.

1.6 CDBG Waiver

On April 5, 2020, the City of Urbana requested the following waivers for the CDBG-CV funded programs:

- Suspend the 15 percent cap on public service activities for FY 2019/20, CDBG-CV and FY 2020/21 to prevent, prepare for, and respond to the pandemic.
- Ability to use CDBG-CV funds to cover or reimburse allowable costs to prevent, prepare for, and respond to the pandemic.
- Permission to amend the Citizen Participation Plan and FY 2019/20 AAP with a reduced public comment period of no less than five days (public comment period running concurrently for AAP and CPP).
- Ability to meet public hearing requirements with virtual meetings and reasonable public notice.
- Waive the August 16, 2020, deadline to submit the Consolidated Plan and 20/21 Annual Action Plan.

The City of Urbana requested these waivers remain in place for the term allowable by HUD.

**EXHIBIT A: CITY OF URBANA DEPARTMENT OF COMMUNITY DEVELOPMENT SERVICES
GRANTS MANAGEMENT DIVISION (GMD) HOUSING PROGRAMS TO ADDRESS COVID-19**

PROGRAM	PURPOSE	ELIGIBILITY AREA	INCOME ELIGIBILITY	MAXIMUM AMOUNT	UNDER-WRITING CRITERIA
Housing Assistance Grant	Provide grant assistance to an income-eligible homeowner or renter for mortgage, rent, or utility assistance for the prevention of homelessness.	Citywide	0 – 80% MFI	Grant assistance up to a maximum of \$750 month not to exceed three months	GMD
COVID-19 TBRA Assistance	Provide rent and utility assistance for an income eligible tenant for the prevention of homelessness.	Countywide	0 – 60% MFI	Grant assistance through 12/31/2020 unless extended by HUD	Champaign Co Regional Planning Commission
Small Business Assistance Grant	Provide grant assistance to businesses for operating capital, renovations, and/or retooling.	Citywide	0 – 80% MFI	Grant assistance up to a maximum of two months working capital not to exceed \$10,000.	GMD

EXHIBIT B

Median Family Income Limits 2020

Median=\$83,600*

Family Size	30% MFI	50% MFI	60% MFI	80% MFI	MFI
1 person	17,600	29,300	35,150	46,850	58,600
2 persons	20,100	33,450	40,200	53,550	66,900
3 persons	22,600	37,650	45,200	60,250	75,300
4 persons	26,200	41,800	50,150	66,900	83,600
5 persons	30,680	45,150	54,200	72,300	90,300
6 persons	35,160	48,500	58,200	77,650	97,000
7 persons	39,640	51,850	62,600	83,000	103,700
8 persons	44,120	55,200	66,250	88,350	110,400

Rounded to the nearest \$50

*Effective 4/14/2020

2.0 DEFINITIONS

Duplication of Benefits (DOB): To comply with the Stafford Act, assistance shall be provided to a person or entity only to the extent that the person or entity has a need that has not fully been met.

Good Standing: A business that is up to date on filing the state reports, obtaining its state licenses and permits, paying its state taxes and fees, and complying with other statutory rules for operating the business in the City of Urbana.

Grants Management Division (GMD): The division responsible for administering the Community Development Block Grant Program (CDBG) and HOME Program for Urbana and coordinating all CDBG/HOME activities. GMD is a division of the Urbana Department of Community Development Services.

Gross Annual Income: Annual income is the gross amount of income anticipated by all adults in a family during the 12 months following the effective date of determination. To calculate annual gross income the Department of Housing and Urban Development's Part 5 definition is used for all programs. See Appendix I for the complete HUD Part 5 income inclusions and exclusions.

Household: All persons who occupy a housing unit at the time the application is taken. GMD staff shall use the guidelines provided by the HUD Part 5 definition of household to determine whether or not persons with an ownership interest in the property who do not reside at the property shall be considered to be an "occupant" of the household for the purposes of determining household eligibility. Regardless of whether such individuals are counted as household members, they will be required to sign all applicable documents in order to be eligible for City programs.

Minority/Female Owned Business: A firm in which more than half of the assets are owned and controlled by a minority or female person or persons.

Net Income: Net income is identified on the Profit and Loss Statement of a business Or Line 31 of Schedule C for self-employed or sole proprietorships.

Operating Capital: Assets minus liabilities on a balance sheet

Self-Certification of Income: A written statement of anticipated income along with a certification that the information is complete and accurate.

TBRA: Tenant Based Rental Assistance provides short-term rental assistance to eligible participants located in the City of Urbana, City of Champaign, and unincorporated Champaign County.

3.0 PROGRAM OBJECTIVES

The City of Urbana CDBG-CV Programs are designed to further the following objectives:

- 1) To use state, federal, and other grant funding including but not limited to Community Development Block Grant (CDBG) and CDBG-CV, HOME, Illinois Housing Development Authority (IHDA), and Federal Home Loan Bank (FHLB) funds as a catalyst to address the impact on residents and businesses to improve the community
- 2) To revitalize, modify, and/or preserve existing small businesses
- 3) To enable low-income families who have been impacted by the COVID-19 pandemic assistance to maintain housing
- 4) To further implement the goals of the City's Consolidated Plan.

4.0 Housing Assistance Program Objectives

Subsistence payments for one to three months emergency payments on behalf of individuals or families. A grant is made available to provide funding for direct rental, mortgage, and utility assistance to those who have lost their job, been furloughed, or had their hours reduced.

