



DEPARTMENT OF COMMUNITY DEVELOPMENT SERVICES

Grants Management Division

m e m o r a n d u m

TO: Elizabeth H. Tyler, FAICP, Community Development Director

FROM: John A. Schneider,, Manager, Grants Management Division

DATE: February 19, 2010

**SUBJECT: DRAFT CITY OF URBANA AND URBANA HOME CONSORTIUM
(CHAMPAIGN/URBANA/CHAMPAIGN COUNTY) FY 2010-2014
CONSOLIDATED PLAN**

Description

The City of Urbana, Grants Management Division, has prepared a DRAFT CITY OF URBANA AND URBANA HOME CONSORTIUM (CHAMPAIGN/URBANA/CHAMPAIGN COUNTY) FY 2010-2014 CONSOLIDATED PLAN (Consolidated Plan). The Consolidated Plan must be submitted to the US Department of Housing and Urban Development (HUD) by May 15, 2010 in order for the City of Urbana to continue to receive Community Development Block Grant (CDBG) and Home Investment Partnership Act (HOME) funding.

Issues

The issue is for the Community Development Commission (CDC) to review the Draft Consolidated Plan for FY 2010-2014 and provide input regarding the proposed Plan. Input received during the upcoming 30-day public comment period will be incorporated into the Plan along with recommendations from CDC. At its March 23, 2010 meeting, the CDC will be asked to make a final recommendation to the Urbana City Council regarding the Plan.

Background

As a recipient of CDBG and HOME entitlement funding from the U.S. Department of Housing and Urban Development, the City of Urbana and the Urbana HOME Consortium are required to submit a Five-Year Consolidated Plan. HUD provides the following summary statement concerning the Consolidated Plan:

The overall goal of the community planning and development programs covered by this part is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

A more functional purpose of the Consolidated Plan is to guide the utilization of the City's HOME and CDBG resources. Any project funded with CDBG and/or HOME funds, must be consistent with the goals, strategies and objectives included in the Consolidated Plan.

At the September 22, 2009 Community Development Commission regular meeting, staff provided the Commission with a schedule for the FY 2010-2014 Consolidated Planning process and a brief overview of the process.

Attached is a copy of the Draft Consolidated Plan for review and comment. The Draft Consolidated Plan is very similar to the previous Consolidated Plan that covered the period FY 2005-2009. The demographic information/data, housing/community development information, and related background information are based on information from the 2000 Census and other resources provided by HUD. Many of the housing and community development goals and strategies are identical to those contained in the previous Consolidated Plan. The Executive Summary of the Plan provides an evaluation of the City's past performance as well as a description of the performance measurement framework required by HUD.

Although the Consolidated Plan covers a five-year period, it can be amended at any time in order to reflect new concerns or opportunities in the community. The City is working with Consortium and community members to request qualifications for consultants to perform a countywide Housing Needs Study, which will provide current information that can be incorporated into the Consolidated Plan via a future amendment. The study would provide information to indicate if any additional goals or strategies are needed or if the current goals and strategies need to be adjusted.

A 30-day public comment period will run from February 22, 2010 through March 23, 2010. A public hearing to accept comments on the Draft Consolidated Plan has been scheduled for 7:00 p.m. on March 23, 2010 prior to the Community Development Commission meeting.

The beginning of the FY 2010-2011 program year is July 1, 2010. HUD requires that the Consolidated Plan be submitted 45 days prior to the beginning of the program year (no later than May 15, 2010). In order to meet this submittal deadline, the Urbana City Council is scheduled to approve the Consolidated Plan at its April 19, 2010 meeting.

Fiscal Impact

There are considerable fiscal impacts associated with the preparation of the FY 2010-2014 Consolidated Plan. The Consolidated Plan will guide the annual expenditure of an estimated \$475,000 in CDBG funding and \$1,125,000 in HOME funding. The main impact of the Consolidated Plan is that it can influence funding availability and utilization of CDBG and HOME funding. If a proposed project is not consistent with the goals and strategies of the Consolidated Plan, the project could not be funded with CDBG or HOME funding, unless the Consolidated Plan is amended to include the project.

Failure to submit the Consolidated Plan to HUD by the May 15, 2010 deadline could result in a significant delay in accessing CDBG and HOME funds, which would create a financial burden for the City to advance funds for these programs.

Recommendation

Staff recommends that the CDC review and provide comments on the Draft City of Urbana and Urbana HOME Consortium FY 2010-2014 Consolidated Plan that will aid staff with preparing the final FY 2010-2014 Consolidated Plan.

Prepared By:

**John A. Schneider, Manager
Grants Management Division**

Attachment:

DRAFT CITY OF URBANA AND URBANA (CHAMPAIGN/URBANA/CHAMPAIGN COUNTY) HOME CONSORTIUM FY 2010-2014 CONSOLIDATED PLAN

-DRAFT-

**CITY OF URBANA
AND
CHAMPAIGN/URBANA/CHAMPAIGN COUNTY
URBANA HOME CONSORTIUM**

FY 2010-2014 CONSOLIDATED PLAN



Prepared by:
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February 2010

FY 2010-2014 City of Urbana and Urbana HOME Consortium Consolidated Plan

Table of Contents

I.	Executive Summary	i
II.	Strategic Plan	
	1. Function of the Consolidated Plan	1
	2. Geographic Areas of the Jurisdiction(s)	3
	3. Basis for Allocating Investment	4
	4. Obstacles to Meeting Underserved Needs	
	5. Managing the Process	6
	Lead Agency	6
	Public Outreach	7
	Consultations	7
	6. Citizen Participation Process	9
	Participation Process	
	Public Hearings and Plan Submission	11
	Substantial Program Amendments	12
	Access to Information	13
	Performance Reporting	13
	Submission of Comments and Proposals	14
	Anti-Displacement	14
	Technical Assistance	15
	Complaints	15
	Summary of Comments from Public Hearings	15
	Summary of Efforts to Broaden Public Participation	15
	7. Institutional Structure	16
	Strengths and Gaps of Jurisdiction Delivery System	
	Strengths and Gaps of the Housing Authority Delivery System	18
	8. Monitoring	18
	Long-term Compliance (resale – recapture)	20
	Refinancing HOME-Funded Projects	22
III.	Community Overview	
	1. Housing Market Analysis	23
	2. Barriers to Affordable Housing	27

3. Lead-Based Paint	28
IV. Priority Needs Analysis and Strategies	30
V. Housing	31
1. Housing Needs	31
a. Needs of Homeowners by Income	33
b. Needs of Homeowners by Household Type	38
c. Needs of Homeowners by Race/Ethnicity	40
d. Summary of Homeowner Housing Needs	41
e. Needs of Renters by Income	43
f. Needs of Renters by Household Type	46
g. Needs of Renters by Race/Ethnicity	49
h. Summary of Renter Housing Needs	50
i. Analysis of Disproportionate Needs	53
2. Priority Housing Needs	56
3. Housing Market Analysis	57
4. Lead-Based Paint Strategies	60
5. Specific Affordable Housing Goals and Strategies	60
6. Needs of Public Housing	61
a. Physical Description of Public Housing Units in Urbana	62
b. Restoration and Revitalization Needs	63
c. Public Housing and Section 8 Wait-lists	64
d. Section 504 Needs Assessment	64
7. Public Housing Strategic Plan	64
8. Goals and Strategies to Address Barriers to Affordable Housing	67
VI. Homeless Needs	67
1. Summary of Homelessness	69
2. Priority Homeless Needs	69

3. Homeless Inventory	70
4. Homeless Strategic Plan	73
VII. Community Development	77
1. Priority Non-Housing Community Development Needs	77
2. Basis for Assigning Priority	79
3. Identify and Obstacles to Meeting Underserved Needs	79
4. Specific Goals and Strategies	79
VIII. Antipoverty Strategy	81
1. Anti-Poverty Goals and Strategies	83
IX. Non-Homeless Special Needs Objectives	83
1. Special Needs Objectives	83
2. Special Needs Goals and Strategies	89
IX. Appendices	92
I. Glossary of Terms and Acronyms	
II. Public Hearings and Focus Groups	
III. Citizen Participation	
IV. Goals, Strategies and Activities	
V. Projects Table	
VI. Maps	

CITY OF URBANA AND URBANA HOME CONSORTIUM FY 2010-2014 CONSOLIDATED PLAN

1. Executive Summary

[Provide a concise executive summary that includes objectives and outcomes identified in the plan and an evaluation of past performance. (91.200(c))]

The City of Urbana and Urbana HOME Consortium Five-Year Consolidated Plan includes an executive summary that includes the themes, goals and objectives identified in the Plan. The following information regarding evaluation of past performance, outcomes and objectives amend the Executive Summary:

Evaluation of Past Performance

An evaluation of past performance is summarized each year in the Annual Action Plans and the Consolidated Annual Performance and Evaluation Reports (CAPER). Urbana's performance for FY 2005-2009 Consolidated Plan period has demonstrated the City of Urbana's ability to effectively administer the HOME Investment Partnership (HOME) program and Community Development Block Grant (CDBG) program.

The City of Urbana and Urbana HOME Consortium have used the funds to create affordable housing (both rental and owner occupied), create infrastructure improvements in Target Area neighborhoods, rehabilitate owner-occupied single-family homes, rehabilitate substandard rental properties to code, provide tenant based rental assistance and to provide community services and create economic opportunities for low- and moderate-income persons that provide accessibility, availability, affordability and sustainability for those in need, including special needs and homeless populations.

The City of Urbana and Urbana HOME Consortium continues to work to create partnerships with non-profit housing developers, and other agencies to enhance their ability to address community needs and expand the benefits of the CDBG Program and HOME program. During the 2005-2009 Consolidated Plan, HUD specifically noted the following during annual reviews:

- As a result of the completion of three units and having three applicants approved for the Get the Lead Out Program (GLO) HUD congratulated the Urbana HOME Consortium for "being well on their way to exceeding their five year goals" for the GLO Program.
- Noting that the City "encourages and supports several programs designed for youth," HUD commended the City for providing services to area at-risk youth.
- Indicating that, "the HOME Consortium successfully utilized minorities and women in some of its program activities," HUD congratulated the City for its diligent pursuit of pursuing various affirmative marketing and minority outreach venues.
- As a result of receiving technical assistance from HUD, the significant decrease of open activities in the IDIS system and HUD commended the Consortium's joint efforts to combat the widespread problem of older, open projects.
- HUD congratulated the City of Urbana for using CDBG and General Funds to assist non-profit agencies that provide medical and psychological care to very low and low-income persons who must assume out of pocket expenses for such services.

CITY OF URBANA AND URBANA HOME CONSORTIUM FY 2010-2014 CONSOLIDATED PLAN

- HUD commended the Urbana HOME Consortium for its diligence in working with stakeholders to provide decent housing by creating or maintaining affordable rental housing opportunities through the demolition of Burch Village in Champaign and the subsequent construction of Douglass Square, a new 50 unit, mixed-income rental housing development.
- Referring to the City ceding private activity volume bond authority to Assist Urbana for downpayment assistance to income-qualified first time homebuyers, HUD stated that, "We applaud the City for forming partnerships to implement affordable housing".
- Citing the continuation of several successful programs and projects through three governmental entities and three Community Housing Development Organizations, HUD congratulated the City of Urbana as lead agency of the Urbana HOME Consortium, for meeting the needs of low- to moderate-income persons throughout the combined communities. HUD also applauded the City for working jointly with the City of Champaign to monitor subrecipients for compliance with CDBG regulations.
- The City collaborated with the Housing Authority of Champaign County and supported Brinshore Development's application to Illinois Housing Development Authority to develop affordable decent housing. The construction of seventy (70) units began in spring 2009, of those 63 are affordable rental units. The project incorporates green and sustainable technologies.
- Referring to the City's projected plans to make improvements in and provide services to the City's Community Development Target areas, HUD congratulated the City for its, "strategic plans to create a suitable living environment in target areas."
- Citing that 12 homebuyers received assistance through the ADDI program and the attendance of 108 persons at the Parkland homebuyer course sponsored by the CRG, HUD commended the City for, "realizing the benefits of collaborating with other stakeholders to guide potential homebuyers to homeownership, and once homeowners, the importance of post-purchase support and counseling." (Participation in PACE Homeownership Coalition, the Community Reinvestment Group [CRG] and distribution of First-Time Homebuyer informational packets).
- In July 2009, HUD conducted an on-site monitoring of the City's administration of the HOME Program, reviewing the "Overall Management of HOME Program and Community Housing Development Organization (CHDO) qualifications and procedures. HUD also conducted a review of Developer and Sponsor Written Agreements. The monitoring resulted in two findings. The first finding stated that HUD was not able to access original documentation for a CHDO project. In response, the Consortium notified the CHDO and established a procedure to prevent this situation from recurring in the future which satisfied and closed the finding. The second finding was related to written agreements in that the payee, the City of Urbana, did not execute the mortgage, which served as the buyer agreement. The mortgage document was revised to include payee and CHDO signature lines, which satisfied and closed the finding.
- Over the Consolidated Planning Period, HUD commended the City for working collaboratively with the Champaign-Urbana Public Health District and the City of Champaign to participate in the Get the Lead Out (GLO) Program to reduce exposure of young children to lead based paint hazards in their homes. Specifically for "going over

CITY OF URBANA AND URBANA HOME CONSORTIUM FY 2010-2014 CONSOLIDATED PLAN

and beyond” to create suitable living environments by addressing conditions that are a threat to the health and safety of homeowners and/ or lead safe housing.

- Over the Consolidated Planning Period, the City of Urbana has expended its CDBG funds in a timely manner (as of May 1 each year, the undisbursed funding amount may not be more than 1.5 times of the entitlement amount for the current year); HUD indicated the following ratios: FY 2005 @ 1.0; FY 2006 @ 1.0; FY 2007 @ 1.44; FY 2008 @ 1.34 and as of February 15, 2010, the ratio for FY 2009 @ 1.44.
- For each year of the Consolidated Planning period, the Program Year Review letter received from HUD indicated that HUD’s assessments, “found competently administered CDBG and HOME programs that comply with the statutes and operating regulations.” Further, HUD indicated that the City has successfully administered and has the capacity to continue administering its Consolidated Plan- covered programs.
- City and Urbana HOME Consortium staff engaged in a variety of training and technical assistance programs to improve performance. Training included: HUD Peer to Peer Homeless Provider; IDIS Advanced Training; HOME Specialist Training; CDBG Workshop for Local Governments; HUD/NAHRO Conference- HUD Training; HUD IDIS Training; HUD Supportive Housing Program Financial Management Training; HUD HOME Program; HUD-Building Energy Star Qualified Homes; and HUD Con Plan Training.
- HUD commended the City for its determination to get the word out regarding the dangers of lead-based paint indicating that staff provides educational literature to all persons who apply for any Urbana Program assistance, to encourage testing for elevated levels of lead. The City provides announcements regarding dangers of lead-based paint in its Neighborhood Newsletter, and at public events.

Objectives and Outcomes

A summary of the Consolidated Plan Objectives and Outcomes is provided below and contains Objectives (with associated Goals as listed in Appendix IV) and anticipated Outcomes from implementing the strategies associated with the goals (also listed in Appendix IV) to provide a framework for an outcome-based performance measure system.