4.1 Eligible and Ineligible Households

Eligible households include:

- Households experiencing loss of income directly related to COVID-19
- Households in good standing with the rent, mortgage, and utilities as of March 2020
- Households who requested assistance from lender, landlord, and/or utility companies
- Households with incomes at or below 80% AMI

Ineligible households include:

- Households with a Tenant based voucher
- Households residing in Project Based Voucher projects
- Households residing in Public Housing
- Households receiving other government-based rental assistance

Priority is placed on households with the lowest median family income.

4.2 General Terms and Conditions

- 1) The applicant may apply for housing assistance through the CDBG-CV Housing Assistance Program if they have not received assistance from federal, state, or local resources to meet their need. However, so as not to receive a duplication of benefit (DOB), the applicant may receive assistance through the program if the amount received did not cover all their housing need.
- 2) The Housing Assistance Program may not exceed three months of assistance. If assistance is needed beyond this, applicant will be referred to other available programs.
- 3) The applicant shall not be required to pay for administrative and program delivery expenses related to processing of the application.
- 4) Grant funds will be paid directly to the lender, landlord, and/or the utility company(ies).
- 5) Before funding can be executed, the applicant must provide evidence from the landlord/mortgage lender that she/he/they were current on obligations as of March 2020.
- 6) A maximum of \$750 per month will be provided for both utility and housing assistance for a maximum of three months.
- 7) The program will not reimburse individuals.

4.3 Eligibility Criteria

For a household to qualify for assistance through the CDBG-CV Housing Assistance Program, they must meet the following criteria:

- 1) Priorities shall be given to applicants on a first come/first served basis. If necessary, funding may be prioritized to the lowest income individuals.
- 2) Be classified as a low- moderate income individual as determined by the Department of Housing and Urban Development.

For an applicant to qualify for Housing Assistance, he/she must meet the following criteria:

- 1) The applicant must have been negatively impacted by the COVID-19 pandemic.
- 2) The applicant must be the person or persons in whose name the utilities, lease, or title to the property is vested.
- 3) The anticipated household annual (gross) income shall not exceed 80 percent of the median family income for Champaign County as released by HUD. The temporary \$600 weekly unemployment benefit should not be included as part of anticipated income.
- 4) The HUD Part 5 definition of annual (gross) income shall be the method used in calculating annual income.

4.4 Processing Procedures

This section outlines procedures for preparing, processing, and approving an application for housing assistance.

4.4.1 Application Process

- 1) GMD staff shall interview and advise the applicant of the design and objectives of the housing assistance program, the availability and benefits of housing assistance, and the specific terms and conditions under which assistance is provided.
- 2) GMD staff shall obtain the following information from and about the applicant and the subject dwelling:
 - a) Verification of employment.
 - b) Self-certification of earnings and assets
 - c) Verification of lease.
 - d) Verification of mortgage or deed of trust from each holder of a lien secured by the property.
 - e) Verification of utilities.
 - f) If applicable, the applicant may be placed on a prioritization list created by the GMD based on household income and need.

4.4.2 Housing Assistance Determination

After review of the application documentation and determination of need, the applicant will be notified of the amount of assistance and start date.

4.5 Close Out Procedures

GMD staff shall give the recipient a copy of the assistance provided. Applicant will sign written statement on verification of income and duplication of benefits requirement.

- 1) GMD staff shall request that the recipient complete and return a questionnaire pertaining to the program delivery.
- 2) GMD staff shall add information on the case to the Community Development Property Log.

5.0 TENANT BASED RENTAL ASSISTANCE - COVID-19 Tenant Based Rental Assistance (COVID-19 TBRA)

Program Objectives: COVID-19 TBRA assistance is a temporary housing subsidy program for individuals and families affected by COVID-19. The goal for all households served is to be able maintain their residence once the COVID-19 TBRA assistance ends and pay full market price for their rent. COVID-19 TBRA assistance is provided for the term provided by the Department of Housing and Urban Development. The program will be administered by the Champaign County Regional Plan Commission (CCRPC). Tenants must contribute 30% of their adjusted monthly income toward their rent or a minimum of \$25 per month (whichever is greater).

5.1 Participant Eligibility

To be eligible to apply for the COVID-19 TBRA program, applicants must meet the following qualifications:

- Households must live in Champaign County.
- Household income must be at or below 60% Area Median Income (AMI) for Champaign County.
- The rent assistance calculation must result in a minimum rental subsidy payment of \$100 per month.
- Households with another housing subsidy are not eligible. Prior to COVID-19 shelter in place order on March 21, 2020, applicant must have been employed and working a minimum of 30 hours per week.
- Priority is given to families with children (under age 18). If all eligible families are served, individuals without dependent children will be considered.

5.2 Supporting Documentation

The following documents must be provided at the time of application:

- Copy of Photo ID for all household members.
- Copy of Social Security cards for all household members.
- Proof of earned income, including hours worked, for 90 days prior to March 21, 2020.
- Documentation of last 90 days of income for all household members that reflects loss of earned income.
- Documentation of last 90 days of childcare expenses, if applicable.

5.3 Length of Assistance

COVID-19 TBRA assistance is through December 31, 2020 unless extended by HUD.

5.4 Type of assistance

CCRPC's COVID-19 TBRA Program can assist only with rent. For eligible clients enrolled in the COVID-19 TBRA, CCRPC's COVID-19 TBRA Program can also assist with a security deposit. The maximum amount of funds that may be provided for the security deposit is the equivalent of two months' rent for the unit.

5.4.1 Client Contribution

Client must pay 30% of adjusted monthly income toward their rent or a minimum of \$25 per month (whichever is greater). CCRPC pays the remainder of the rent, directly to the landlord.

5.5 Procedures

CCRPC's COVID-19 TBRA Program will accept referrals from City of Urbana, City of Champaign, Cunningham Township, and/or Champaign Township.

- When COVID-19 TBRA funds are available, the Program Manager or COVID-19 TBRA Case Manager will send out an email to the eligible referring program's Program Managers indicating such.
- Case Manager from the referring program must first verify client meets basic eligibility criteria listed above (Participant Eligibility).
- Case Manager from referring program works with the client to complete COVID-19 TBRA application.
- Case Manager from referring program emails COVID-19 TBRA Case Manager completed COVID-19 TBRA application.
- COVID-19 TBRA Case Manager reviews COVID-19 TBRA application to ensure eligibility and proceeds with the COVID-19 TBRA intake process when eligibility is confirmed.
- When all remaining funds are allocated, Program Manager or COVID-19 TBRA Case Manager will email eligible referring program's Program Managers to let them know they cannot accept any further COVID-19 TBRA referrals.

5.6 COVID-19 TBRA Program Waivers

On April 5, 2020, the City of Urbana requested the following waivers for the COVID-19 TBRA Program.

1. Ability to increase the administrative cap to not exceed 25%.
2. Eliminate the 25% match requirement for HOME funds expended between 10/1/2019 through 9/30/2021.
3. Ability to amend the 19/20 Consolidated Plan without completing an analysis of local market conditions before implementing a TBRA program.
4. To waive rent reasonableness to have the ability to provide rental assistance to individuals and families seeking housing and assist individuals and families that have housing but are experiencing reduced or lost wages, without requiring an assessment of rents charged for comparable unassisted rental units.
5. Eligible Tenant-Based Rental Assistance & Maximum TBRA Subsidy to allow the consortium the ability to pay the full cost of monthly utilities in addition to rental assistance and security deposit payments for new and existing TBRA families affected by the Covid-19 pandemic.
6. The ability to waive the utility allowance for different types and sizes of units in the TBRA program.
7. Permission to waive the term of the rental assistance contract to begin on the first day of the term of the lease.
8. The ability to waive the tenant protections lease and lease term to allow the consortium to assist individuals currently housed but facing hardship where an executed lease is already in place. The consortium will execute a rental assistance contract with the tenant to not exceed the period approved by HUD.
9. Waive the requirement to complete HQS inspections of TBRA units which will allow the consortium to rapidly house or assist individuals affected by the pandemic.
10. Waive the requirement that annual inspections of units occupied by recipients of HOME TBRA.
11. Suspend the requirement to establish written tenant selection criteria for the TBRA program.

12. Waive the requirement to require two months of source documentation to determine income. The consortium will require a written statement of anticipated income along with a certification that the information is complete and accurate.

The waivers were requested to allow for flexibility in administering the program and to provide the greatest assistance to the community.

5.7 COVID-19 TBRA Case Manager Support

The COVID-19 TBRA Case Manager will provide the following services to clients enrolled in the COVID-19 TBRA program:

- Determine COVID-19 TBRA eligibility (see Participant Eligibility above).
- Complete all required COVID-19 TBRA paperwork:
 - Application for Rent Assistance (referring case manager and client complete)
 - Completed Income Calculation
 - Verification of Employment
 - Non-Income Affidavit, if applicable.
 - COVID-19 TBRA Income Limits (60% AMI or below)
 - Approval OR Denial Letter
 - Client Rent Calculation Worksheet and Maximum Allowance Rent (need to submit to CCRPC fiscal)
 - Subsidy Award Letter (need to submit to CCRPC fiscal)
 - Utility Allowances
 - COVID-19 TBRA Information for Landlords (CCRPC provide to landlord)
 - Lead Based Paint Pamphlet (provided to client)
 - Lead Based Paint Disclosure Form (signed by client, landlord, and CCRPC)
 - Lease Addendum (landlord, client, CCRPC sign)
 - Payments Contract (landlord and CCRPC sign; need to submit to CCRPC fiscal)
 - W-9 (landlord complete)
 - Release of Information (client sign for landlord)
 - Notice of Occupancy Rights Under the Violence Against Women Act (provided to all clients)
 - Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking (only completed by client if they are seeking Violence Against Women Act protections)

At the request of the applicant, the Case Manager will provide at least quarterly support services.

5.8 Enrollment (clients looking for a new unit)

Once a client is approved for the COVID-19 TBRA program, the enrolled COVID-19 TBRA client will search for an appropriate unit in Champaign County that is not more than Fair Market Rent (FMR) for Champaign County as published by the Department of Housing and Urban Development (HUD). Clients have 30 days from receipt of the COVID-19 TBRA approval letter to find a suitable unit. When the client identifies an appropriate unit, the Landlord and the client must complete the Request for Unit Approval form and the client will provide the landlord with CCRPC's COVID-19 TBRA Information for Landlords sheet. The following information is to be submitted by the approved COVID-19 TBRA client to the COVID-19 TBRA Case Manager within 30 days of client receiving COVID-19 TBRA approval letter:

- Request for Unit Approval
- Release of Information for Landlord

When a unit approval is not received within 30 days of approval, the COVID-19 TBRA Case Manager will send a voucher expired letter to the client and retain in the client file.