OBJECTIVE 1: PROVIDE A SUITABLE LIVING ENVIRONMENT

GOAL 2: *Address barriers to obtaining affordable housing*

GOAL 3: *Preserve and improve supply of affordable housing as a community resource.*

GOAL 6: *Provide Support for existing agencies delivering services to homeless individuals and families and encourage the expansion of local services to meet community homeless needs.*

GOAL 7: *Support efforts to reduce the exposure of young children to lead-based paint hazards in their homes*

GOAL 8: *Support infrastructure improvements in Urbana’s Community Development Target Area*

CITY OF URBANA AND URBANA HOME CONSORTIUM FY 2010-2014 CONSOLIDATED PLAN

Goal 9: *Preserve and support Urbana’s neighborhoods as vibrant places to live.*

Outcome: Accessibility for the purpose of creating suitable living environments

Strategies	<p>Create a Suitable Living Environment for owner-occupied households with incomes at or below 80% of the area median by improving infrastructure in the targeted neighborhood. (<i>various infrastructure projects including Neighborhood Sidewalks, CT53 Streetlight Reconstruction, Mathews Street, Hartle, Kerr Project infrastructure, Division Street Reconstruction</i>)</p> <p>Create a Suitable Living Environment by improving the appearance of the targeted areas by reducing blight. (<i>Neighborhood Cleanup</i>)</p>
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Outcome: Sustainability for the purpose of creating suitable living environments

Strategies	<p>Create Suitable Living Environment by addressing conditions that are a threat to the health and safety of homeowners and/or provide lead safe housing and making housing accessible to persons with disabilities. (<i>Emergency Grant, Access Grant, and Get the Lead Out Match Programs</i>)</p> <p>Create Suitable Living Environment by addressing conditions that are a threat to the health and safety of homeowners and/or provide lead safe housing and housing accessible to persons with disabilities. All recipients of assistance must have household incomes below 50% of the area median. (<i>Senior Repair Service</i>)</p> <p>Create Suitable Living Environment by providing assistance to property owners in the target area having household incomes at or below 50% MFI by removing dilapidated structures from owner-occupied property. (<i>Clearance of Slum & Blighted Conditions</i>)</p>
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Outcome: Sustainability for the purpose of creating suitable living environments

Strategies	<p>Create a Suitable Living Environment by providing better access to social services in the community for low-income residents. (<i>Consolidated Social Service Projects</i>)</p>
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Outcome: Affordability for the purpose of creating suitable living environments

Strategy	<p>Support the existing network of local homeless services. (<i>Continuum of Care</i>)</p> <p>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. (<i>Champaign County TBRA Program</i>)</p>
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OBJECTIVE 2: PROVIDE DECENT HOUSING

GOAL 1: *Provide decent affordable housing opportunities for low- and moderate-*

CITY OF URBANA AND URBANA HOME CONSORTIUM FY 2010-2014 CONSOLIDATED PLAN

income households

GOAL 4: *Work with HACC to improve conditions for residents of public housing.*

Outcome: Affordability for the purpose of providing decent affordable housing

Strategies

Provide Decent Housing by increasing capacity of Community Housing Development Organizations to identify and implement programs that will provide affordable housing opportunities to recipients at or below 60% of area median income for rental and at or below 80% of the area median for homeownership). (*CHDO Home ownership and rental programs*)

Provide Decent Housing by creating or maintaining affordable housing opportunities for households with incomes at or below 80% of the area median (*Property Acquisition*)

Provide Decent Housing by providing an opportunity for households with incomes at or below 80% of the area median to become homeowners (*CHDO affordable housing projects*)

Provide Decent Housing by promoting substantial upgrading of the living environment for residents of Urbana and Consortium public housing, particularly family units. (*Redevelopment of Dunbar Court and Joann Dorsey Homes*)

Provide Decent Housing by providing an opportunity for households with incomes at or below 50% of the area median to become homeowners. (*Habitat for Humanity Homeownership Projects*)

Provide Decent Housing by providing an opportunity for households with incomes at or below 80% of the area median to become homeowners. (*ADDI and Private Activity Bond Cap funded Downpayment programs*)

Outcome: Accessibility for the purpose of providing decent affordable housing.

Strategies

Provide Decent Housing by providing access to services and counseling for homeless families with children to assist with transition into more permanent housing (*Transitional Housing Program; Supportive Housing Program – Homeless Families in Transition*)

Provide Decent Housing by identifying programs that will provide affordable housing opportunities to income qualified recipients (at or below 60% of area median for rental and at or below 80% of the area median for homeownership). (*City Redevelopment Programs*)

CITY OF URBANA AND URBANA HOME CONSORTIUM FY 2010-2014 CONSOLIDATED PLAN

Outcome: Sustainability for purpose of providing decent affordable housing

Strategies

Provide Decent Housing by addressing conditions that are a result of deferred maintenance through rehabilitation of homes of recipients from three income categories, at or below 30% MFI, 31-50% MFI and 51-80% MFI. Program is intended to improve the quality of the housing stock by bringing units into compliance with applicable code requirements, eliminating lead based paint hazards, and improving exterior appearance. (*Whole House Rehab Program*)

OBJECTIVE 3: Expand Economic Opportunities

GOAL 5: Support community efforts to provide services and training for low- and moderate-income residents.

GOAL 6: Provide Support for existing agencies delivering services to homeless individuals and families and encourage the expansion of local services to meet community homeless needs.

Outcome: Accessibility for the purpose of creating economic opportunities

Strategies

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. (*Consolidated Social Service Projects*)

Encourage appropriate area social service agencies to expand recreational, educational, and cultural opportunities and alternatives for very low-income youth and young adults (*Consolidated Social Service Projects*)

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 (*Consolidated Social Service Projects*)

The foregoing summary of the Objectives and Outcomes serves as the framework for the City of Urbana and Urbana HOME Consortium to monitor its progress toward meeting goals of the FY 2010-2014 Consolidated Plan. Each year, an Annual Action Plan is submitted to HUD that includes the projects that will be undertaken for that specific fiscal year to address the Objectives and Outcomes of the Consolidated Plan. Each project identified in the Annual Action Plan will indicate the applicable Objectives and Outcomes and will also provide the projected results as "Outcome Indicators."

CITY OF URBANA AND URBANA HOME CONSORTIUM FY 2010-2014 CONSOLIDATED PLAN

I. STRATEGIC PLAN

1. Function of the Consolidated Plan

Essentially the Consolidated Plan serves the following basic functions:

1. A planning document for the City of Urbana and the Urbana HOME Consortium, which builds on a participatory process among citizens, organizations, businesses and other stakeholders;
2. An application for federal funds under HUD's formula grant programs for the City of Urbana and the Urbana HOME Consortium;
3. A strategy to be followed in carrying out HUD programs; and
4. A management tool for assessing performance and tracking results.

The U.S. Department of Housing and Urban Development program guidelines provide greater detail as to the statutory purposes and functions of the Consolidated Plan.

The Consolidated Plan is designed to guide decisions regarding housing and community development funds during the five-year period beginning July 1, 2010, and ending June 30, 2014.

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 *HOME Consortium and the City of Urbana Consolidated Plan for Program Years 2010-2014* 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 without discrimination on the basis or by reason of race, color, creed, class, national origin, religion, sex, age, marital status, physical and mental disability, personal appearance, sexual preference, family responsibilities, matriculation, political affiliation, prior arrest or conviction record or source of income, or any other discrimination based upon categorizing or classifying a person rather than evaluating a person's unique qualifications relevant to an opportunity in housing, employment, credit or access to public accommodations.
- 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 of small businesses;
- Proving public services concerned with 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 provides 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 Consortium beginning with the fiscal year commencing on July 1, 2010. 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-income persons. Throughout the document terms such as "low-income," "very low-income," and "extremely low-income" are used. So the reader clearly understands the intended use of these terms as they relate to the Consolidated Plan, the following income chart is provided to define each term using specific income thresholds by household size. These figures are based on annual certification by HUD of the median family income for Champaign County for a family of four (currently \$65,200).

Household Size	Extremely Low Income 30% MFI	Very Low Income 50% MFI	Low-Income (Low/Mod) 80% MFI	Median Family Income
1	13,700	22,800	36,500	45,600
2	15,650	26,100	41,700	52,200
3	17,600	29,650	46,950	58,700
4	19,550	32,600	52,150	65,200
5	21,100	35,200	56,300	70,400
6	22,700	37,800	60,500	75,600
7	24,250	40,400	64,650	80,800
8	25,800	43,050	68,850	86,100

Notes:

- MFI = Median Family Income for the Champaign-Urbana-Rantoul Metropolitan Statistical Area (Champaign County)
- Figures are effective March 10, 2009, until further notice
- Per HUD guidelines, all figures are rounded to the nearest \$50.

A glossary is included as Appendix I to the Consolidated Plan 2010-2014 to provide definitions of income and other planning terms used throughout this document.

2. Geographic Areas of the Jurisdiction(s)

Consortium

The geographic areas of the Urbana HOME Consortium jurisdiction in which assistance will be directed include the following:

- The City of Urbana
- The City of Champaign
- The unincorporated areas of Champaign County

The following graphics provide perspective on the spatial characteristics and geographic distribution of the City of Urbana and the Urbana HOME Consortium and are included in Appendix VI¹:

- Map 1 – City of Urbana Community Development Target Area
- Map 2 – Asian Population by Census Tract
- Map 3 – African American Population by Census Tract
- Map 4 – Areas of Minority Concentration
- Map 5 – Areas of Income Concentration
- Map 6 – City of Urbana Census Quick Facts
- Map 7 – City of Urbana Housing Built Before 1940
- Map 8 – Urbana HOME Consortium Jurisdiction
- Map 9 – City of Champaign Low/Moderate Income Areas

Urbana

The geographic areas to which the City of Urbana will direct investment of Community Development Block Grant funds include the City of Urbana and targeted areas within the City.

The City of Urbana utilizes a Community Development (CD) Target Area that encompasses many of the low-income census tracts in the City. This same target area also includes many of the areas of minority and racial concentration. The following is a listing of Census Tracts/Blocks Groups and their corresponding median family income.

¹ Source of Census data: 2000 US Census

C D Target Area		
CENSUS TRACT	BLOCK GROUP	LOW MOD INCOME%
53	1	64.1%
53	2	87.4%
53	3	81.0%
53	5	76.7%
54	4	79.3%
54	5	68.7%
54	6	51.5%
55	1	91.9%
55	3	69.5%
55	4	39.4%
55	5	48.1%
55	6	61.0%
56	1	58.7%

**3. Basis for Allocating Investment Geographically in the Jurisdiction (91.215(a)(1))
Basis for Assigning Priority Given to Each Category of Priority Needs (91.215(a)(2))**

Consortium

The HOME funds awarded to the Urbana HOME Consortium are distributed among the three members based on the relative populations of the three municipalities. This proportion is reviewed annually by HUD and adjusted as necessary. For 2005, the distribution is as follows:

City of Champaign	54.8 percent
City of Urbana	32.5 percent
Champaign County	12.7 percent

Within each municipality, the geographic distribution of HOME funds is determined by activity. For example, the ADDI program is available throughout each jurisdiction, while Urbana’s HOME funded Owner-Occupied Rehab is a program restricted to the Urbana target areas. Further details about the geographic availability of the HOME programs are listed in Appendix V, Projects Table.

Urbana

The City of Urbana considers the following options for the geographic allocation of community development and housing investments:

Citywide Investments

The City can fund projects anywhere in the corporate boundaries of the City. While meeting HUD's national objectives, many projects are not limited to specific geographic areas.

Community Development (CD) Target Area Investments

The City can provide assistance to areas only within the boundaries of the Community Development Target Area. Currently these programs include the Neighborhood Cleanup program, Neighborhood Newsletter and Owner-Occupied Rehabilitation programs.

Outside the City of Urbana Investments

The City can make investments in public facilities and services that are located outside the City's corporate limits, but still provide assistance and benefit to Urbana citizens.

Consortium

When considering investment in other organizations that apply for funding to pursue community development and housing initiatives, the Consortium and/or its members will evaluate the following considerations for assigning priority to investments:

1. Past Performance
2. Leverage and Commitment of Other Funds
3. Number of Persons and Households Benefiting
 - 80 percent or less MFI
 - 50 percent or less MFI
 - 30 percent or less MFI
4. Readiness of the Project to Proceed

The following is a summary of the rationales for the priority given to projects and programs for each category of priority need:

Housing

Priority will be given to projects that are well programmed, consistent with the Consolidated Plan and provide housing opportunities to low-income households.

Rental

Priority will be given to projects that create rental housing opportunities for very low and extremely low-income households.

Homeownership

Priority will be given to projects that utilize additional funding opportunities to create affordable homebuyer opportunities for low and moderate income households.

Community Development

Priority will be given to projects that leverage other funding and address a significant need in the community.

Homeless Populations

Priority will be given to programming that meets the needs of the chronic homeless population. However, priority will not be given to new projects at the expense of undermining the current homeless services provided by existing area organizations.

Public Housing Authority

Priority will be given to projects and initiatives that relate to the improvement of a suitable living environment for public housing residents.

4. Obstacles to Meeting Underserved Needs (91.215(a)(3))

Consortium

The Consortium faces 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.

Increasing Housing Costs (rental and homeownership)

With Urbana being home to the University of Illinois, where some 40,000 students demand rental housing, housing costs are driven up every year. The high demand and limited supply of affordable housing creates a deficit of affordable housing.

5. Managing the Process (91.200(b))

Consortium

Lead Agency

The City of Urbana, through the Grants Management Division of its Community Development Services Department, acts as the lead agency for the Urbana HOME Consortium. As such, Urbana staff took the lead role in developing the *City of Urbana and Urbana HOME Consortium Consolidated Plan for Program Years 2010-2014*, especially as it relates to policies, procedures, programs and activities, and other issues specifically involving the City. However, overall development of the Consolidated Plan was a cooperative effort involving the City of Urbana, the City of Champaign and the Champaign County Regional Planning Commission (representing the unincorporated areas of Champaign County). These regions are geographically contiguous and the areas of responsibility of the entities tend to overlap. These factors have contributed to an open and cooperative relationship among the municipalities which extends to both staff and elected officials. This cooperation is essential in assessing and attending to the needs of the greater community, and is the foundation for the Consortium's successes.

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. This is accomplished in a number of ways:

Public Outreach – As a Leader

Input from the public was sought through public hearings, open houses and focus groups. Meetings or workshops were presented in various forums and were designed to obtain information and perspective on many of the core issues addressed in the Consolidated Plan. Specific demographic groups/focus areas targeted included:

- Youth & Social Services
- Seniors & Special Needs
- Homeless

A complete list of these meetings, along with a summary of each is included as Appendix II-A.

Public Outreach – As a Participant

The Consortium regularly participates in a number of meetings of community organizations, cooperatives, etc. occurring on a monthly, quarterly, or other regular basis, in order to develop and maintain partnerships with other community organizations. These meetings provide continual feedback on the needs and trends in the community, as well as opportunities for the Consortium to disseminate information about the programs and services it provides. Staff members of the Consortium entities often serve on committees and sub-committees, taking a very active and visible role in the community.

Such participation includes the meetings of the following organizations*:

- Community Reinvestment Group
- Local Funders Group
- Senior Task Force
- United Way Needs Assessment
- Latino Partnership
- Human Service Council
- Continuum of Care
- Council of Service Providers to the Homeless
- PACE Homeownership Coalition
- Housing Authority of Champaign County
- Housing Action Illinois Coalition
- Central Illinois Apartment Association

*More information about these groups can be found in Appendix II-B.

Consultations with housing and social service agencies

In addition to maintaining open lines of communication with various agencies that provide services in the community, the Consortium will on occasion have the opportunity to utilize resources developed by these organizations. Listed below are several examples of such opportunities.

1. City of Urbana Comprehensive Planning Process

This four-year planning process was the most significant driver that provided information and insight into the preparation of the Consolidated Plan. The process was very complete and provided a significant amount of citizen participation. One of the single most important components of the plan was the formulation of a "Vision Statement" for the City:

Urbana is a diverse, progressive community comprising a mosaic of unique neighborhoods. It benefits from exceptional housing opportunities, schools, parks and businesses and from being the seat of government for Champaign County. Urbana's values are personified by its cultural diversity, small-town feel, tree-lined streets,

historic downtown, civic amenities and as the home of the University of Illinois. Urbana will promote healthy, balanced growth while preserving its community heritage. Appropriately designed infill development will be encouraged to help revitalize the built urban environment, while new growth areas will be developed in a contiguous, compact and sustainable manner.

3. United Way of Champaign County Needs Assessment

IN 2005, the City of Urbana, along with City of Champaign and other community development organizations procured a consultant to conduct an independent needs assessment for the Urbana-Champaign Area. This provided a fresh look at the needs of the community. While the process was driven by surveying local persons and organizations, the effort was conducted by an independent resource. The following table shows responses to the question "What do you think is the most important problem or need facing residents of Champaign County?"

Issue	Average %	Public (Phone) %	Experts (Focus) %	Leaders (Interviews) %
Education	24	15	20	37
Jobs/employment	17	9	19	23
Housing/Homelessness	14	3	29	11
Healthcare	11	8	16	9
Behavioral healthcare	10	2	18	11
Help from agencies	8	<1	18	6
Cost of living	8	8	11	6
Government funding	8	4	5	14
Transportation	7	2	10	9
Poverty	6	2	12	3
Crime, law enforcement	5	4	3	9
Problems of youth	4	2	5	6
Taxes	4	9	0	3

Education and jobs/employment emerged at the top of the list when the responses from all three groups were averaged (giving equal weight to each of the three data collection methods). Healthcare, support for families, and basic needs rounded out the top five, all of which were selected by an average of 10 percent or more.

Champaign County voted to create the Champaign County Development Disabilities Board to raise local tax dollars to fund programs that benefit disabled persons. In the course of this effort, a significant amount of research was conducted to identify the local needs of disabled persons. The outcome of the analysis is a report titled, *Creating the Champaign County Disabilities Board "A System in Crisis"*.

4. Review of the Countywide Needs Assessment of Public Input on the Draft 2005 Three-Year Plan

Champaign County Mental Health Board
September 15, 2004

In the summer of 2004, the Champaign County Regional Planning Commission released the *Champaign County Statistical Abstract 2004*. This analysis provided a significant amount of background, statistical data and analysis that aided with the preparation of the Consolidated Plan.

Each year a consortium of community leaders and concerned citizens publishes a report entitled *Project 18*. This report uses the most recent data available to track the physical, social, educational and economic status of children in Champaign County.

5. *Housing Authority of Champaign County (HACC) Plan*
 - HACC Five Year Plan/Annual PHA Plan for 2010-2014

Crystal View Townhomes, formerly known as Lakeside Terrace, is currently under construction, and all 70 units are expected to be completed by December 2010. The impact of an affordable housing project of this scale will be felt in areas throughout the Consortium. The Housing Authority has worked closely with both cities to establish a viable transition plan, for the benefit of both the residents of this development and for the community at large. An ongoing cooperative relationship among all parties will help ensure that the affordable housing needs of our community continue to be addressed in the best possible way.

6. Citizen Participation Process (91.200(b))

Consortium

The City of Urbana hosted four hearings/open house events in the City's Community Development Target Area. The hearings were designed to obtain residents' input regarding community development and housing needs. These hearings were announced in the *Champaign-Urbana News-Gazette* and through the Grants Management Division newsletter, which was mailed to approximately 3,000 households.

A complete list of these meetings, along with a summary of each is included as Appendix II-C.

Summary

Citizen participation is a key component of the decision-making process in all Consortium programs. Citizen participation is particularly important to the Community Development Block Grant and 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 will provide information to citizens, hold public hearings to obtain input of residents, and provide citizens with opportunities to comment on the activities of the Consolidated Plan/Annual Action Plans.

For purposes of this Citizen Participation Plan, the CDBG, HOME, and related community development programs are collectively referred to as the "Community Development Program."

Participation Process

The Consortium and the City of Urbana, as lead entity, shall 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 following areas:

Consolidated Plan/Annual Action Plan Development

Citizens shall be involved in the development of the Consolidated Plan, including Annual Action Plans and any substantial amendments.

Consolidated Plan Implementation

Citizens shall 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 shall be 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 shall also be given the opportunity to assess projects and activities to determine whether Consolidated Plan strategies and specific objectives are being achieved. Citizens shall 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 Community Development Commission (CDC) – The CDC shall be 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 shall 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 shall provide staff support for the Community Development Commission. The Grants Management Division Manager or his/her appointee will communicate CDC recommendations to the Mayor and City Council.

The CDC shall meet on the fourth Tuesday of each month at 7 p.m. at the Urbana City Building Complex. During preparation of the Consolidated Plan/ Annual Action Plans the CDC will hold special meetings as necessary in addition to the regular monthly meeting. All meetings of the Commission shall be open to the public.

**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.*

Public Hearings and Plan Submission

This Citizen Participation Plan provides for hearings to obtain citizen views at different stages of the Community Development Program. Hearings shall be held at times and locations which permit broad participation by all residents, particularly low-income persons. Public hearing arrangements shall facilitate the full participation of persons with disabilities, non-English speaking citizens, and elderly residents. All hearings shall be held in facilities accessible to persons with disabilities.

Because many CDBG and HOME activities are targeted toward residents of low-income neighborhoods, some hearings shall 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 shall be held at times and places convenient to representatives of those agencies.

Initial Consolidated Plan/Annual Action Plan Hearings

The City/Consortium shall make 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 will be provided and made available once a proposed public hearing/meeting schedule is determined. The City/Consortium shall hold at least five (5) hearings prior to beginning work on the Consolidated Plan and yearly Annual Action Plans. Purposes of the hearings are to obtain comments on housing and non-housing community development needs, to obtain comments on program progress and performance, and to obtain proposals for use of CDBG and HOME funds for the next fiscal year. Four (4) hearings shall be held in neighborhoods targeted for CDBG assistance. At least one (1) hearing shall be held at a time and place convenient to social service agency representatives.

Draft Consolidated Plan/Annual Action Plan Hearing

The City/Consortium shall hold at least one (1) hearing to receive comments on the draft Consolidated Plan/Annual Action Plan. The hearing shall be held at least 30 days before submittal of the Consolidated Plan/Annual Action Plan to HUD. All comments received regarding the draft plan, whether written or verbal, shall be considered by the

City/Consortium in preparing a final document for submittal to HUD. A summary of comments and City/Consortium responses shall be included with the final submittal.

Substantial Program Amendments

The City/Consortium shall provide citizens at least 30 days to comment on any proposed substantial amendment prior to taking final action on the proposed amendment. The Grants Management Division shall hold at least one (1) public hearing on any proposed substantial amendment to an adopted Consolidated Plan/Annual Action Plan. An amendment to the Plan is considered substantial if it meets any one of the following five 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 to reduce or increase expenditures for any activity included in the approved Annual Action Plan by more than twenty five (25) percent of the total amount shown for that activity in the approved Plan;
- The amendment proposes to support applications to the City/Consortium or another funding agency for grant programs other than those identified in the approved Plan; or
- The amendment proposes a strategy not included in the approved Consolidated Plan.

The City/Consortium must notify 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 shall give adequate notice of all public hearings using one or more of the following methods:

- Residents of CD Target Area for expenditure of CDBG funds shall be notified of Consolidated Plan/Annual Action Plan public hearings by direct mailing of the City newsletter, *Neighborhood News*. (This applies only to Urbana.)
- The City/Consortium shall publish 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 14 days prior to each hearing.
- The City/Consortium shall display a notice of each hearing on the City of Urbana website and the City of Urbana Events Calendar at least 14 days prior to each hearing.

Notices indicated above shall indicate the date, time, place, and purpose of each hearing. Public notices of preliminary Consolidated Plan/Annual Action Plan hearings shall 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.

At the time notices are published in the newspaper, copies of the newspaper text shall be mailed to appropriate neighborhood organizations and social service agencies involved with the Community Development Program in Urbana, including the Housing Authority of Champaign County.

The City/Consortium shall mail copies of the draft Consolidated Plan/Annual Action Plan to appropriate neighborhood organizations and social service agencies, including the Housing Authority of Champaign County, along with the notice of public hearing on the draft plan.

Access to Information

The City/Consortium shall provide the public full access to program information and shall make 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 shall be available to the general public. Upon request, these materials shall be made available in a form accessible to persons with disabilities and electronic format.

The City/Consortium shall provide 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.).

When the Consolidated Plan/Annual Action Plan has been received and approved by HUD, the City/Consortium shall publish a notice in the *Champaign-Urbana News-Gazette* stating that the document has been received and approved by HUD and is available to interested parties upon request.

Performance Reporting

The City/Consortium shall provide citizens with opportunities to comment on draft performance reports prior to their submittal to HUD. The City/Consortium shall publish a notice in the *Champaign-Urbana News-Gazette* announcing availability of a draft Performance Report. The notice shall be published in the non-legal/non-classified section (display advertisement) of the newspaper at least 14 days prior to its submission to HUD. Copies of the draft report shall be mailed to appropriate neighborhood organizations and social service agencies involved with the Community Development Program. A summary of comments

received by the City/Consortium on the Performance Report shall be attached to the report submitted to HUD.

Copies of proposed and approved Consolidated Plans/Annual Action Plans, Performance Reports, and substantial amendments to the plan shall be 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
- Housing Authority of Champaign County, 205 Park Avenue, Champaign
- Champaign County Regional Planning Commission, 1776 E. Washington Street, Urbana

The City of Champaign will be 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 Division
Information Desk

Information regarding the Community Development Program, including notices of public hearings and draft documents, shall be provided to Housing Authority of Champaign County Commissioners and Executive Staff as well as to representatives of public housing resident councils on a timely basis to afford the Housing Authority and its tenants an opportunity to provide input into the program.

Submission of Comments and Proposals

The City/Consortium shall encourage 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 shall make clear the availability of CDBG and HOME funds to eligible subrecipients. Notices shall 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 shall provide 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 shall be made within 15 working days of submission of comments and proposals.

Anti-Displacement Concerning CDBG and HOME Funded Programs

When implementing programs and activities included in its Consolidated Plan/Annual Action Plan, the City shall minimize displacement of persons and businesses. Whenever possible, projects shall be sited and/or timed to minimize the number of persons who must be relocated to accommodate the projects. Whenever possible, specific properties targeted by the City/Consortium for acquisition and clearance shall be acquired when vacant to prevent displacement.

In the event that an activity undertaken by the City/Consortium with CDBG, HOME, or other Federal funds results in displacement of a homeowner, tenant, or business, the City/Consortium shall provide technical and financial assistance to the person or business owner 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 shall 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 shall provide this information both verbally and in writing in a manner easily understood by the client.

Technical Assistance

The City/Consortium shall provide technical assistance at the level and of the type deemed appropriate by the Grants Management Division Manager. Technical assistance shall be 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 shall also be provided to groups of low-income persons and to groups of residents of neighborhoods targeted by the CDBG Program to help such groups complete written comments and funding proposals in connection with the Community Development Program.

Technical assistance shall be provided either directly or through arrangements with other public or private agencies. All requests for technical assistance should be made to the Grants Management Division Manager, 400 South Vine Street, Urbana, Illinois 61801 or jaschneider@city.urbana.il.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 jaschneider@city.urbana.il.us. The Grants Management Division Manager shall respond to any written complaint within 15 working days of its receipt.

Summary of Comments from Public Hearings

A summary of the comments provided at the public hearing is included in Appendix II-A. Also included is copy of the sign-in sheet from the public hearing events.

Summary of Efforts to Broaden Public Participation

The City of Urbana will publish information concerning the Consolidated Plan and Annual Action on the City website, www.city.urbana.il.us. The City of Champaign will publish information concerning the Consolidated Plan and Annual Action on the City website, www.ci.champaign.il.us.

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. Such organizations include, but are not limited to:

- East Central Illinois Refugee Center
- Persons Assuming Control of Their Environment (PACE)
- Developmental Services Center (DSC)
- Latino Partnership
- NAACP Local Chapter

Explanation of Comments Not Accepted

All comments were accepted and are included in this Consolidated Plan.

7. Institutional Structure (91.215(i))

Institutional Structure of the Jurisdiction

Under authorization of Title I of the Housing and Community Development Act of 1974, the City of Urbana, as an entitlement community, receives funding from the Community Development Block Grant Program (CDBG). Programs and activities funded under CDBG are governed by regulations outlined in 24 CFR 570. In addition, the City of Urbana, as lead entity for the Urbana HOME Consortium (Cities of Champaign and Urbana and Champaign County) receives funding under the HOME Investment Partnerships Program that was established by the Cranston-Gonzales National Affordable Housing Act (NAHA). Programs and activities funded under HOME are subject to regulations outlined in 24 CFR Part 92. All programs and activities funded with Federal monies are also subject to OMB Circulars A-102 and A-110 (Uniform Administrative Requirements for Grants and Agreements with State and Local Governments and with Institutions of Higher Education, Hospitals, and Other Non-Profit Organizations), OMB Circulars A-87 and A-122 (Cost Principles for State, Local, and Indian Tribal Governments, and for Non-Profit Organizations), as well as OMB Circular A-133 (Audits of Institutions of Higher Education and Other Non-Profit Institutions).

Numerous agencies and organizations are needed to implement the City's Consolidated Plan. These include the Cities of Urbana and Champaign, the Champaign County Regional Planning Commission, the Housing Authority of Champaign County, local financial institutions, and non-profit organizations such as Mental Health Center of Champaign County, Ecological Construction Laboratory, Homestead Corporation of Champaign Urbana, and Habitat for Humanity.

Private organizations that will assist with the implementation of the City's Consolidated Plan include the following: the Community Reinvestment Group (association of local mortgage lenders interested in affordable housing), local landlords and property management companies, local redevelopment development interests and the business community in general.

The City of Urbana, the Urbana HOME Consortium and the Housing Authority of Champaign County (HACC) operate as separate entities under state law. The Cities of Champaign and Urbana each have two appointments to the HACC Board of Commissioners, with a fifth "floating" appointment that rotates between the two cities. A sixth commissioner is appointed by the Champaign County Board, while the seventh commissioner is a resident appointment. On occasion, the City/Consortium and HACC have entered into intergovernmental agreements in order to centralize services and avoid duplication of effort. There are currently no such agreements in place.

During the Annual Agency Plan public comment period, the City of Urbana receives a copy prior to certifying that the Plan is consistent with the City/Consortium's adopted Consolidated Plan. This process includes reviewing any upcoming demolition or disposition cases, proposed capital improvement projects, and overall policy changes. In addition, the City of Urbana will review the Housing Authority's building and maintenance programs in the same manner it would review any other building project in the community.

Strengths and Gaps of Jurisdiction's Delivery System

The primary strengths of the City/Consortium as a housing developer are its technical experience, financial packaging ability, knowledge and ability to apply for other funding.

Although its housing funds are limited, the City/Consortium has the ability to use its funds to leverage other public and private housing efforts. City/Consortium housing staff can also be used to package leveraged programs.

Its primary gap is lack of enough staff to keep up with the demand for new programming and the extensive administrative requirements attached to previous and existing programs. Staff is considering investment in grant management software that might help to lessen the administration burden associated with programs.

Another gap has been the jurisdiction's staff turnover in recent years and the overall reduction in staff due to reduced funding allocations. The loss of knowledge, community connections and program familiarity that can occur when an experienced staff member leaves can have an enormous effect on the delivery of programs and services. In addition, the staff members who remain often suffer a loss of momentum and considerable extra workload.

The largest gap in the housing service provider network, however, is the lack of non-profit organizations to develop and operate affordable housing. This is needed for the general population, particularly rental housing, as well as for persons with disabilities in need of accessible and visitable housing. This gap must be addressed if the goals in this Consolidated Plan are to be realized. Ideally, such housing providers should be community-based to best address needs of the target population and to integrate housing into neighborhood redevelopment efforts. The City of Urbana and the HOME Consortium currently have two CHDOs and number of other non-profit organizations that are involved with supporting affordable housing. However, the capacity of these organizations has not grown in pace with the need over the last several years. The Consortium will make efforts to expand the capacity of affordable housing development in the community, by encouraging growth of the organizations currently at the table, and through the soliciting and fostering of new non-profit organizations.

Programs and activities to be funded with federal monies must meet one or more of the following purposes:

- To lessen the negative impact created by issues associated with poverty and homelessness;
- To further the stability of the community's housing stock;
- To ensure the integrity of the its infrastructure;
- To meet the needs of its citizens as defined in this document.

To ensure that this is accomplished, the Community Development Department has established a process to solicit, evaluate and approve funding requests for proposed programs and activities. Applications for program/activity funding are solicited from not-for-profit social service providers, neighborhood organizations, and non-profit housing developers for public service programs and for capital improvement activities. The City/Consortium administers many programs in-house as well, which address housing rehabilitation efforts, first-time homebuyer assistance, tenant-based rental assistance, and transitional housing for homeless families. The City/Consortium participates in the Urbana-Champaign Continuum of Care, and City Staff takes an active approach to establishing cooperative agreements and interactions among service providers and other non-profits.

Cooperation at all levels of government is essential if this plan is to be successfully implemented. Cooperation among local government agencies is generally positive. The City/Consortium regularly coordinates with HUD field office and IHDA staff. These efforts will continue and intensify as implementation of this current plan proceeds.

Strengths and Gaps of the Housing Authority's Delivery System

The Housing Authority of Champaign County (HACC) currently operates both public housing and Section 8 rent assistance in Urbana. Public housing complexes include Dunbar Court (26 family units), and Steer Place (104 elderly units). The Housing Authority has adopted a phased renovation strategy that places priority on elimination of hazardous conditions throughout its system. In 2009 there were 1358 Section 8 certificates/vouchers in Champaign County.

Proper management of subsidized housing continues to be critical to the ability of the community to maintain existing levels of subsidized housing, let alone to increase those levels. Proper subsidized housing management is crucial to the community's ability to achieve housing goals in this Consolidated Plan. In recent years, there has been an improvement in the relationship between the Housing Authority of Champaign County and local governing bodies.

Staff capacity at the HACC has greatly improved over the past five years. Since 2004, the HACC has reduced its average unit turnaround from 149 days to 18 days. This has greatly improved the HACC's overall performance rating from Standard Performer (85 points) to High Performer (100 points). The HACC continues to meet the challenges of the new programming and budget changes.

However, the largest gap in the Housing Authority's delivery system is lack of sufficient affordable housing units and Section 8 vouchers to meet the needs of extremely low income households in the county, 70.8 percent of whom are extremely cost burdened. Another gap is continued program changes and the related uncertainty that makes planning for large scale redevelopment projects very difficult.

The City of Urbana and the Housing Authority of Champaign County have a good working relationship. Recent efforts have resulted in the redevelopment of Lakeside Terrace to what is now known as Crystal View Townhomes. While the City and the Housing Authority serve as autonomous organizations, their most recent coordination is expected to make a significant impact on the low-income community as the Crystal View units are completed.

8. Monitoring (91.230)

Consortium

Monitoring activities for Community Development Programs fall into three main categories:

- *project* compliance with applicable local, state and federal standards and regulations,
- *agency* (subrecipient, CHDO, etc.) compliance with applicable local, state and federal standards and regulations, and
- *efficacy and/or accomplishments* of program or agency, according to established performance measures

a) Project Compliance

- i. Building codes: properties built or rehabilitated through the City/Consortium are subject to the local building codes. Adherence will be ensured by inspections conducted at the start, periodically throughout, and upon completion of, the project.
- ii. Health and Safety codes: properties located outside the corporate limits of Champaign or Urbana are subject to Housing Quality Standards, at a minimum. Enforceable via inspection.

- iii. Occupancy codes: rental properties participating in City/Consortium programs are subject to the occupancy codes of the jurisdiction in which the property is located. Enforceable via inspection.
- iv. Competitive Bidding: projects of applicable size must comply with the more stringent of federal or local procurement practices. Documentation of the process must be submitted as proof of the process.
- v. Lead-Based Paint Hazard: properties participating in City/Consortium programs are subject to a minimum of a visual assessment, provided the structure pre-dates 1979. More stringent lead-safe assessment or practices may be imposed based on the scope of work. Assessment performed by certified staff member of Consortium.
- vi. Labor Standards: where applicable, Davis-Bacon and Section 3 labor standards of practice must be followed. Documentation and site reviews will ensure compliance.

b) Agency Compliance

The Consortium will utilize evaluation criteria to determine the needs and level of monitoring for the City's HOME and CDBG funded programs, and the CHDOs and/or subrecipients that administer them.