5.9 Enrollment (clients maintaining current unit)

Once a client is approved for the COVID-19 TBRA program and wishes to continue to reside in their current unit, the Landlord and the client must complete the Request for Unit Approval form. The client will provide the landlord with CCRPC's COVID-19 TBRA Information for Landlords sheet. The following information is to be submitted by the approved COVID-19 TBRA client to the COVID-19 TBRA Case Manager within 30 days of client receiving COVID-19 TBRA approval letter:

- Request for Unit Approval
- Release of Information for Landlord

When a unit approval is not received within 30 days of approval, the COVID-19 TBRA Case Manager will send a voucher expired letter to the client and retain in the client file.

5.10 Rent Calculation Worksheet

The COVID-19 TBRA Case Manager will review the Request for Unit Approval for appropriateness and complete the Rent Calculation Worksheet form.

5.11 Unit Inspection

If the new unit is approved, the COVID-19 TBRA Case Manager will:

- Forward via email the completed Request for Unit Approval as an attachment to the Housing Service Inspector and include the following information in the body of the email –
 - Program: COVID-19 TBRA
 - # of Children Present Under 6:
 - Initial Inspection or Special Inspection:
 - New Unit or Client Already in Unit:
 - Current Lease Ends:
- Provide the landlord with the Initial Unit Inspection Letter.

The Housing Services Inspector arranges an inspection with the Landlord and determines whether the unit meets the applicable local and federal codes by completing the Uniform Physical Condition Standards (UPCS) Inspection Checklist form.

5.11.1 Passed Inspections

If the unit passes inspection, the Inspection Checklist and Report are forwarded to the COVID-19 TBRA Case Manager who will send the passed Inspection Results Letter to the Landlord. The COVID-19 TBRA Case Manager should then contact the client and landlord to arrange for a lease signing.

Once the unit passes inspection, the COVID-19 TBRA Case Manager will also complete the Subsidy Award Letter and provide a copy to the client, landlord, and CCRPC fiscal.

5.11.2 Discrepancies

If the unit does not pass the initial inspection, the Housing Services Inspector will provide the Inspection Checklist and Report noting deficiencies to the COVID-19 TBRA Case Manager. The COVID-19 TBRA Case Manager will immediately send an Inspection Results letter to the landlord and client with a copy of the report enclosed.

The Landlord is given five business days to correct the deficiencies and contact the Housing Service Inspector to schedule a re-inspection once the repairs are made. All contact with the landlord should be noted in the client file. Once passed, the Housing Services Inspector should forward the revised Inspection Report to the COVID-19 TBRA Case Manager.

If the Landlord and / or Tenant do not respond within five business days, the COVID-19 TBRA Case Manager will send a second discrepancy letter.

In the event the Landlord is unable or unwilling to correct the deficiencies, or five business days have passed with no contact, the COVID-19 TBRA Case Manager instruct the client to look for a new unit.

5.12 Entering into the Lease Agreement

The COVID-19 TBRA Case Manager will prepare the Payments Contract and Lease Addendum using information from the Request for Unit Approval, Rent Calculation & Unit Approval spreadsheets.

The COVID-19 TBRA Case Manager meets with the Tenant and Landlord for signatures and to obtain the following documents:

- Lease Addendum
- Payments Contract
- W-9 Form
- Client's lease (copy only, client retains original)

The lease will be provided by the Landlord and signed by both the landlord and the client. The COVID-19 TBRA Lease Addendum is provided by CCRPC and signed by the landlord and the client. The Payments Contract is provided by CCRPC and signed by the COVID-19 TBRA Case Manager and the landlord. The COVID-19 TBRA Case Manager must include a blank copy of a W-9 form to be completed by the landlord if not currently on file at CCRPC. Information on these forms should be consistent, especially regarding the names of residents, monthly rent amount and dates of tenancy. The Lease and Payments Contract must end on the last day of the month. These documents will be placed in the client's file.

The COVID-19 TBRA Case Manager will provide copies to fiscal department for the payment request of the following:

- Subsidy Award Letter

- Rent Calculation Worksheet
- Payments Contract
- W-9 Form

5.13 Property Maintenance

Property should be kept up to standards during the lease. If the client or landlord reports a problem with the property, the COVID-19 TBRA Case Manager should review the lease with the client to determine who is responsible for the problem. If the problem is the client's responsibility and determined both accurate and reasonable by the COVID-19 TBRA Case Manager, the COVID-19 TBRA Case Manager should work with the client on a reasonable plan for rectifying the problem within five business days. If the problem is not rectified and the landlord has reasonable cause for evicting the tenant, the COVID-19 TBRA voucher will be forfeited. If the complaint is inappropriate, the COVID-19 TBRA Case Manager should connect the tenant with the Tenant Union and / or affordable legal assistance (i.e. Land of Lincoln Legal Aid, U of I Law Clinic) for guidance. If the problem is the responsibility of the landlord, the COVID-19 TBRA Case Manager should assist have the client contact the Landlord. If issue is landlord's responsibility and is not rectified, the COVID-19 TBRA Case Manager should assist the Client in completing a Request for Special Inspection.

To arrange for an inspection, the COVID-19 TBRA Case Manager must send a Special Inspection letter to the Landlord (cc: client) and email the Housing Services Inspector with attached a Special Inspection Request and Special Inspection letter.

If the unit passes the special inspection, the report is returned to the COVID-19 TBRA Case Manager for filing. The COVID-19 TBRA Case Manager will prepare and send a Passed Inspection Letter to landlord and client.