The following is an outline of the evaluation criteria the City of Urbana will utilize to determine the need and level of monitoring:

1. Program complexity.
 - Large number of projects;
 - Economic development activities;
 - Projects undertaken by subrecipient;
 - Projects with complicated transactions involving multiple parties;
 - Large amount of multi-family rehabilitation;
 - A high percentage of grant funds to HOME/CDBG rehabilitation
 - Loans and grants.
2. Local capacity.
 - Staff turnover;
 - Inexperienced staff;
 - Past difficulty in carrying out program;
 - Lack of progress;
 - Low productivity;
 - No previous HOME/CDBG experience.
3. Recent problems.
 - Inaccurate or incomplete performance reports;
 - Audit findings or no audit;
 - Investigations or citizens complaints;
 - Failure to meet schedules;
 - High delinquency rates in loan payback;
 - Contract condition;
 - Issues remaining from previous performance review.
4. Past monitoring.
 - Recurring findings;
 - Inability to clear findings adequately;

- Need to review actions taken to clear previous findings;
- Not monitored last year.

The City of Urbana and the Urbana HOME Consortium will utilize monitoring standards and procedures provided in existing publications and guidebooks. Specifically *HUD-2030-CPD Monitoring HOME Program Performance* and *CDBG Basics* prepared by TONYA, Inc. will be utilized. A key consideration in the monitoring activities will be to insure compliance with program requirements, including the timeliness of expenditures. The City may utilize HUD guides for monitoring HOME program found at www.hud.gov/offices/cpd/affordablehousing/library/modelguides/ as additional resources.

Progress toward meeting Consolidated Plan goals and objectives will be monitored by the Urbana Grants Management Division staff, the Urbana Community Development Commission, and the Urbana City Council. The Community Development Commission is appointed by the Mayor and the City Council to provide recommendations and oversight regarding the City's Community Development Block Grant Program, the HOME Consortium, and other housing-related programs. The Commission meets monthly at the Urbana City Building Complex to review staff progress toward housing goals. The Commission recommends the annual CDBG and HOME applications to the Urbana City Council and reviews requests for other housing-related funds.

The other members of the Urbana HOME Consortium, the City of Champaign and Champaign County, are responsible for monitoring projects funded with their allocation of HOME funds. This arrangement is outlined in the Consortium's Intergovernmental Agreement. The City of Urbana is responsible for monitoring projects funded with Community Housing Development Organization (CHDO) funds.

Long-Term Compliance

Consortium members shall utilize mortgages and land restrictions to enforce long-term affordability requirements.

Specifically the Urbana HOME Consortium will determine whether to use recapture or resale provisions for HOME funded projects. This will provide the Consortium with the flexibility to structure developments that best fit a specific project. The following is summary of the Consortium's plans for recapture and resale provisions:

Recapture/Resale Requirements

Pursuant to Section 92.254(a)(5) of the HOME Regulations:

The Participating Jurisdictions (PJ) of the Urbana HOME Consortium and designated Community Housing Development Organizations agree that they shall utilize recapture/resale provisions to enforce the HUD HOME affordability period restrictions. Consortium members will identify the recapture or resale provision for each program funded in an Annual Action Plan. This will allow the Consortium and its members to customize the specific provisions in HOME agreements to meet the particular circumstances of a project or program.

The recapture provision will address the recapture of HOME funds or sale of a HOME-assisted unit, if the housing that was assisted does not continue to be the principal place of residence of the family for the duration of the affordability period. The Urbana HOME Consortium Technical Committee will determine what constitutes primary residence. The Committee may request that the program participant provide evidence of utility billing, driver's license, etc. The Committee may also

consider exemptions to and remedies to the primary residence requirements for instances involving military leave and related concerns.

The Urbana HOME Consortium members may utilize the following options to recapture HOME funds:

1. Recapture the entire amount of HOME assistance
The Participating Jurisdiction (PJ) may recapture the entire amount of the HOME investment from the homeowner.
2. Reduction during the affordability period
The PJ may reduce the HOME investment amount to be recaptured on a pro-rata basis for the time the homeowner has owned and occupied the house measured against the required affordability period.
3. Shared net proceeds
If the net proceeds are not sufficient to recapture the full amount of the HOME investment (or a reduced amount as referenced above) and enable the homeowner to recover the amount of the homeowner's downpayment and any capital improvements investment made by the owner since purchase, the PJ may share the net proceeds. The net proceeds are the sale price minus loan repayment (other than HOME funds) and closing costs. The proceeds may be divided proportionately as set forth in the following mathematical formulas:

$$\frac{\text{HOME Investment}}{\text{HOME investment} + \text{Homeowner investment}} \times \text{Net Proceeds} = \text{Recaptured HOME Funds}$$

$$\frac{\text{Homeowner Investment}}{\text{HOME investment} + \text{Homeowner investment}} \times \text{Net Proceeds} = \text{Amount to homeowner}$$

4. Owner investment returned first
The PJ may permit the homebuyer to cover the homebuyer's entire investment (downpayment and capital improvements made by the owner since purchase) before recapturing the HOME investment.

To the extent allowable by law, a warranty deed, mortgage and promissory note and/or land use restriction agreement shall be prepared and executed for any housing property receiving HOME funds and shall include a provision for the capture of HOME funds.

The resale provision will address the resale of a HOME-assisted unit, if the housing that was assisted, does not continue to be the principal place of residence of the family for the duration of the affordability period. The Urbana HOME Consortium members may utilize the following options for the resale of a HOME assisted project:

- The City of Urbana, Urbana HOME Consortium members, and designated Community Housing Development Organizations agree that, to the extent allowable by law, a warranty deed, mortgage and promissory note and/or land use restriction agreement shall be prepared and executed for any housing property receiving HOME funds and shall include a provision restricting

subsequent sales of any house to a family having income at or below 80 percent of area median family income for a period of affordability which is determined in the HOME regulations as a function of HOME funds invested in said housing property;

The Consortium may find it necessary to request a waiver from HUD on a program basis that, in the event of foreclosure involving homebuyers assisted under its previous program design, would limit the participating jurisdiction's repayment obligation to the amount that it is able to obtain through the foreclosure; or

- To promote affordability of rental property receiving HOME funds from the City for moderate or substantial rehabilitation, the City may elect, on a case-by-case basis, to use HOME funds for rehabilitation.

Refinancing a Project with HOME Funds

Refinancing of a project may occur only if specifically authorized in an Annual Action Plan approved by the Urbana City Council, 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 City 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 Urbana corporate limits.
- 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.

c) Accomplishments

In order to accurately track and assess the accomplishments of HOME and CDBG funded activities, the City of Urbana and the Urbana HOME Consortium are currently working on a system of performance measurements that can be uniformly applied to various programs and subrecipients. This system of measures will be modeled after

the CPD Outcome Performance Measurement System and aims to accomplish the following:

- Reflect a bottom-up approach to project development
- Be applicable to all Con Plan programs
- Reflect the true purpose(s) of programs
- Recognize the opportunity for multiple outcomes
- Define outcomes rather than impacts
- Utilize standardized data

Once this system has been appropriately outlined by the City and Consortium, a training workshop will be held for subrecipients. Ongoing technical assistance will be provided in order to help staff and subrecipients become familiar and comfortable with the data that is to be collected and tracked.

III. COMMUNITY OVERVIEW

Consortium

1. Housing Market Analysis

Champaign County, Illinois is located in East Central Illinois at the intersection of two interstates, about 2 hours south of Chicago and 2 hours west of Indianapolis. The county covers an area of about 1,000 square miles, and is comprised of 30 townships, 24 incorporated cities and villages, and 3 unincorporated communities. The remaining areas of the county include scattered housing surrounded by prime agriculture land. The two largest municipalities are the cities of Champaign and Urbana. The city of Champaign had a 2000 census population of 67,500. As a result of a Special Census (*recognized by the State of Illinois but not by US Census Bureau*) completed in 2008, the adjacent City of Urbana had a population of 40,550 and the county as a whole had a population of 180,000. The official 2000 US Census population for the City of Urbana was 33,372.

The following housing information was determined from the U.S. Census Bureau, Census 2000 and by building permit data from Champaign County and its municipalities as compiled by the Census Bureau's Construction Statistics Division, Building Permits branch, between 2000 through 2009.

Based on U.S. Census Bureau data from the 2000 Census, the total number of housing units in Champaign County increased by 10.0 percent between 1990 and 2000 – from 68,416 to 75,280 units. Since the 2000 census, county housing units have increased to 78,899 as of 2003, based on the number of building permits issued. Among these additions, 2,240 or 61.9 percent were single family units and 1,379 or 38.1 percent were multi-family units. Out of all of the housing units in Champaign County, 54.6 percent are single family units.

According to the 2000 census, 179,669 persons lived in Champaign County compared to 173,025 in 1990. This indicates a growth rate of 3.8 percent. A total of 12 of the 30 townships in Champaign County grew at a rate higher than 4 percent. A total of 6 of the 24 municipalities in Champaign County grew at a higher rate than the County. Census 2003 estimates indicate that 8 out of 24 municipalities lost a total of 44 residents between 2000 and 2003 while 16 municipalities had a net gain of 7,087 residents. As a result of building activities and annexations, the City of Champaign estimates a growth rate of 5.3 percent with

the City of Urbana projecting a 3.2 percent population increase. The U.S. Census Bureau estimates the population of Champaign County in 2003 to be 186,800, a 15.6 percent increase.

The Census 2000 reported the poverty rate for persons in Champaign County was 16.1 percent. In Champaign County poverty status was determined for 164,670 persons, and 26,490 were found to have incomes below poverty income cutoff thresholds, which were determined by family size, and the cost of living. The average poverty threshold for a family of four persons was \$16,895 in 1999.

While the number of County residents on public aid remained fairly constant during the eighties, the figures have significantly increased each year. The fact that the County's per capita and median incomes remain among the lowest of Illinois Metropolitan Statistical Areas shows that Champaign County's poor individuals are among the poorest in the State.

The most recent census figures show that Champaign County is becoming more racially diverse. Census 2000 indicates that Champaign County's population was composed of 78.9 percent whites and 21.1 percent of other racial groups. In 1990, the County's population was composed of 84.7 percent whites and 15.3 percent belonged to other racial groups. Race data from Census 2000 is not directly comparable with data from prior years due to the fact that, for the Census 2000, respondents were given the option of selecting one or more race categories to indicate their racial identities. Historically, the numbers of whites and blacks increased each year for which data is available in Champaign County, until the 1980 Census. The white population declined by 1,939 from 148,445 in 1980 to 146,506 in 1990, and the white population continued to decline between 1990 to 2000 from 146,506 to 141,536. In 2000, blacks, the second largest racial group, numbered 20,045 and comprised 11.2 percent of the County's population. In 2000, there were 11,664 Asians and Pacific Islanders which composes 6.5 percent of the County's population. American Indians, Eskimos and Aleutian Islanders numbered 433 and comprised 0.2 percent of the County's population. An additional 3.3 percent of the County's population classified themselves as being part of one or more races or belonging to an "other" racial category.

The number of Champaign County households increased 10.5 percent from 1990 to 2000 to a total of 70,597. A household includes all persons living in a housing unit, and is equal to the number of separate living quarters, such as a house, apartment, or mobile home. There were 6,697 more households counted in 2000 than in the 1990 Census.

Households are classified by the U.S. Census Bureau as family or non-family. In family households, the householder lives with one or more persons related by birth, marriage, or adoption in the household. Non-family household members are unrelated. The householder is the person (or one of the persons) in whose name a housing unit is owned or rented. Family households made up 63.5 percent of total County households in 1980, 60.4 percent in 1990, and 55.7 percent in 2000. This was a decrease of 4.7 percentage points from 1990 to 2000 in the proportion of family households. The number of family households, however, increased by 704 or 1.8 percent during this same time period.

It is possible that the presence of the University of Illinois at Urbana-Champaign in the community is a contributing factor in the proportional decrease in the number of family households. The University brings 38,000 students to the community. There are a number of household and housing trends that can reasonably be generalized to the student population:

- Students tend to live in non-family households (at least during the school year).
- Students are more likely to rent than own.

- Students are more likely to be low income, as they often work part time or not at all while in school.
- Students are likely to live within the community only temporarily.
- Many students relocate to this community from areas with a higher cost of living. Thus, the expectation of housing costs may be skewed.

Having such a large student population creates a significant impact on the local housing market. The way that existing housing is marketed is affected. Rental costs are artificially inflated by an increase in demand. Single family homes with 3 or more bedrooms are frequently marketed toward a group of individual students rather than a family with children because a higher rent can be charged. Trends in local multi-unit housing construction and management can also be affected (sometimes referred to as the “kiddie condo” effect). (See further discussion in **Barriers to Affordable Housing** section.)

The following data is from U.S. Census Bureau - Census 2000:

Total Disabilities Talled for Population 5 Years & Older			
	People 5 to 15 Years	People 16 to 64 Years	People 65 Years & Over
Sensory Disability	331	1,952	2,299
Physical Disability	313	4,709	4,693
Mental Disability	1,539	3,400	1,275
Self-care Disability	308	1,441	1,196
Go-Outside home disability	N/A	4,125	2,951
Employment Disability	N/A	7,883	N/A
Total	2,491	23,510	12,414

Another demographic group to consider with respect to the housing stock is households that have a member with a disability. Housing needs for persons with physical and developmental disabilities may include assisted or non-assisted living, arrangements with or without supported services, units that meet visitability standards, or those that are accessible, as well as units ranging in size from Single Room Occupancies to larger (3+ bedroom) single-family units. PACE, Inc. (People Assuming Control of their Environment) is the Center for Independent Living chapter that serves the Champaign-Urbana community. PACE maintains information concerning accessibility factors in the local housing stock.

Rehabilitation and conversion programs that are available through the cities of Champaign and Urbana include a handicapped accessibility program for housing rehabilitation. This program enables low- to moderate-income residents to rehabilitate their homes to make them accessible for disabled persons. Both owner-occupied and rental units are eligible under this program. In addition, visitability and accessibility improvements are eligible under other rehabilitation programs, such as owner-occupied whole house rehab. During the last four years, 45 households received assistance through this program throughout the Consortium. Another 50 households are estimated to require this assistance over the next five years.

Consortium members maintain visitability standards to be met in all new single family housing constructed under Consolidated Plan initiatives. These standards were adopted to help

achieve the community goals of integrating accessible and visitable units throughout the community, and creating more housing choices for persons with disabilities. A further goal is to help architects, developers, builders and the general public to recognize that a wide range of accessibility options can be included in standard construction in ways that are cost- and labor-effective and aesthetically pleasing.

There are a number of group home facilities in the community available for persons with varying types of disabilities. The Mental Health Center of Champaign County and Developmental Services Center (DSC) provide group home living, case management, counseling and family support services, as well as developmental and vocational training to people with developmental disabilities in Champaign County. Both agencies operate Community Integrated Living arrangement group homes, each serving 6 to 8 individuals in a family style setting. DSC operates CU Independence Apartments, a HUD-subsidized development consisting of 24 apartments for persons with developmental disabilities.

Champaign House is operated by Greater Community AIDS Project and it provides housing for five persons with HIV/AIDS and their families. It is the primary supportive housing facility in this area for persons affected with HIV/AIDS. Champaign House provides residential social services and transitional housing for individuals with HIV who are at or below poverty level. From the homeless survey conducted by the Urbana-Champaign Continuum of Care, it is estimated that another 10 units of supportive housing for persons with HIV/AIDS will be needed over the next five years.

According to the 2000 Census, there were 75,280 housing units and 70,597 (93.8 percent) were occupied. Of the occupied housing units, there were 31,263 (44.3 percent) renter-occupied housing units and 39,334 (55.7 percent) owner-occupied housing units. A majority of the renter occupied housing units (23,300) are in the cities of Champaign and Urbana. This means that there are 7,963 renter-occupied housing units outside of the cities of Urbana and Champaign; in comparison, there are 21,234 owner-occupied housing units outside of the cities of Champaign and Urbana. It should be noted that among the 7,963 renter-occupied units, most are located within the corporate limits of municipalities throughout Champaign County.

As previously documented, based on the number of building permits issued, the total number of housing units in Champaign County increased by 4.8 percent between 2000 and 2003 - an addition of 3,619 units since the 2000 census. The county housing units totaled 68,416 during the 1990 census and increased to 75,580 by Census 2000. Among those units added from 2000 to 2003, 1,379 or 38.1 percent were single family units and 2,240 or 61.9 percent were multi-family units.

Champaign County has a high percentage of older housing stock which carries additional concern over structural and mechanical aspects of the units that are likely to be past their functional life. Older pre-1940's housing stock occupied by low and extremely low-income homeowners are of particular concern as 65 percent of that housing stock is owner-occupied. Housing of this age holds a higher threat of health and safety risk factors than any housing units constructed since. Construction methods and equipment used during that time period are hard-pressed to fulfill today's needs. Major upgrades to the essential systems, i.e., electrical, plumbing and heating, are needed. Basic energy conservation measures are also necessary to help make the dwellings more energy efficient. These improvements result in energy savings, helping to reduce the cost of living, an important factor since cost burden is high (75 percent) among extremely low-income homeowners. (Please refer to Map 7 in Appendix VI.)