If the unit does not pass the special inspection, the Housing Services Inspector will provide an Inspection Checklist and Report noting deficiencies to the COVID-19 TBRA Case Manager. The COVID-19 TBRA Case Manager will send an Inspection Deficiencies Letter to the Landlord, who is then allotted five business days to correct the listed deficiencies and contact the Housing Services Inspector to schedule a re-inspection. The COVID-19 TBRA Case Manager should act as a liaison by encouraging the Landlord to repair deficiencies, noting all contact in case notes. Once passed, the Housing Services Inspector should forward the revised Inspection Report to the COVID-19 TBRA Case Manager. If the Landlord does not respond within five business days, the COVID-19 TBRA Case Manager will send a second Discrepancy Letter.

In the event the Landlord is unwilling or unable to correct the deficiencies or five business days pass with no contact, the COVID-19 TBRA Case Manager should send client Failure to Repair / Seek New Unit Letter and the COVID-19 TBRA Case Manager should assist the client to search for a different unit. In the event the client cannot afford to or does not want to move, the COVID-19 TBRA Case Manager should advocate for client regarding assistance from appropriate city or county to persuade landlord to make repairs otherwise the client will forfeit the COVID-19 TBRA voucher.

5.14 Contract Termination

A COVID-19 TBRA contract will be terminated, with the client and landlord forfeiting any remaining subsidy, if the client refuses to move from a unit that has not passed inspection, is evicted from their

current unit, or is incarcerated or enrolled in an inpatient treatment program for longer than 60 days. The COVID-19 TBRA Case Manager will send the client and landlord a Termination of Payment Contract letter and subsidy will end immediately.

Appendix A: Emergency Transfer Plan for Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking

Note to Owners/Agents

- This IHDA model Emergency Transfer Plan is based on the HUD-issued model but includes additional VAWA regulatory requirements and recommended provisions.
- Owner/Agent adoption of this IHDA-model plan is strongly recommended to facilitate appropriate compliance including but not limited to ensuring tenant qualification for said transfers.
- In cases where tenant eligibility under the plan is uncertain, the Owner/Agent should contact their designated MOR/Asset Manager or Tax Credit Compliance Officer for guidance.
- As of June 14, 2017, the following Attachments will be available at IHDA's website:
 - Attachment A: VAWA ETP Resource Guide – a list of Illinois organizations providing services for victims of Domestic Violence
 - Attachment B: VAWA ETP Housing Provider List – a list of Illinois assisted housing providers.

Projects funded through the Champaign County HOME Consortium must adhere to HUD regulations.

HOME Consortium-funded projects can have alternative standards / policy, if these are of a higher standard than this plan and exist in a written form that will be made available for review.

Failure to adhere to HUD required policies will result in termination of the project and potential repayment of grant funding.

Emergency Transfers

The City of Urbana is concerned about the safety of its tenants, and such concern extends to tenants who are victims of domestic violence, dating violence, sexual assault, or stalking. In accordance with the Violence Against Women Act (VAWA), 1. COVID-19 TBRA -funded projects allows tenants who are victims of domestic violence, dating violence, sexual assault, or stalking to request an emergency transfer from the tenant's current unit to another unit. The ability to request a transfer is available regardless of sex, gender identity, or sexual orientation. 2 The ability of COVID-19 TBRA -funded projects to honor such requests for tenants currently receiving assistance, however, may depend upon a preliminary determination that the tenant is or has been a victim of domestic violence, dating violence, sexual assault, or stalking, and on whether the COVID-19 TBRA funded project has another dwelling unit that is available and is safe to offer the tenant for temporary or more permanent occupancy.

This plan identifies tenants who are eligible for an emergency transfer, the documentation needed to request an emergency transfer, confidentiality protections, how an emergency transfer may occur, and guidance to tenants on safety and security. This plan is based on a model emergency transfer plan published by the U.S. Department of Housing and Urban Development (HUD), the Federal agency that oversees that HUD-assisted properties follow VAWA. IHDA will assess VAWA compliance including but not limited to the Emergency Transfer Plan requirements during regular monitoring.

Eligibility for Emergency Transfers

A tenant who is a victim of domestic violence, dating violence, sexual assault, or stalking, as provided in HUD's regulations at 24 CFR part 5, subpart L is eligible for an emergency transfer, if the tenant reasonably believes that there is a threat of imminent harm from further violence if the tenant remains

within the same unit. If the tenant is a victim of sexual assault, the tenant may also be eligible to transfer if the sexual assault occurred on the premises within the 90-calendar-day period preceding a request for an emergency transfer.

A tenant requesting an emergency transfer must expressly request the transfer in accordance with the procedures described in this plan.

Tenants who are not in good standing may still request an emergency transfer if they meet the eligibility requirements in this section.

Emergency Transfer Request Documentation

To request an emergency transfer, the tenant shall notify the staff of the COVID-19 TBRA -funded project and submit a written request for a transfer. COVID-19 TBRA -funded projects will provide reasonable accommodations to this policy for individuals with disabilities. The tenant's written request for an emergency transfer should include either:

- A statement expressing that the tenant reasonably believes that there is a threat of imminent harm from further violence if the tenant were to remain in the same dwelling unit assisted under COVID-19 TBRA -funded project's program; OR
- A statement that the tenant was a sexual assault victim and that the sexual assault occurred on the premises during the 90-calendar-day period preceding the tenant's request for an emergency transfer.