2. Barriers to Affordable Housing (91.210(e) and 91.215(f))

Consortium

The cost of housing within the Consortium is not significantly affected by 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.

Additionally, the strong national housing market has affected housing costs throughout the entire Consortium area. With high demand for large single family homes on the fringes of the Cities, there is very little affordable housing being built within the Consortium Area.

Urbana

In response to the above-mentioned market influences which affect the entire Consortium, the City of Urbana has enacted the following actions in order to reduce any remaining barriers to affordable housing:

- The Urbana City Council could periodically review its land development code and zoning ordinance to identify development guidelines that may unnecessarily restrict or add to housing development costs.
- The City of Urbana has not implemented incentives to develop, maintain or improve housing that have created barriers to affordable housing.
- The City of Urbana has adopted a Human Rights Ordinance that does not allow housing discrimination based on the person's source of income. This has aided persons who are provided with housing assistance to more easily identify housing opportunities.
- The City of Urbana has also prepared and adopted an Analysis of Impediments to Fair Housing Choice 2010. This analysis did not identify any public policies that create barriers to affordable housing.
- The City of Urbana Community Development Services Department, when considering changes in housing related policies, will consider the potential impact any policy changes might have in creating barriers to affordable housing.

Champaign

The City of Champaign has also enacted several measures aimed at reducing barriers to affordable housing, including:

- Amending zoning ordinances in transitional areas between existing affordable housing and fringe development in order to allow for more density and encourage more affordable housing;
- Amending zoning ordinances to permit common lot line duplexes in order to further reduce housing construction costs;
- Waiving building permit fees for major developments as an incentive to build affordable housing in previously blighted areas;

- Collaborating with developers to concede certain zoning restrictions in order to increase densities and permit mixed uses in new developments;

3. Lead-based Paint (91.215(g))

Consortium

As previously described, Champaign County has a high percentage of older housing stock, a factor which also provides information about the likelihood of lead paint hazards in the home. Homes built before 1978 are at a high risk of containing lead paint, which is a hazard of particular concern for units occupied by families with children.

An estimated 51,200 out of approximately 75,300 housing units in Champaign County were built before 1978 and are therefore at risk of containing lead-based paint.

Although results of blood tests by the Champaign-Urbana Public Health District suggest that lead-based paint is not a significant problem in the local housing stock, there is still a need for public education and continued testing for lead poisoning.

Lead based paint was banned from residential use in 1978 because of the health risk it posed, particularly to young children. Because most housing units in the city were built prior to 1980, lead-based paint hazards could be a significant problem in the Consortium. HUD established estimates for determining the likelihood of housing units containing lead-based paint on interior and exterior surfaces. The chances increase with the age of the housing units. Housing units built before 1940, which make up nearly 20 percent of the Consortium's housing stock, are much more likely to contain lead-based paint hazards than newer homes. HUD's established estimates of housing units containing lead-based paint are as follows:

- 90 percent of units built before 1940
- 80 percent of units built between 1940 and 1959
- 62 percent of the units built between 1960 and 1979

Other factors besides the age of the housing unit are used to determine the risk for lead-based paint problems. Some of these include: the condition of the housing unit, renter or owner occupied unit, and the household income of the occupied unit. Low income residence are less likely able to afford proper maintenance of their homes, leading to risks of lead poisoning due to deteriorating paint flaking, peeling, and the greatest hazard, all the dust generated from friction surfaces such as windows and doors opening and closing. Households with young children are also at a greater risk because young children have more hand-to-mouth activity and absorb lead more readily than do adults.

UNITS AT RISK OF LEAD-BASED PAINT HAZARDS

Age (% LBP)	Consortium		Urbana	
	Total # Units	Estimated # with LBP	Total # Units	Estimated # with LBP
Pre-1939 (90%)	10,295	9,266	2,268	2,041
1940 - 1959 (80%)	13,245	10,596	3,030	2,424
1960 - 1979* (62%)	29,137	18,065	5,743	3,561
Total	52,677	37,926	11,041	8,026

U.S. Census Bureau, Census 2000, and 1990 Census of Population & Housing.

* Cut-off date for use of lead-based paint.

Urbana

Above is a table to show the extent of the lead-based paint problem in the Consortium, as well as in the City of Urbana. Using the 2000 census data, the City has approximately 10,180 housing units that may be at risk of containing a lead-based paint hazard.

Addressing new lead based paint hazard requirements is an ongoing concern for the coming year. The City staff continues to spend a considerable amount of time attending workshops, reviewing the rehabilitation manual and coordinating with contractors and environmental regulatory agencies.

In FY 2009-2010 the City continued to pursue activities to ensure compliance with Title X lead based paint regulations. The Grants Management Division staff is committed to meeting these obligations and doing so in the most cost-effective methods available. The following is a list of measures the City intends to pursue in FY 2010-2011:

- Continue to work with the City of Champaign and Champaign County to employ 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.
- Continue coordination with the Illinois Department of Public Health (IDPH), Division of Environmental Health and the Champaign County Public Health District.
- Follow up on grant requests to the Illinois Department of Public Health for assistance and financial resources to address lead-based paint concerns. The City of Urbana has been able to participate in the Get the Lead Out (GLO) Program administered through the Illinois State Department of Public Health. Beginning in FY 2002-2003 and through FY 2009-2010 the City has been granted \$198,005 in GLO funds to address hazards in 22 Single Family homes. Below is a list of homes completed since the beginning of the Program:

Get the Lead Out Program Results		
Program Years	Dollars to Address Rehabilitation	Number of Units
FY 2002-2003	\$19,000	2
FY 2003-2004	30,617	4
FY 2005-2007	66,994	8
FY 2008-2010	81,394	8
Total:	198,005	22

- Continue to sponsor educational and training events for local government, contractors, public health officials and other concerned parties on lead-based paint concerns.
- Continue efforts to coordinate activities in meeting HUD and IDPH lead-based paint requirements with the City of Urbana, Community Development Services Department, Building Safety Division. These activities will pay large dividends as the City begins to institutionalize lead-based paint hazard protocols.

The City of Champaign and Champaign County are also implementing similar strategies based on available funding.

IV. PRIORITY NEEDS ANALYSIS AND STRATEGIES (91.215(a))

Consortium

Priority Needs

The City/Consortium's assignment of priority needs to each category is based on the likelihood of funding a related project and the impact of the program or project to the community's wellness. Projects are given a low priority if they are unlikely to be funded with CDBG or HOME funds. Projects are given a medium priority if they are important to the well being of the community, but it is questionable if these projects will be funded. Projects are given high priority if they are an essential part of the community's well-being and are very likely to be funded. A project can also receive priority due to its strategic nature. The housing and community development field is very dynamic and projects can become a quick priority if special funding becomes available.

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.

V. HOUSING

1. Housing Needs (91.205)

Consortium

This section outlines the housing needs of low-income households, both throughout the Consortium, and those needs that are specific to a particular Consortium member. The findings described in this section are based on special tabulations of U.S. Census data prepared for the U.S. Department of Housing and Urban Development (HUD). The data is intended to assist communities in analyzing the housing needs of their low- and moderate-income residents. The data has been provided for both renter and owner households. It is also broken down by type and size of household and race/ethnicity of the occupant. The following section provides information on the number of households that, according to the Census data, are experiencing housing problems. HUD defines housing problems as: overcrowding, housing cost burden, and the lack of complete kitchen or plumbing facilities.

- **Overcrowding** is defined as a household with more than 1 person per room, excluding baths, kitchens, hallways, and porches.
- Households that are **housing cost burdened** must pay more than 30 percent of their incomes for housing costs, either rent/utilities or mortgage/insurance/property taxes.
- **Extremely cost burdened** households are paying more than 1/2 of their incomes for housing. The lack of kitchen or plumbing facilities is HUD's definition for **substandard housing**.

In addition to the CHAS data provided by HUD, several other reports and sources were useful in compiling statistical information about the area. Sources used for the market analysis and housing needs data included a report completed in 2007 for the planning of Kerr Avenue Project, as well as an analysis provided by a private consultant, American Marketing Services, Inc, regarding the Crystal View Townhomes project. These reports were helpful in identifying housing indicators such as vacancy rates and median cost of living in the Consortium area.

The following table summarizes Community Housing Affordability Strategy (CHAS) data provided by the U.S. Department of Housing and Urban Development. This table compiles data for the entire Consortium. Locally, this information is used to help identify the housing needs of the community.

Housing Problems Output for -All Households

Name of Jurisdiction: Urbana HOME Consortium

Source of Data: CHAS Data Book

Data Current as of: 2000

Income Level	Residency Type	Extent of Housing Problems	Total - All Household Types		Elderly (1 & 2 member households)		Small Related (2 to 4 members)		Large Related (5 or members)		All Other Households	
			#	%	#	%	#	%	#	%	#	%
Household Income <=30%MFI	Renter	Subtotal: Renters <=30% MFI	9,436	100.00%	794	8.41%	1,579	16.73%	215	2.28%	6,848	72.57%
		Any Housing Problems	7766	82.30%	433	54.50%	1311	83.00%	201	93.50%	5821	85.00%
		Cost Burden (housing costs >30% income)	7662	81.20%	433	54.50%	1276	80.80%	178	82.80%	5773	84.30%
		Extreme Cost Burden (hsg costs > 50% income)	6709	71.10%	315	39.70%	1039	65.80%	128	59.50%	5232	76.40%
	Owner	Subtotal: Owners <=30% MFI	1,847	100.00%	860	46.56%	410	22.20%	99	5.36%	478	25.88%
		Any Housing Problems	1437	77.80%	666	77.40%	312	76.10%	87	87.90%	372	77.80%
		Cost Burden (housing costs >30% income)	1383	74.90%	666	77.40%	292	71.20%	87	87.70%	310	64.90%
		Extreme Cost Burden (hsg costs > 50% income)	973	52.70%	362	42.10%	264	64.40%	63	63.60%	284	59.40%
	Total	All Households <=30% MFI	11,283		1,654		1,989		314		7,326	
	Household Income >30% to <=50% MFI	Renter	Subtotal: Renters >30% to <=50% MFI	6,310	100.00%	658	10.43%	1,560	24.72%	309	4.90%	3,783
Any Housing Problems			4808	76.20%	384	58.40%	1140	73.10%	215	69.60%	3068	81.10%
Cost Burden (housing costs >30% income)			4556	72.20%	384	58.40%	1014	65.00%	135	43.70%	3026	80.00%
Extreme Cost Burden (hsg costs > 50% income)			1325	21.00%	216	32.80%	98	6.30%	0	0.00%	1014	26.80%
Owner		Subtotal: Owners >30% to <=50% MFI	2,651	100.00%	1348	50.85%	711	26.82%	210	7.92%	382	14.41%
		Any Housing Problems	1339	50.50%	491	36.40%	471	66.20%	145	69.00%	231	60.50%
		Cost Burden (housing costs >30% income)	1291	48.70%	491	36.40%	471	66.20%	108	51.40%	221	57.90%
		Extreme Cost Burden (hsg costs > 50% income)	536	20.20%	133	9.90%	217	30.50%	76	36.20%	109	28.50%
Total		All Households <=30% MFI	8,961		2,006		2,271		519		4,165	
Household Income >50% to <=80% MFI		Renter	Subtotal: Renters >50 to <=80% MFI	6,560	100.00%	534	8.14%	1,859	28.34%	293	4.47%	3,874
	Any Housing Problems		1896	28.90%	147	27.50%	370	19.90%	99	33.80%	1282	33.10%
	Cost Burden (housing costs >30% income)		1633	24.90%	137	25.70%	255	13.70%	28	9.60%	1216	31.40%
	Extreme Cost Burden (hsg costs > 50% income)		131	2.00%	299	56.00%	7	0.40%	10	3.40%	81	2.10%
	Owner	Subtotal: Owners >50 to <=80% MFI	6,121	100.00%	2034	33.23%	2,336	38.16%	553	9.03%	1,198	19.57%
		Any Housing Problems	1885	30.80%	358	17.60%	726	31.10%	240	43.40%	563	47.00%
		Cost Burden (housing costs >30% income)	1787	29.20%	354	17.40%	705	30.20%	179	32.40%	549	45.80%
		Extreme Cost Burden (hsg costs > 50% income)	294	4.80%	57	2.80%	98	4.20%	18	3.30%	119	9.90%
	Total	All Households >50% to <=80% MFI	12,681		2,568		4,195		846		5,072	
	Household Income >80%MFI	Renter	Subtotal: Renters >80% MFI	9,087	100.00%	759	8.35%	3,556	39.13%	450	4.95%	4,322
Any Housing Problems			754	8.30%	195	25.70%	277	7.80%	105	23.30%	177	4.10%
Cost Burden (housing costs >30% income)			345	3.80%	165	21.70%	43	1.20%	0	0.00%	138	3.20%
Extreme Cost Burden (hsg costs > 50% income)			73	0.80%	70	9.20%	0	0.00%	0	0.00%	4	0.10%
Owner		Subtotal: Owners >80% MFI	28,817	100.00%	6154	21.36%	16,462	57.13%	2,444	8.48%	3,757	13.04%
		Any Housing Problems	1671	5.80%	209	3.40%	922	5.60%	254	10.40%	297	7.90%
		Cost Burden (housing costs >30% income)	1470	5.10%	191	3.10%	840	5.10%	137	5.60%	289	7.70%
		Extreme Cost Burden (hsg costs > 50% income)	115	0.40%	18	0.30%	82	0.50%	5	0.20%	26	0.70%
Total		All Households >80% MFI	37,904		6,913		20,018		2,894		8,079	
Summary of Data		Grand Totals		70,829	100.00%	13,141	18.55%	28,473	40.20%	4,573	6.46%	24,642
	Any Housing Problems		21,603	30.50%	2,882	21.93%	5,529	19.42%	1,346	29.44%	11,811	47.93%
	Cost Burden (housing costs >30% income)		20,115	28.40%	2,820	97.83%	4,895	88.53%	852	63.29%	11,523	97.56%
	Extreme Cost Burden (hsg costs > 50% income)		10,199	14.40%	1,471	52.16%	1,806	36.90%	300	35.21%	6,869	59.61%

According to the 2000 Census, the total number of housing units in Urbana increased by 9.0 percent between 1990 and 2000 an addition of 1,261 units since the 1990 Census. The number of housing units in Champaign County increased by 6,864 (10 percent). The City of Urbana experienced significant growth in its multi-family units.

Location and Type	Units 1990	Units 2000	Change
Urbana Single Family Unit	5,824	6,258	7.5%
Urbana Multi-Family Unit	8,158	8,985	10.1%
Champaign Single Family Unit	12,474	13,834	10.9%
Champaign Multi-Family Unit	13,522	14,771	9.2%
County Single Family Unit	36,501	40,841	11.9%
County Multi-Family Unit	31,915	34,439	7.9%

As the table above indicates, a majority of the households within the Consortium whose income is at or below 80 percent MFI rent rather than own their dwellings (22,306 of 32,925 or nearly 68 percent). When all income levels are included, less than half the households within the Consortium (31,393 of 70,829 or just over 44 percent) are renter households. In both cases, however, the local proportion of renters exceeds the statewide level of only 35 percent. This relatively high percentage of renters reflects the transient nature of the community, which is due primarily to the presence of the University of Illinois. While recent national studies tout Urbana-Champaign as having one of the most affordable housing markets for homeownership nation-wide, the same cannot be said for rental housing. The combination of lower household incomes and higher housing costs results in cost burdens for a large percentage of Champaign-Urbana renters. While just over 30 percent of all households report housing problems, 48.5 percent of renters report housing problems, almost exclusively cost-burdened.

a. Needs of Homeowners by Income

Extremely Low-Income (Less than 30 Percent MFI)

Urbana

This category of homeowners comprises 23 percent of all households and 1.5 percent of all owner households. Only 6 percent of extremely low-income households in Urbana own their homes. Eighty percent (80%) of homeowners in this category have housing problems, seventy-five percent (75%) of whom are cost-burdened. Over half (57%) of the households in this category pay more than half their income toward housing and utility costs. Regardless of the actual number of households reporting significant housing problems, it is believed that many households in this category are in need of housing renovation and maintenance assistance, particularly elderly households. This projection is based, in part, on the level of request for, and participation in, the City's housing rehabilitation programs.

With little disposable income remaining after making housing payments, homeowners in this income group are very likely to have insufficient means to maintain their properties.

Extremely low-income homeowners could benefit from counseling and educational programs designed to address family budgeting, money management, home maintenance issues and predatory lending. The Cooperative Extension Service, Lincoln Land Credit Counseling, and Consumer Credit Counseling currently offer budgeting and money management programs. However, no agency currently offers workshops on home maintenance. There is a need in the community for this type of education, particularly classes that address weatherization and energy conservation to reduce utility costs.