Confidentiality

COVID-19 TBRA -funded projects will keep confidential any information that the tenant submits in requesting an emergency transfer, and information about the emergency transfer, unless the tenant gives COVID-19 TBRA -funded projects written permission to release the information on a time limited basis, or unless disclosure of the information is required by law, or required for use in an eviction proceeding or hearing regarding ¹termination of assistance from the covered program. This includes keeping confidential the new location of the dwelling unit of the tenant, if one is provided, from the person(s) that committed an act(s) of domestic violence, dating violence, sexual assault, or stalking against the tenant. See the Notice of Occupancy Rights under the Violence Against Women Act for All Tenants for more information about the COVID-19 TBRA -funded project's responsibility to maintain the confidentiality of information related to incidents of domestic violence, dating violence, sexual assault, or stalking.

Emergency Transfer Timing and Availability

COVID-19 TBRA -funded projects cannot guarantee that a transfer request will be approved or how long it will take to process a transfer request. COVID-19 TBRA -funded projects will, however, act as quickly as possible to move a tenant who is a victim of domestic violence, dating violence, sexual assault, or stalking to another unit, subject to availability and safety of a unit. If a tenant reasonably believes a proposed transfer would not be safe, the tenant may request a transfer to a different unit. If a unit is available, the transferred tenant must agree to abide by the terms and conditions that govern occupancy in the unit to which the tenant has been transferred. COVID-19 TBRA -funded projects may be unable to transfer a tenant to a unit if the tenant has not or cannot establish eligibility for that unit.

If COVID-19 TBRA -funded projects has no safe and available units for which a tenant who needs an emergency is eligible, CSPH-funded projects will assist the tenant in identifying other Owner / Agents who may have safe and available units to which the tenant could move. At the tenant's request, COVID-19 TBRA -funded projects will also assist tenants in contacting the local organizations offering assistance to victims of domestic violence, dating violence, sexual assault, or stalking that are attached to this plan.

Emergency Transfers in Cases Where a Safe Unit Is Not Immediately Available

If the COVID-19 TBRA funded project does not have a safe unit immediately available for an internal emergency transfer, the victim will be placed on the Emergency Transfer Waitlist, if the COVID-19 TBRA funded project chooses to create/manage such a waitlist. Tenants on the Emergency Transfer Waitlist, if it exists, will take precedence over applicants on other property waitlists.

If the COVID-19 TBRA funded project has no safe and available units for which an existing tenant who needs an emergency transfer is eligible, a tenant may also request an External Emergency Transfer. A tenant may choose to pursue both an Internal and an External Transfer at the same time.

COVID-19 TBRA funded projects will take the following steps to assist the tenant with an external emergency transfer.

- COVID-19 TBRA funded projects will provide the victim with a list of other HUD-assisted Owner/Agents under IHDA's jurisdiction including unit size, preferences and contact information.
- At the tenant's request, COVID-19 TBRA funded projects will assist tenants in contacting one or more of those providers.
- COVID-19 TBRA funded projects will assist in arrangements with the other provider to facilitate the move. In particular, IHDA or Owner / Agent will request the tenant's permission to share tenant files with the other provider. If the tenant provides written consent to do so, and any applicable confidentiality requirements are met, COVID-19 TBRA -funded projects will share documentation from the tenant's current file in order to expedite a tenant's new application process.

If the COVID-19 TBRA funded project is contacted by another Owner / Agent, or tenant of another provider's housing seeking an Emergency Transfer, COVID-19 TBRA funded projects will take the following steps:

- Give the transfer priority over other kinds of transfer, second only to the priority for internal transfers and accessible units described below.
- Expedite the application / screening process using any documentation from the tenant's existing file that the other provider is able to make available.

In all cases of both Internal and External Emergency Transfer, COVID-19 TBRA funded projects will give the victim the names, addresses, and phone numbers of domestic advocacy organizations that stand ready to assist VAWA victims on an emergency basis to help them.

Priority of VAWA Emergency Transfers over Other Categories of Emergency Transfer

In general, COVID-19 TBRA funded projects will prioritize needs of existing tenants over external transfers, and opportunities to maximize use of accessible units (see next section). The order for priority of VAWA Emergency Transfers will be as follows:

- First priority will go to Internal Emergency Transfers, including VAWA Emergency Transfers. Priority among VAWA Emergency Transfers and other non-VAWA Emergency Transfers will be evaluated on a case-by-case basis if such conflicts arise.
- Second priority will go to other Internal Transfers that are not emergencies.
- Third priority will go to External VAWA Emergency Transfers.

Accessible Units

In order to meet the requirements of HUD Section 504 to maximize use of accessible units by those who need accessibility features, COVID-19 TBRA funded projects will apply the following order of priority for Accessible Units only:

- First priority will go to a current occupant of the property who needs the accessibility features of the vacant unit.
- Second priority will be to an eligible qualified individual on the waiting list who needs accessible features.
- Third priority will go to individuals without disabilities who need an emergency transfer under VAWA.

Policies for Tenants with Tenant Based Assistance

The measures and priorities covered under this Emergency Transfer Plan apply to households with tenant-based housing assistance in the same manner that they apply to other households covered by this plan. Under 24 CFR 982.353 and 354, PHAs must issue the victim a voucher allowing the victim to search for another unit in its jurisdiction, or begin the portability process if the victim wishes to move outside of the PHA's jurisdiction.

COVID-19 TBRA funded projects will apply the same priorities for Emergency Transfer to place tenants with tenant-based vouchers as quickly as possible, and wherever possible, prior to the expiration of any deadlines for using the voucher that may be imposed by the PHA.

Safety and Security of Tenants

Pending processing of the transfer and the actual transfer, if it is approved and occurs, the tenant is urged to take all reasonable precautions to be safe. Again, tenants should be provided with the contact information for local domestic violence services, sexual assault prevention services, or other appropriate referrals.