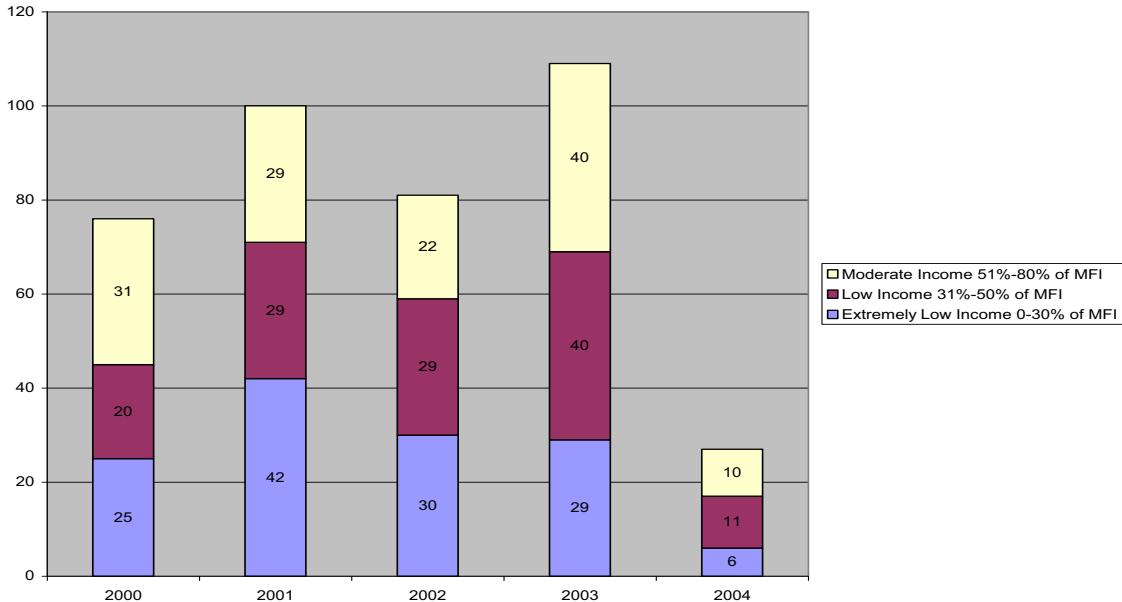
Champaign

Fewer than 10 percent of extremely low-income households own their homes. The number of owners in this income group increased from 512 in 1990 to 546 in 2000. Almost half of these are one or two person elderly households. Owners in this income group reported a slightly higher incidence of housing problems in 2000 than in 1990, where 82 percent reported having any housing problem in 2000, compared to 77 percent in 1990. The biggest concern is the cost of housing, with 76 percent having a housing cost burden and 58 percent reporting an extreme cost burden. These numbers are up from 1990, where the cost burden rates were 74 percent and 44 percent, respectively.

For most extremely low-income persons, the cost of housing puts homeownership out of reach. Most homeowners in this income range have owned their homes for a number of years. Many are on fixed incomes and are only able to afford their housing costs because their first mortgages have long been paid off. Even in those cases, the cost of homeowners' insurance and annual property taxes may be difficult to afford. From 1990 to 2000, median housing costs for homeowners citywide increased by 35 percent for those with a mortgage and 45 percent for those whose mortgage has been paid. Extremely low-income owners have the greatest difficulty absorbing this additional cost.

When housing repair needs arise, extremely low-income owners frequently do not have the financial ability to pay for them. Deferred maintenance results in the need for more costly repairs and can eventually lead to the deterioration of the housing stock. The City of Champaign has assisted 131 extremely-low income households through its housing rehabilitation programs since 2000, which represents 35 percent of all applicants assisted. Most of the persons in this income group participated in the Emergency Repair Program, which provides assistance with urgent repairs that threaten the health or safety of occupants. The following graph depicts the numbers of persons assisted recently through City rehab programs, by income range.

Persons Assisted through City Housing Rehab Programs by Income, 2000-2003, and 2004 to date



Source: City of Champaign, Neighborhood Services Department
 Programs Include: Full Home Improvement, Emergency Repair, Handicapped Accessibility Retrofit, Caulk and Paint

County

This category of homeowners comprises only 4 percent of all county households and only 5 percent of owner households. Forty six (46) percent of households in this income category own their homes. Seventy six (76) percent of homeowners in this category have housing problems with 75 percent being cost burdened. Fifty (50) percent of extremely low-income homeowners pay more than half their income toward housing and utility costs. Many in this category reside in older dwellings which require housing rehabilitation to upgrade existing systems and improve energy efficiency. The county's housing rehabilitation program gives priority to households requesting assistance under this income category.

A community-wide needs assessment conducted by Champaign County Regional Planning Commission suggests that extremely low-income homeowners have a substantial need for programs that address the high cost of homeownership. Trends show this problem among low-income single parent households, and large family member, low-income households with one working parent. With limited incomes applied to mortgage, utility, day care, and other housing costs, little disposable income remains for home maintenance or improvements. Another group impacted by home ownership issues are low-income senior citizens. A high percentage of past program participants are senior citizens living on fixed social security incomes. Although typically their homes are paid for, they also tend to reside in older housing stock in need of substantial repair.

Low-income and first-time homeowners could benefit from counseling and educational programs designed to address family budgeting, money management, and home maintenance issues. There are currently four such resources providing money management counseling in Champaign/Urbana. Training and education in the area of homeowner maintenance is being implemented for first time homebuyers and promoted to existing homeowners.

Very Low-Income (31-50 Percent MFI)

Urbana

This category of homeowners comprises 16 percent of all Urbana households and 8 percent of all owner households. Only 17 percent of all households reported in this income category own their homes. Five-five percent (55 percent) of homeowners in this income category report housing problems, most of them cost-burden.

Current survey results indicate that the issues facing low-income homeowners are similar to those facing the extremely low-income owners. With more than one-half of all owners in this income range experiencing a cost burden, the ability to continue owning and maintaining their homes is jeopardized. Of the homeowners assisted through the City's housing rehab programs, nearly one-half were very low-income.

The continuing need for educational resources is also suggested for owners in this income range. Home maintenance and money management skills are necessary ingredients for a successful homeownership experience, particularly for those households with limited finances.

Champaign

Census data indicates that for homeowners, as incomes increase, housing problems decrease. Low-income homeowners report somewhat fewer housing problems than their extremely low income counterparts; however, the numbers are still very high. In Champaign, there were 774 owners reporting incomes between 31-50 percent MFI on the 2000 Census, down from 802 in 1990. More than half of these owners were elderly. According to the Census, 56 percent of the residents reported having housing problems - the vast majority reporting a cost burden of more than 30 percent. Twenty seven percent, compared to 17 percent in 1990, stated that they are paying more than half of their incomes for housing. In the low income Planning Areas, property values in Champaign increased by 44 percent over the last decade while household incomes increased by only 37 percent during the same time period. When property values increase faster than incomes, low-income residents find it more difficult to afford the costs of homeownership and home maintenance. The City's rehab programs served 244 households with incomes between 31-50 percent MFI since 2000, which represents 65 percent of all households assisted.

The availability of affordable housing for potential new homebuyers in this price range is scarce. In the City of Champaign, the median price of a home sold over the last several years was \$184,500 for existing housing and \$192,000 for newly constructed homes. For most families earning 50 percent of the median income, a home priced above \$75,000-\$80,000 is unaffordable without a substantial subsidy to bring down the cost.

Although the City has provided down payment and closing cost assistance programs for many years, the amount available through these and other mortgage programs is still insufficient for many low-income households to purchase a home. One in four applicants for conventional home loan financing in this income range is turned down, primarily due to credit problems. Many more never reach the application stage due to their inability to afford homes currently on the market.

Applicants that are approved for home purchase loans tend to be more successful when using FHA loan programs, or other special low down payment mortgage products. The down payment is less of a homeownership hurdle than it was several years ago due to the number of new programs developed to help first-time homebuyers. In the last four years, the City of Champaign has assisted 12 households with incomes less than 50 percent MFI in becoming first time homebuyers through IHDA mortgage programs. Two families with incomes less than 50 percent MFI have been able to purchase homes in the new Taylor Thomas subdivision. All buyers in Taylor Thomas received down payment assistance through CDBG, HOME, Federal Home Loan Bank, and IHDA funding sources.

Because the cost of homeownership is so high, many low-income households find it difficult to save for home repairs. In Champaign, the lowest income neighborhoods contain some of the oldest housing stock in the City. Keeping older homes in good condition requires a periodic investment in home improvements. Almost 40 percent of low-income homeowners that seek private funding for home improvements are denied. As with home purchase financing, the primary reason for denial of home improvement loans is credit history, accounting for 61 percent of all denials in this income group. High debt-to-income ratios also create barriers to home improvement financing, although to a lesser extent (24 percent of all denials).

For this reason, the City of Champaign continues to see a high demand for housing assistance programs from homeowners in this income range. In 2003, the City assisted 69 low-income households with its housing rehab programs, mainly through the Emergency Repair Program.

The City also provides funding to the Champaign County Office of Senior Services for a Senior Home Repair program. In 2003, 31 senior homeowners with incomes less than 50 percent MFI were assisted with minor home repairs.

County

This category of homeowners comprises only 5 percent of all county households and only 7 percent of owner households. Only 51 percent of households in this income category own their homes. Forty six (46) percent of homeowners in this income category report housing problems, with 43 percent related to cost burden.

This income group shares many of the same problems with extremely low-income homeowners. The issue of limited income related to home ownership and expensive home maintenance is critical. After paying essential housing costs, little disposable income for other maintenance needs remain. Among those households participating in the HOME program since inception, 30 of 35 households had incomes below 50 percent of median income for Champaign County.

As previously outlined, continuing education in the areas of money management, credit counseling, and basic maintenance skills would benefit those households with limited finances.

Low-Income (51-80 Percent MFI)

Urbana

This category of homeowners comprises 18 percent of all Urbana households and 13 percent of all owner households. Only 27 percent of all households reported in this income category are homeowners, even though many housing units in Urbana are financially accessible to households in this category. Only 29 percent of households in this category report housing problems, although it is likely that many could benefit from housing renovation assistance.

Champaign

In this income group, 35 percent of the 1,917 households reported having housing problems in 2000, with 33 percent reporting a housing cost burden. This number has changed very little from 1990. Moderate-income owners are experiencing housing problems, but to a lesser extent than extremely low-income and low-income households. More than twice the number of homebuyers in this income range are approved, both for conventional and FHA home purchase financing, than in the lower income ranges – both in actual numbers and percentages approved. Through the IHDA homebuyer programs sponsored by the City, 36 households with incomes between 51-80 percent MFI were able to purchase homes in the last four years. Homeowners with incomes between 51 percent and 80 percent MFI are also more likely to be approved for home improvement financing through private lenders, although the denial rate is still high at 30 percent. The biggest reason for denial of moderate-income applicants for both home purchase and home improvement financing is poor credit. Increased household income does not change this trend.

Also, Champaign's housing rehab programs are serving fewer homeowners in this category than in the other two income-groups. Because Champaign's program leverages private loan funding for households in this income group, credit problems tend to eliminate some households from participation. In recent years, the lack of sufficient equity also prevents

persons from being approved, as lower interest rates have encouraged many households to consolidate consumer debt through home loan refinancing.

County

This category of homeowners comprises only 12 percent of all county households and 16 percent of owner households. Only 65 percent of households in this income category are homeowners, although generally are capable of home ownership. Twenty nine (29) percent of homeowners in this income category report housing problems, the most common of which is being cost burdened. This group would also benefit from similar housing rehabilitation assistance.

Moderate-Income (80-120 Percent MFI)

Urbana

This category includes 42 percent of Urbana households and 76 percent of all homeowners. Only 66 percent of all moderate-income households are homeowners, even though homeownership is financially feasible. Only 4 percent of moderate-income homeowners report housing problems, all of them cost-burden.

County

This category of homeowners represents 52 percent of County households and 72 percent of all homeowners. Eighty one (81) percent of moderate-income households in this category are homeowners and should financially be able to own and maintain a home. Seven (7) percent of moderate-income homeowners report housing problems, all related to cost burden.

b. Needs of Homeowners by Household Type

Elderly (1 and 2 Member Households Below 80 Percent MFI)

Urbana

Of 1,626 elderly homeowner households, 292 or 18 percent have housing problems. Of these 292 households 94 percent are extremely low-income.

Champaign

There are 254 extremely low-income (less than 30 percent MFI) elderly homeowners living in Champaign and another 415 with incomes between 31-50 percent MFI. According to 2000 Census data, 28 percent of elderly households have incomes less than 50 percent MFI. Nine out of ten elderly owners with incomes less than 30 percent MFI are housing cost burdened. Low-income homeowners in this age group are very vulnerable to housing problems and excessive cost burden, and this problem is worsening. Because the fastest growing segment of the population is over 80 years old, this trend is likely continue into the future. Households living on fixed incomes, which include many elderly households, are often unable to manage the rising costs of homeownership. Activities such as the Senior Home Repair program are likely to be in even greater demand through the duration of this five-year plan.

County

Of the 2,387 elderly homeowner households, 487 are below the 30 percent MFI limit with 72 percent reporting housing problems, mostly attributed to cost. Among the 30-50 percent MFI group, there are 716 households with 28 percent reporting housing problems related to cost burden. The 50-80 percent MFI group includes 1,184 households with 16 percent reporting housing problems related to cost burden.

Needs of Small Related (2-4 members)

Urbana

Of the 2,236 small related households, 185 or 8 percent have housing problems. Of these, the greatest percent of households experiencing problems are below 50 percent MFI.

County

Of the 2,051 small related households, 257 are below the 30 percent MFI limit with 82 percent reporting housing problems, mostly attributed to cost. Among the 30-50 percent MFI group, there are 449 households with 62 percent reporting housing problems related to cost burden. The 50-80 percent MFI group includes 1,345 households with 31 percent reporting housing problems related to cost burden.

Needs of Large Related (5 or more members)

Urbana

Of the 314 large related households, 84 households or 27 percent have housing problems. Of these, the greatest percent of households experiencing problems are extremely-low income.

County

Of the 466 large related households, 27 are below the 30 percent MFI limit with 70 percent reporting housing problems, mostly attributed to cost. Among the 30-50 percent MFI group, there are 115 households with 83 percent reporting housing problems related to cost burden. The 50-80 percent MFI group includes 324 households with 46 percent reporting housing problems related to cost burden.

All Other Owners (Non-Elderly)

Urbana

A lower percentage (16 percent) but higher number (560) of these households have housing problems than do elderly homeowners. As with elderly homeowner households, needs for all other homeowners are greatest among low-income households.

County

Of the 1,012 households in this category, 266 are below the 30 percent MFI limit with 79 percent reporting housing problems, mostly attributed to cost. Among the 30-50 percent MFI group, there are 176 households with 57 percent reporting housing problems related to cost

burden. The 50-80 percent MFI group includes 570 households with 44 percent reporting housing problems related to cost burden.

c. Needs of Homeowners by Race/Ethnicity

Urbana

The percent of housing problems, in every category, are higher among African-American homeowner households than among all Urbana homeowners.

A disproportionate number of African-American and Hispanic homeowner/households have housing problems compared to all homeowners (48 percent and 53 percent, respectively), compared to 39 percent for the general population. Extremely low-income African-American and Hispanic homeowners and other very low-income Hispanic homeowner households shoulder a disproportionate share of housing problems. Among low-income homeowners, Hispanic households have a disproportionate share of housing problems.

Champaign

Minority Households

According to the 2000 data, extremely low-income Hispanic, and black non-Hispanic households are experiencing housing problems to a greater extent than white non-Hispanic households. The data fluctuates among the different racial/ethnic groups as incomes increase. Elderly black non-Hispanic homeowners and non-elderly Hispanic homeowners with incomes less than 30 percent MFI indicate a 100 percent occurrence of housing problems. See the table below for a complete breakdown of housing problems by income and race/ethnicity.

Housing Problems of Owners, by Race/Ethnicity & Income, City of Champaign, 2000

Homeowners Year 2000	White, non- Hispanic	Black, non- Hispanic	Hispanic
Household Income 0 to 30% MFI	345	160	10
% with any housing problem	78%	88%	100%
Household income 31% to 50% MFI	585	130	4
% with any housing problem	51%	69%	0%
Other Low-income (51% to 80%)	1510	285	59
% with any housing problem	37%	30%	32%
Moderate income (81% to 95% MFI)	8410	745	105
% with any housing problem	5%	4%	14%
Total Households	10850	1320	178
% with any housing problem	14%	26%	25%

Source: HUD CHAS Tables, U.S. Census

County

CHAS data indicates that among Households by Minority Status and Income Group, the county has a total of 1195 minority households equal to 5.6 percent of all households in the county, excluding Champaign/Urbana figures.

Poverty rates are higher among black homeowner households than among all homeowners. For Champaign County, 4.9 percent of all homeowner households are extremely low-income compared with 6.8 percent of black homeowners.

A disproportionate number of black homeowner households have housing problems compared to all homeowners and Hispanic households. Total County figures show 28.3 percent of black homeowners have housing problems compared to 16.3 percent for the general population, and 11.7 percent for the Hispanic population..