6.0 SMALL BUSINESS ASSISTANCE PROGRAM

The Small Business Assistance Grant is available to businesses located in the City of Urbana to provide working capital for operating, rehabilitation, and/or retooling assistance to those considered non-essential businesses during the COVID-19 pandemic. Subsidy payments not to exceed \$10,000 may be available. Businesses should have a solid commitment to remain open or reopen and retain or re-employ permanent jobs.

The CDBG-CV grant funding must benefit individuals with low and moderate income (LMI). This requirement is met by:

- The business owner receiving the CDBG grant funding qualifies as an LMI person **and** has no more than four (4) other employees. LMI qualifications are based on family size and income and can be determined in the application process; or
- If the business retains current employees, the business must certify that the jobs being retained with CDBG grant funding would be lost without assistance from the grant programs **and** that 51% or more of the employees being retained qualify as an LMI person; or
- If the business creates new jobs, the business must hire or make at least 51% of its new jobs “available to” LMI individuals. “Available to” means: (1) the job does not require special skills or a particular level of education, **and** (2) the business has agreed to hire LMI persons and train them for the jobs. Business owners will be asked to certify LMI qualifications of employees or job availability in the application process.

6.1 Eligible and Ineligible Businesses

Eligible Businesses

- Businesses experiencing loss of revenue as a result of the COVID-19 pandemic
- Retail and Service businesses located in the City of Urbana
- Businesses in good standing as of March 31, 2020 (see definitions)
- Businesses who have a certificate of occupancy issued by the City of Urbana
- Businesses with 15 or less full time equivalent (FTE) employees

Ineligible Businesses

- Real estate firms
- Businesses who have received other federal or state assistance e.g. PPP, Small Business Loans, etc.
- Financial services
- Seasonal businesses
- Banks
- Businesses that involve the sale of medical or recreational cannabis
- Private club or business that limits membership for reasons other than capacity
- Businesses deemed ineligible by the Department of Housing and Urban Development or the City of Urbana

Priority is placed on businesses retaining the greatest number of full time equivalent employees and those not able to operate fully during the stay-at-home order.

6.2 General Terms and Conditions

- 1) The applicant may apply for small business assistance through the CDBG-CV program if they have not received assistance from federal, state, or local resources to meet their need. However, so as not to receive a duplication of benefit (DOB), the applicant may receive assistance through the program if the amount received did not cover all their business need.
- 2) The Small Business Assistance Program will be limited to two months of operating assistance not to exceed \$10,000. If assistance is needed beyond this, applicant will be referred to other available programs.
- 3) The applicant shall not be required to pay for administrative and program delivery expenses related to processing of the application.
- 4) Grant funds will be paid directly to the approved applicant.
- 5) Before funding can be executed, the applicant must provide financial documents to evidence impact of the COVID-19 pandemic.
- 6) Grant Recipients will be required to submit documentation for proof of expenditures.
- 7) The funded business will sign a subrogation agreement stating it will return to the City any funds received from other sources that duplicate the benefit received from CDBG-CV funds.
- 8) The Small Business Association will assist businesses in creating financial statements and profit and loss statements.
- 9) Should funding become limited, the following criteria will be utilized to prioritize applications:
 - Minority and women owned business applicants.
 - The number of jobs retained as of the date of the application, as well as, the number of jobs that are planned to be rehired due to the assistance from the City and other federally-funded programs.
 - The degree to which the business has been directly impacted by new public health requirements (social distancing) related to the COVID-19 pandemic. Applicants should provide a description of how their business has been impacted within their application and have additional documentation available upon request such as profit/loss statements to support such claims.

6.3 Eligibility Criteria

For a business to qualify for assistance through the CDBG-CV Small Business Assistance Program, they must meet the following criteria:

- 1) The applicant must be the owner of the business.

- 2) Grant funds may be used for:
 - a. Employee wages and benefits (including fringe benefits associated with employment, such as health insurance)
 - b. Accounts payable
 - c. Rent
 - d. Utilities
 - e. Personal Protective Equipment
 - f. Signage
 - g. Business modifications or retooling to meet new social distancing standards
 - h. Other COVID-19-related costs
- 3) Business must show the impact of COVID-19 through the most recent financial statements.
- 4) Provide payroll or other documentation to show history of employees on payroll.
- 5) Priorities shall be given to minority and women owned business applicants on a first come/first served basis. If necessary, funding may be prioritized to the business retaining greatest number of low – moderate-income FTE employees.
- 5) The HUD Part 5 definition of annual (gross) income shall be the method used in calculating annual income of employees.

6.4 Processing Procedures

This section outlines procedures for preparing, processing, and approving an application for small business assistance.

6.5 Application Process

Applicants will apply through an on-line application system.

- 1) GMD staff shall interview and advise the applicant of the design and objectives of the Small Business Assistance program, the availability and benefits of the assistance, and the specific terms and conditions under which assistance is provided.
- 2) GMD staff shall obtain the following information from and about the subject business:
 - a) Verification of past two years of net income
 - b) Certification of earnings and assets
 - c) Verification of working capital
 - d) Most current bank statement
 - e) Other documentation to show need such as utility notices, denied loan application, etc.
 - f) A list of all employees as of January 1, 2020 along with their current status
 - g) Alternative documentation may be provided on a case by case basis
- 3) Applicants will be reviewed for project need, financial viability, and commitment for job retention.

6.6 Small Business Assistance Determination

After review of the application documentation and determination of need, the applicant will be notified of the amount of assistance and start date. Funds will be provided for 60 days of verifiable working capital up to a maximum of \$10,000.

6.7 Close Out Procedures

GMD staff shall give the recipient a copy of the assistance provided. Applicant will sign written statement on verification of income and duplication of benefits requirement.

- 1) GMD staff shall request that the recipient complete and return a questionnaire pertaining to the program delivery.
- 2) GMD staff shall add information in the IDIS HUD system.

APPENDIX I: HUD PART 5 INCOME DEFINITIONS

HUD Part 5 Income Inclusions:

- 1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services (before any payroll deductions).
- 2) The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness cannot be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.
- 3) Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in number 2 above. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD.
- 4) The full amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic payment (except Supplemental Security Income (SSI) or Social Security).
- 5) Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (except for certain exclusions, as listed in paragraph 3 under Income Exclusions).
- 6) Welfare Assistance. Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual income:
 - a) Qualify as an assistance under the TANF program definition at 45 CFR 260.31; and
 - b) Are otherwise excluded from the calculation of annual income per 24 CFR 5.609(c).
 - c) If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income consists of:
 1. the amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; **plus**
 2. the maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family welfare assistance is reduced from the standard of need by applying a percentage, the amount calculated under this paragraph shall be the amount resulting from one application of the percentage.
- 7) Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling.

- 8) All regular pay, special day and allowances of a member of the Armed Forces (except as provided in number 8 of Income Exclusions).

HUD Part 5 Income Exclusions

- 1) Income from employment of children (including foster children) under the age of 18 years.
- 2) Payments received for the care of foster children or foster adults (usually persons with disabilities unrelated to the tenant family who are unable to live alone).
- 3) Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except as provided in number 5 of Income Inclusions).
- 4) Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member.
- 5) Income of a live-in aide (as defined in 24 CFR 5.403).
- 6) Certain increases in income of a disabled member of qualified families residing in HOME-assisted housing or receiving HOME tenant-based rental assistance (24 CFR 5.671(a))
- 7) The full amount of student financial assistance paid directly to the student or to the educational institution.
- 8) The special pay to a family member serving in the Armed Forces who is exposed to hostile fire.
- 9) Self-Sufficiency Program Income.
 - a) Amounts received under training programs funded by HUD.
 - b) Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS).
 - c) Amounts received by a participant in other publicly assisted programs that are specifically for, or in reimbursement of, out-of-pocket expenses incurred (special equipment, clothing, transportation, childcare, etc.) and that are made solely to allow participation in a specific program.
 - d) Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, resident initiatives coordination and serving as a member of the PHA's governing board. No resident may receive more than one such stipend during the same period of time.
 - e) Incremental earnings and benefits resulting to any family member from participation in qualifying state or local employment training programs (including training not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participated in the employment training program.
- 10) Temporary, nonrecurring, or sporadic income (including gifts).
- 11) Reparation payments paid by a foreign government pursuant to claims under the laws of that government by persons who were persecuted during the Nazi era.
- 12) Earnings in excess of \$480 for each full-time student 18 years or older (excluding the head of household or spouse).
- 13) Adoption assistance payments in excess of \$480 per adopted child.

- 14) Deferred periodic amounts from Supplemental Security Income (SSI) and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts.
- 15) Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit.
- 16) Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep this developmentally disabled family member at home.
- 17) Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the Federal Register and distributed to housing owners identifying the benefits that qualify for this exclusion.

Updates will be published and distributed when necessary. The following is a list of income sources that qualify for that exclusion.

- The value of the allotment provided to an eligible household under the Food Stamp Act of 1977;
- Payments to volunteers under the Domestic Volunteer Service Act of 1973 (employment through AmeriCorps, VISTA, Retired Senior Volunteer Program, Foster Grandparents Program, youthful offender incarceration alternatives, senior companions);
- Payments received under the Alaskan Native Claims Settlement Act;
- Income derived from the disposition of funds to the Grant River Band of Ottawa Indians;
- Income derived from certain submarginal land of the United States that is held in trust for certain Indian tribes;
- Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program (LIHEAP);
- Payments received under the Maine Indian Claims Settlement Act of 1980 (25 U.S.C. 1721);
- The first \$2,000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the U.S. Claims Court and the interests of individual Indians in trust or restricted lands, including the first \$2,000 per year of income received by individual Indians from funds derived from interests held in such trust or restricted lands;
- Amounts of scholarships funded under Title IV of the Higher Education Act of 1965, including awards under the Federal work-study program or under the Bureau of Indian Affairs student assistance programs;
- Payments received from programs funded under Title V of the Older American's Act of 1985 (Green Thumb, Senior Aides, Older American Community Service Employment Program);
- Payments received on or after January 1, 1989 from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in the In Re Agent Orange product liability litigation, M.D.L. No. 381 (E.D.N.Y.);
- Earned income tax credit refund payments received on or after January 1, 1991, including advanced earned income credit payments;
- The value of any child care provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990;
- Payments received under programs funded in whole or in part under the Job Training Partnership Act (employment and training programs for Native Americans and migrant and seasonal farm workers, Job Corps, veterans employment programs, state job training programs and career intern programs, AmeriCorps);

- Payments by the Indian Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation;
- Allowances, earnings, and payments to AmeriCorps participants under the National and Community Service Act of 1990;
- Any allowance paid under the provisions of 38 U.S.C. 1805 to a child suffering from spina bifida who is the child of a Vietnam veteran;
- Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because of the commission of a crime against the applicant under the Victims of Crime Act;
- Allowances, earning, and payments to individuals participating in programs under the Workforce Investment Act of 1998.

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