Elderly black homeowners have a higher percentage of housing problems (32.1 percent) than the overall County percentage of elderly homeowners with housing problems (25.4 percent).

d. Summary of Homeowner Housing Needs

Urbana

The preceding analysis suggests that housing priorities for homeowners should include assistance to very low-income homeowners in dealing with cost-burden, home maintenance, and programs designed to increase homeownership opportunities. Realistically, homebuyer efforts should be pursued for households with income above 30 percent of median family income. Counseling and educational programs are needed for very low-income homeowners at risk of losing their homes due to cost-burden or condition. Home maintenance educational programs, particularly programs on energy conservation measures to reduce energy costs, would be helpful in reducing cost burden.

In addition to general housing rehabilitation assistance, special attention to lead-based paint hazards is warranted. Education and training is needed regarding the treatment of lead-based paint hazards and testing for lead poisoning.

Several strategies could be undertaken to increase the percentage of Urbana households who own their homes. Counseling and educational programs are needed to help increase access to private financing for home purchase. The greatest impediment to homeownership among low-income households is lack of funds for downpayment and closing costs. Greater utilization of homebuyer assistance programs by financial institutions would facilitate homeownership.

More dwelling units accessible to persons with disabilities, particularly family units, are needed. Current regulations regarding accessibility generally do not require accessibility in new home construction, although the City of Urbana currently requires that visitability improvements be made for CDBG- and HOME-funded new construction projects. Local advocacy groups such as Persons Assuming Control of Their Environment (PACE) could work with local homebuilders to encourage more adaptable construction. Accessibility of pre-existing homes is a major obstacle to homeownership for persons with disabilities. The City's Access Grant Program provides financial assistance to persons with disabilities seeking to remove barriers in their homes.

Champaign

Key Findings

- In the City's lower income neighborhoods, Planning Areas 1, 2, 4, 7, 8, and 14, incomes rose by 37 percent between 1990 and 2000, while property values increased 44 percent, making these neighborhoods less affordable for residents over time.
- \$184,500 was the median purchase price of an existing home in 2003-2004, according to Multiple Listing Service (MLS) data. Median price of a newly constructed home was \$192,000. Heavy subsidy is needed for households below 50 percent MFI to achieve homeownership. Downpayment assistance programs have helped many individuals in the 51-80 percent MFI range become first-time homebuyers.
- 40 percent of all owner households with incomes below 50 percent MFI are paying more than 50 percent of their incomes on housing expenses.
- Data indicates that owning a home became less affordable for the elderly between 1990 and 2000. Cost burden remained about the same for all other owners during that time period.
- Homeowners with incomes less than 80 percent MFI have difficulty securing private financing for home improvements. The primary reason for denial is poor credit history.
- Private loan approval rates for minority borrowers, for home purchase, home improvement, and home refinancing, are higher than for non-minority borrowers. This is true regardless of income.

County

The statistics indicate that among low-income homeowners, they show a high degree of cost burden, leaving little remaining money for home maintenance or related improvements. Housing rehabilitation program trends show that many low- and moderate-income families reside in older structures for mostly economic reasons. Specifically: 1) they find the properties affordable; 2) many properties are sold on a "Contract for Deed" basis as many very low-income families cannot obtain conventional bank financing. Also, given the age and condition of some dwellings, lending institutions will not approve loans for the purchase of such properties; and 3) dwellings which are occupied by seniors who have lived in the structures most of their lives. CHAS data for Champaign County shows that 71 percent of pre-1940 housing is owner occupied. Housing constructed during this time period is considered to have antiquated electrical, plumbing, and heating systems. Houses also lack sufficient insulation for energy conservation. When general home improvements are needed, often times the repair cost is beyond the financial ability of the resident, specifically, the disabled, elderly, large families, or other persons living on a fixed income. The inability of these individuals to afford essential repairs results in a dwelling under a continual state of decline.

In addition to rehabilitation needs, units also need to be made more accessible for seniors or persons with disabilities. Retrofitting homes for better accessibility is an increasing need, as many seniors age in place. This need covers modifications to existing housing stock as well as new construction.

Since 1983, the County has operated a comprehensive county-wide housing rehabilitation program providing rehabilitation assistance to over 500 low-income homeowners. The need to continue the program is evident given the waiting list of clients requesting assistance. Rural Development also provides repair assistance to low-income homeowners in rural areas of Champaign County. They offer grants and low-interest loans through their 504 Program

geared for home repairs. With limited funding and high demand, they also have a lengthy waiting list of clients to be served.

Low-income homeowners also require weatherization or emergency types of repairs they cannot afford or are unable to complete themselves. The Champaign County Regional Planning Commission operates the Weatherization Program for Champaign County, offering limited repairs to low-income county residents. Given the need and amount of funding available, they have a long waiting list of low-income clients. Senior Services of Champaign County also offers limited assistance to low-income seniors for minor emergency or energy conservation type repairs. This program currently serves approximately 80 low-income senior households per year.

Strategies to increase homeownership opportunities throughout Champaign County are now a reality. Mortgage Revenue Bonds have created a funding pool to provide first time homebuyers downpayment assistance and/or below market interest rate to make the purchase of a home more affordable. The Illinois Housing Development Authority (IHDA) administers the HOME Start Program to promote first-time homebuyer opportunities, similar to the late American Dream Downpayment Initiative Program. Further opportunities and educational efforts are being provided by banks and local not-for-profit agencies to offer credit and budget counseling for families transitioning from rental to first time homebuyers status, as well as other families interested in first time homebuyer opportunities.

In addition, Habitat for Humanity, a non-profit volunteer organization that constructs new single family homes for very low-income households, desires to achieve a goal of constructing 10 homes annually throughout Champaign County with monthly payments at \$400 or less.

e. Needs of Renters by Income

Extremely Low-Income (Less than 30 Percent MFI)

Urbana

This category of renters comprises 22 percent of all Urbana households and 34 percent of all renter households. Ninety-three percent (93 percent) of extremely low-income households rent rather than own their homes. Eighty-four percent (84 percent) of extremely low-income renters have housing problems, mostly cost-burden. Nearly two-thirds of renters in this category pay more than half their income for rent. This category of households bears the greatest burden resulting from high rental housing costs in the City. Households in this category are top priority for publicly-assisted rental housing but are unlikely candidates for homeownership due to their extremely low income.

Champaign

More than a third of all renter households in Champaign are extremely low-income households. As noted in the table above, over 70 percent of extremely low-income renters pay more than half of their income for housing. According to the 2000 Census, only about 10 percent of the City's 14,000 rental housing units are affordable to households with incomes at or below 30 percent MFI. The Census data also indicates that approximately 110 units of rental housing affordable to those in this income group were vacant at the time of the 2000 Census. Although some of these units may have been temporarily vacant due to turnover at

the time of the Census, many are probably vacant due to their poor condition. The exterior property maintenance survey conducted in 2002 for the update of the City's Neighborhood Wellness Plan found 523 properties citywide that rated either poor or deteriorated. Although the tenure (owner vs. renter) and affordability of these units is not known, it is likely that many of the vacant affordable units noted in the survey are included in this inventory of substandard properties.

Households in this income group rely heavily on rent subsidies like the Section 8 program, administered by the Housing Authority of Champaign County (HACC). Many extremely low-income households reside in public housing units, also run by the HACC. In the City of Champaign, the HACC owns and operates 355 public housing units. The agency also administers 1,358 Section 8 vouchers throughout Champaign County. As of November 2009, both programs had waiting lists: 97 families were awaiting public housing units and 1528 were on the list for Section 8 vouchers. As the Census indicates, about 4,200 extremely low-income renter households in the City of Champaign are currently paying more than 30 percent of their incomes for housing, 3,700 are spending more than 50 percent of their incomes on housing. These numbers show that the need for additional rental subsidy programs is much greater than the waiting list numbers would indicate.

County

This category of renters comprises only 4 percent of all county households and only 15 percent of all renter households. Fifty four (54) percent of extremely low-income households rent rather than own. Eighty four (84) percent of extremely low-income renters have housing problems with 81 percent being cost burdened. Sixty one (61) percent of extremely low-income renters pay more than half their income toward housing and utility costs.

Very Low-Income (Less than 50 Percent MFI)

Urbana

This category of renters comprises 14 percent of all households and 22 percent of all renters. Eighty three percent (83 percent) of households in this income category rent rather than own. Seventy nine percent (79 percent) of renter households in this income category have housing problems, mostly cost-burden. Households in this category are second priority for subsidized housing programs, but some may be candidates for homeownership.

Champaign

Twenty-one percent of all renters are low-income households, with 83 percent (2,400) experiencing housing problems. The majority (over 2,300) of this group note that they are having difficulty affording their housing. This group, like those in the extremely-low income range, is in need in additional rental housing subsidies. In the 2000 Census, property owners indicated that there are 470 units of rental housing currently vacant that, if rented, would be affordable to households in this income range. Again, the condition of many of these units may be preventing them from being available to the low-income population.

If interest rates stay low, some households in this group may continue to qualify for homeownership. The 2000 Census lists the median price of a housing unit available for sale in 2000 as \$99,600. According to data from the Realtors Multiple Listing Service (MLS), the

median price of an existing home sold in the U.S. in 2009 was just under \$180,000. Households with incomes below 50 percent MFI generally need some level of subsidy in order to achieve homeownership.

For the last five years, the City of Champaign has used its Private Activity Bond Authority to offer homebuyer assistance programs in collaboration with the Illinois Housing Development Authority (IHDA), Stern Brothers Mortgage Brokers, and local financial institutions. Some of the programs offer downpayment assistance and others offer lower than market interest rates. The IHDA Mortgage Credit Certificate program offers a tax credit which effectively reduces the interest cost of the mortgage loan. The federally-funded HOME Start Program also assists families wanting to become first-time homebuyers by providing downpayment assistance.

County

This category of renters comprises 5 percent of all county households and 17 percent of all renters. Forty nine (49) percent of households in this income category rent rather than own. Fifty seven (57) percent of extremely low-income renters have housing problems with 49 percent being cost burdened. Twelve (12) percent of extremely low-income renters pay more than half their income toward housing and utility costs.

Low-Income (50-80 Percent MFI)

Urbana

This category of renters comprises 13 percent of all households and 21 percent of all renters. Nearly three-fourths of households in this income category rent rather than own, many of whom could be candidates for homeownership. Half of the households in this category report housing problems.

Champaign

Housing problems drop off significantly for households with incomes in this range. Yet, more than one-third of moderate-income renters still report having housing problems, with most experiencing housing cost burden. There continues to be a need for affordable rental housing or rental subsidies, as well as more opportunities for homeownership. As noted above, the local lending institutions, as well as the City of Champaign programs, are meeting some of this need for homebuyer assistance, but the lack of decent, affordable housing stock continues to present a hurdle to those wishing to buy homes.

County

This category of renters comprises 6 percent of all county households and 23 percent of all renters. Thirty five (35) percent of households in this income category rent rather than own with 19 percent reporting housing problems related to cost burden.

Moderate-Income (80-120 Percent MFI)

Urbana

Fourteen percent of all Urbana households are moderate-income renters. Moderate-income households comprise 28 percent of all renter households. Thirty-four percent (34 percent) of households in this income category rent rather than own. Housing problems are few (only 7 percent of households).

County

Twelve (12) percent of all county households are moderate-income renters. Moderate-income households comprise 45 percent of all renter households. Nineteen (19) percent of households in this income category rent rather than own with 7 percent having problems related to cost burden.

f. Needs of Renters by Household Type

Elderly (1 and 2 Member Household)

Urbana

Forty-seven percent (47 percent) of elderly renter households have housing problems. Elderly renter housing need is comparable to other very low-income households and other low-income households. Most need is related to cost-burden. Tax Credit or other rent subsidized elderly housing would provide an opportunity to provide greater rental options for this group

Champaign

Housing has become less affordable for elderly renter households with incomes less than 30 percent and 50 percent MFI. More households in those two income ranges reported being extremely cost burdened in 2000 than in 1990 – both in actual numbers and percentages. Housing problems for elderly renters in higher income ranges are down slightly in 2000. Most of these elderly households live on fixed-incomes consisting of disability payments, Social Security or some other pension benefit.

As of October 2009, the HACC reported 7 elderly households on the waiting list for public housing in Champaign County and another 48 elderly households on the list for Section 8. These estimates are nearly double those from 2004 regarding elderly needs in the public housing community. Since its last 5-year plan, the agency decided to postpone designation of specific public housing sites for elderly residence only. This was due to the high need among the non-elderly community within the public housing sector. Until more units can be provided overall, the HACC will continue to rent out the units at Columbia Place, Hayes Homes, Steer Place, Youman Place, and Washington Square on a needs basis. While most of those units are currently occupied by elderly households, designation as elderly only will ensure that all those units remain available for extremely-low and other low-income elderly households. The agency also notes in its plan that it will apply for special purpose vouchers targeted to the elderly, should they become available.

Because the fastest growing segment of the population is over 65 years old, special attention needs to be paid to the housing problems of the elderly. In the next five years, the City may look to target affordable housing and neighborhood improvement programs to the elderly – both owners and renters.

County

Of the 592 elderly renters, 171 are below the 30 percent MFI limit with 71 percent reporting housing problems, mostly attributed to cost. Among the 30-50 percent MFI group, there are 174 renters with 66 percent reporting housing problems related to cost burden. The 50-80 percent MFI group includes 247 renters with 24 percent reporting housing problems related to cost burden.

Small Related (2-4 persons)

Urbana

Forty-seven percent (47 percent) of households in this category have housing problems, mostly cost-burden. Need is greatest in the lowest income categories, at 88 percent and 76 percent respectively.

Champaign

Small related renter households constitute 21 percent of all renter households in the City of Champaign. As the numbers in the table above indicate, affordability is a significant housing problem for these renter households at incomes below 50 percent MFI, and the problem stayed the same or worsened over the last decade. The majority of the families on the waiting lists for both public housing and the Section 8 program fall into the category of small related households. Therefore additional rental subsidy assistance would help to alleviate much of the current affordability crisis for these households.

County

Of the 1,519 small related renters, 445 are below the 30 percent MFI limit with 54 percent reporting housing problems, mostly attributed to cost. Among the 30-50 percent MFI group, there are 607 renters with 50 percent reporting housing problems related to cost burden. The 50-80 percent MFI group includes 78 households with 12 percent reporting housing problems related to cost burden.

Large Related (5 or more persons)

Urbana

There are only 254 large family renter households in Urbana, 55 percent of which have housing problems. Although their numbers are relatively small, large households have particular difficulty locating standard rental housing large enough to accommodate their families.

Champaign

Although they make up the smallest percentage of rental households, the large related group, particularly those with incomes below 50 percent MFI, showed the highest incidence of housing problems. Affordability was the primary problem, although this group also had a much higher problem with overcrowding than the other renter groups.

County

Of the 335 large related renters, 56 are below the 30 percent MFI limit with 98 percent reporting housing problems, mostly attributed to cost. Among the 30-50 percent MFI group, there are 139 renters with 54 percent reporting housing problems related to cost burden. The 50-80 percent MFI group includes 140 households with 11 percent reporting housing problems related to cost burden.

All Other (Non-Related)

Urbana

Proportionate need is greater in this category than in other renter household type (63 percent). Housing problems are highest among other very low-income households. This category is particularly problematic in that it includes both student and non-student households. Many (not all) student households are cost-burdened due to lack of income while in school and high rental costs. The "all other household" category also includes non-traditional households that are more permanent residents of the City and whose housing problems are not of a temporary nature. It is difficult to quantify the number of student versus non-student households in this category.

As mentioned above in the Urbana-Champaign area, this group consists largely of non-related groups of university students sharing housing. HUD has provided data that suggests that the percentage of students included in this category may be as high as 62 percent. Because this data is difficult to derive and any estimation of student population is only that, the available data should be analyzed so as not to disregard the non-traditional households included in this category that are more permanent residents of the City.

Champaign

There are 9,973 non-related renter households in Champaign, most of which are University of Illinois students sharing housing. The estimation is that students make up approximately 80 percent of this group; however, because there is no data on where students living off campus reside, the exact number is difficult to derive. Because the percentages of housing problems and cost burden for this household type are similar to the related household groups, strategies that address the needs of extremely-low and low-income renters should also assist non-student households in this category.

County

Of the 3,125 renters in this category, 526 are below the 30 percent MFI limit with 85 percent reporting housing problems, mostly attributed to cost. Among the 30-50 percent MFI group, there are 471 renters with 64 percent reporting housing problems related to cost burden. The 50-80 percent MFI group includes 786 renters with 26 percent reporting housing problems.

g. Needs of Renters by Race/Ethnicity

Urbana

A disproportionate number of African-American renter households have income below poverty levels, and a disproportionate number of other very low-income renter households are Hispanic.

While 53 percent of all renter households have housing problems, 57 percent of African-American and 59.7 percent of Hispanic renter households report housing problems.

A disproportionate number of elderly African-American renter households report housing problems, 57 percent as compared to 54 percent of all renter households. Sixty-four percent of Hispanic renter households have incomes less than 30 percent MFI, the highest percentage of any racial group. This suggests a need for rental housing that is available for Hispanic persons.

Champaign

As the table below indicates, Hispanic renter households have the highest occurrence of housing problems, both at the lowest income ranges and overall. Housing problems are experienced by white and black, non-Hispanic renters at about the same level, across the income groups. Based on this data, housing problems can be more accurately linked to income rather than race. However, ethnicity does appear to affect renter housing problems to some extent. The data is not conclusive as to whether the housing problems experienced by Hispanic renter households are related more to affordability or to overcrowding.

Housing Problems of Renters, by Race/Ethnicity & Income, City of Champaign, 2000

Renter Households Year 2000	White – non-Hispanic	Black – non-Hispanic	Hispanic
Household Income 0 to 30% MFI	2,960	1055	205
% with any housing problem	90%	70%	95%
Household income 31% to 50% MFI	2,075	495	160
% with any housing problem	83%	84%	88%
Other Low-income (51% to 80%)	2,005	419	164
% with any housing problem	35%	32%	18%
Moderate income (81% to 95% MFI)	2,380	549	114
% with any housing problem	6%	6%	61%
Total Households	9,420	2518	643
% with any housing problem	56%	53%	68%

Source: HUD CHAS Tables, U.S. Census

Because the Census changed the method by which Hispanics were counted in 2000, it is impossible to accurately assess the increase in Hispanic households over the last decade. In 1990, Hispanic was one of the racial choices a respondent was asked to select. In 2000, Hispanic was considered an ethnicity and respondents of all races were asked whether they considered themselves Hispanic, thus increasing the number of potential affirmative responses to this question. However, even though the data is imperfect, the increase in Hispanic population is estimated to be substantial – going from 2 percent of the population in 1990 to 4 percent in 2000. Given the low relative incomes of this population and their prevalence of housing related problems, special efforts should be made to target affordable housing and neighborhood improvement assistance to the Hispanic community.

County

CHAS data indicates that among Households by Minority Status and Income Group, excluding Champaign/Urbana figures, the county has a total minority population equal to 9.1 percent.

A disproportionate number of black renter households have incomes below poverty levels, and a disproportionate number of other very low-income renter households are Hispanic.

While 30 percent of all renter households have housing problems, 43.8 percent of black and 56.1 percent of Hispanic renter households report housing problems. In addition, 52.6 percent of extremely low-income Hispanic households report housing problems compared to 83.3 percent of all renter households in this income category. Hispanic renters have a disproportionate housing burden (40 percent compared to 35.4 percent for the general population). Migrant Hispanic households also find rental housing to be a problem. Migrant families find it difficult to afford first/last months rent up front, or first months rent plus damage deposit typically charged by landlords.

Nearly thirty-nine (38.9) percent of black renter households have incomes less than 30 percent Median Family Income (MFI), the highest percentage of any racial group.

h. Summary of Renter Housing Needs:

Urbana

Needs of renter households in Urbana include assistance with property maintenance and tenant advocacy, and relief from rent burden that affects the majority of low-income households.

Rental property housing conditions are generally good. City codes require property owners to maintain their units in decent, safe, and sanitary condition. The City retains two Property Maintenance Inspectors to respond to rental housing complaints and to monitor repairs by property owners.

A related maintenance concern is the presence of lead-based paint in rental housing units. Although results of blood tests by the Champaign-Urbana Public Health District suggest that lead-based paint is not a significant problem in the local housing stock, there is still a need for public education about and testing for lead poisoning.

It is important that tenants are advised of their rights with regard to housing repairs. Tenant advocacy and education efforts by agencies such as the Champaign-Urbana Tenant Union should be vigorously supported.

By far the greatest concern of local renters is rent burden. A top housing priority for the community is finding ways to lower rents and/or increase incomes of low-income households. This analysis has documented large numbers of low-income renters who are cost-burdened. Cost-burden is particularly prevalent among very low-income renters, and affects all household types but disproportionately impacts minority households.

Workable solutions to renters' high costs require multiple approaches. Additional affordable rental units are needed in the local market. Efforts should be considered to pursue additional funding for new public and/or affordable housing, rent assistance, and construction with set-asides for low-income households. Another mechanism for increasing low-income units may

be to offer density bonuses to investors setting aside a percentage of new units at rates affordable to extremely low-income households. Eviction-prevention programs such as the rent assistance program currently operated by Cunningham Township are needed to keep low-income renters in their housing and to prevent additional homelessness in the community. Budget counseling services are needed to help low-income households plan for housing and other basic living needs. A coordinated community effort is needed to increase the numbers of jobs in the community with wage and benefit levels sufficient to allow more low-income families to afford existing housing. A concerted effort by economic development, social service, job training, and educational agencies is needed.

Cost-burden is a problem for extremely-low (79 percent) and low-income (56 percent) homeowners. Both energy conservation and rehabilitation programs would help conserve this housing, prevent homelessness, and upgrade neighborhoods.

Recent discussions with mortgage lenders suggests there is a need for counseling of prospective homeowners on subjects such as clearing debt, maintaining good credit, budgeting, and consistent bill payment. According to this survey data, a continuing need for education on methods for securing financing and on understanding the responsibilities of homeownership is apparent. With increased education, more households could have the opportunity to be approved for financing and make homeownership a reality.

Of 493 low-income elderly renter households, 221 (45 percent) are rent burdened. Low-income African American elderly renters are disproportionately affected by high housing costs. This suggests a need for additional assisted elderly housing, some of which could include a minimal level of supportive services to prevent unnecessary institutionalization. Elderly homeowners need assistance with high housing costs. Through educational programs, elderly households should be encouraged to participate in "circuit breaker" tax programs to reduce property tax burden. Elderly households need assistance with home repair and maintenance through programs such as housing rehabilitation and Urbana Repair Service.

Persons with physical disabilities comprise approximately 10 percent of Urbana's population. The vast majority of these residents do not require supportive services, rather they only need assistance with barriers to housing accessibility. More accessible/adaptable housing units are needed in Urbana of all housing types. These units need to be integrated throughout the community to foster personal growth and to maximize housing choice. Most persons with disabilities reside in families, many of whom are homeowners or seek to be. Accessibility of family housing is a particular problem in the community, as it is not generally government-regulated, thus new housing often is inaccessible. Much of the existing family housing stock, including most Urbana family public housing units, is inaccessible. Crystal View Townhomes represents an important change in priorities, as many design elements included in the townhomes offer persons with disabilities the opportunity to live comfortably. Future efforts should follow this example of creating units that are adaptable to families as they age and mobility may present an issue. Urbana's Access Grant Program needs to be better publicized to reach more persons with disabilities seeking to purchase or rent existing units. Finally, accessibility regulations need to be closely monitored and enforced so that new construction subject to accessibility codes is constructed barrier-free.

Champaign

Key Findings

- In 2000, 83 percent of renters with incomes less than 30 percent MFI were housing cost burdened, and 78 percent of renters between 31-50 percent MFI were cost burdened.
- Large related renter households are most heavily impacted by both cost burden and overcrowded housing conditions. The cost burden increased more for elderly renter households than for all other renter households between 1990 and 2000.
- Inflation of renter housing costs outpaced that of incomes. Citywide, between 1990 and 2000, median family income increased 43 percent while median housing costs for renters increased 59 percent. Existing rent subsidy programs cannot meet the demand for affordable rental housing.

County

Champaign County (excluding Champaign/Urbana) statistics show 27 percent of the county's housing stock to be rental units. Champaign/Urbana is home to the University of Illinois with a student population of approximately 40,000 in 2009. As such, the majority of rental units are located within these municipalities. A high percentage of rental stock is student occupied with rents set according to location and demand. Among the larger rental units, monthly rents are typically divided among the occupants, making the units affordable to the student population. Low-income families requiring the same two to three bedroom units are not able to share these costs and thus the units are too expensive to occupy. The results of a community-wide needs assessment conducted by the Champaign County Regional Planning Commission (CCRPC) suggests that extremely low-income renters have a substantial need for 3 or more bedroom apartments that are affordable to working families. The rental community has also recognized the need to develop additional rental units throughout the county targeted to low and very low-income families. This would include units from one to four bedrooms for larger families. The location of these units is also a critical consideration as they need to be located near shopping centers for basic needs and transportation lines as rural Champaign County does not have a public transportation system.

In addition to the need for development of new low-income rental units, rehabilitation of older rental stock is needed. Typical investment by property owners is often difficult to justify given the high cost of construction compared to the amount of rent charged. Recouping investments and maintaining cash flow in low-income rental property may only cause the unit rental price to increase. Thus, continued housing affordability becomes an issue. The County operates a Rental Rehabilitation Program offering financial incentives to investor owners to improve the county's rental stock for low-income households. This is a matching program geared to smaller rental units to offset the cost needed improvements, without necessitating rent increases. To date the program has renovated some 100 units targeted at low-income households.

Cost burden associated with rental units is also a major concern. As previously outlined, the majority of rental housing in the area is targeted toward the student population. For the extremely low-income and low-income households, the high cost of rent and terms associated with rental property present a major cost burden. The Regional Planning Commission receives more calls from individuals needing low-income rental assistance than for any other problem. The County serves approximately 180 households annually with their rental needs utilizing funding from the Federal Emergency Management Agency (FEMA). In addition, the

Norman Program, funded through the Department of Children and Family Services (DCFS), is aimed at providing counseling and assistance to families at risk of being separated and losing their Section 8 rental housing. The program works with both DCFS and the Housing Authority to coordinate the family's needs and agency's requirements for Section 8 housing monies. Additional renter services currently provided include information and referral, assistance with landlord negotiations, and housing counseling. Program staff members also compile and distribute Champaign County Regional Planning Commission's (CCRPC) Pocket Resource Guide, a brief listing of community resources for food, shelter, financial assistance, clothing, health care and other basic necessities.

Typically, rental assistance provided under this program is for units located in Champaign/Urbana. This need is due to the availability of public transportation, access to amenities, and other services offered within the twin cities. Rental assistance has also been made available to units in the Village of Rantoul and Mahomet, communities located within 10 miles of Champaign/Urbana. On average this program serves some 180 households per year.

Renter costs could be reduced by creating better insulated, weatherized rental units throughout the area. Many of the homeless/near-homeless calls received by RPC are the result of inability to pay high utility bills. The Champaign County Regional Planning Commission operates the Low-Income Home Energy Assistance Program and provides energy assistance to several thousand households annually.

The need for subsidized family housing of two and three-bedroom units is severe in this County, and far outnumbers available housing. The fact that persons qualified to receive subsidized housing must live in housing meeting HUD's code requirements considerably slows placement of these individuals and families, as many landlords agreeable to renting to these persons are not willing or cannot afford to bring their rentals up to minimum code compliance.

i. Analysis of Disproportionate Needs

Urbana

Percent Difference Between Racial/Ethnic Groups and the City as a Whole

Income	City	African American	Diff	Hispanic	Diff	Native American	Diff	Asian	Diff
<30% MFI	81.6%	78.8%	-2.8%	89.3%	7.7%	N/A	-	75.9%	-5.7%
30-50% MFI	75%	68.8%	-6.2%	<u>100%</u>	<u>25%</u>	<u>100%</u>	<u>25%</u>	83.1%	8.1%
50-80% MFI	30.3%	32.5%	2.2%	0%	-30.3%	N/A	-	26%	-3.7%
>80% MFI	5.3%	3.6%	-1.7%	7.7%	2.4%	100%	94.7%	9.6%	4.3%
TOTAL	39.1%	48.8%	9.7%	53.3%	14.2%	100%	60.9%	52.6%	13.7%

The above data is from the 2000 CHAS data. The analysis considered the number of all households that were housing burdened, by income category and racial/ethnic group. The underlined entries are those that exceed a 10 percent difference. Further notes regarding those figures follows:

- The 25 percent difference in 30-50 percent MFI for Hispanics has only 40 households in this cohort, which is less than 2 percent of the total population for this category.
- The 25 percent difference in 30-50 percent MFI for Native Americans has only 10 households in this cohort. This is over 70 percent of the total population for this category.
- The 94.7 percent difference in the less than 80 percent MFI for Native Americans has only 4 households in this cohort. This is over 28 percent of the total population for this category.
- Considering the statistical qualities of the instances where the difference between a racial/ethnic category and the City as whole are above 10 percent, it does not appear that there are greater housing needs for a particular racial or ethnic group.

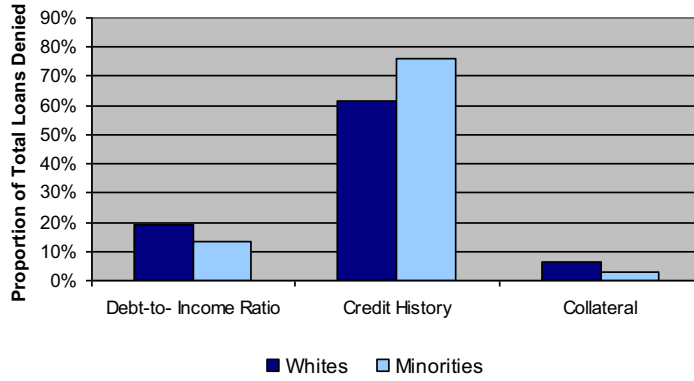
Champaign

Demand for the City's housing rehab programs has historically been high among black, non-Hispanic owners and very low among Hispanic and Asian owners. Over the last four years, the City's housing rehab assistance programs served 45 percent white, 51 percent black, and 4 percent other (mostly Asian) owner households. Much of the reason for this disproportionate demand from black homeowners may be due to the fact that minority applicants are denied for private home improvement financing at higher rates than non-minority applicants, regardless of income. See figure below. In a study conducted by a University of Illinois graduate student in 2004 using Home Mortgage Disclosure Act (HMDA) data for Champaign-Urbana, the results show higher denial rates for minority applicants, for both home purchase and home improvement loans. This pattern exists among all income groups. Aggregate data on denial reasons by race for home improvement loans is provided in the table below. For all racial groups, credit history is the number one reason for denial of home improvement loans. Credit is an even greater problem for minority applicants, as the following table indicates. This data, however, does not sufficiently explain the disparity in lending patterns since the denial reasons are very comparable across races.

This data highlights the need for continued scrutiny of local lending methods, and a more proactive investigation of fair housing practices. High rates of denial for poor credit indicate that there is insufficient effort being made to educate the public about the importance of debt management.

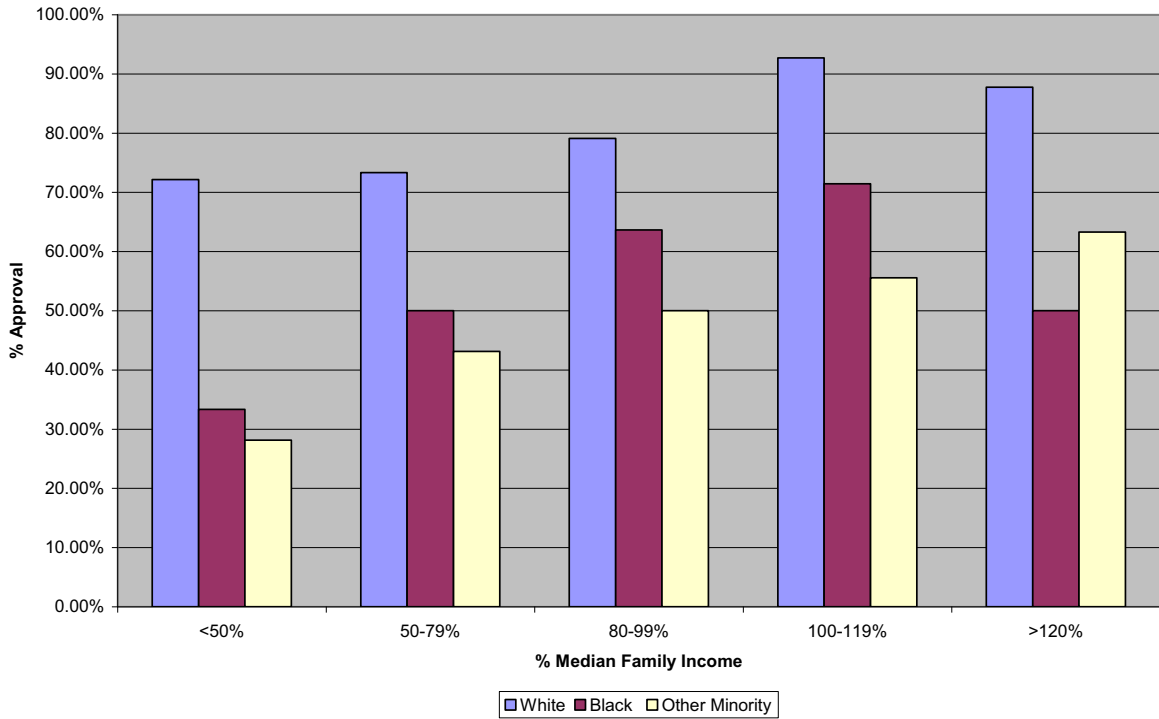
The City will renew its marketing efforts to ensure that all minority homeowners, particularly the underserved Asian and Hispanic populations, are aware of the federally funded housing rehab assistance programs available to low and moderate income households.

**Reasons for Home Improvement Loan Denials in 2002:
Whites vs. Minorities**



Source: HMDA Data, 2002

Home Improvement Loans: Approval Rate by Race & Income



2. Priority Housing Needs (91.215(b))

Consortium

The Priority Needs table below summarizes the Consortium's priority housing needs. The categories in table correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

**Table 2A
Priority Needs Summary**

Priority Housing Needs (households)		Urbana			Champaign			County			Total 5-Yr Goals	
		Need Level	Unmet Need	5 Year Goals	Need Level	Unmet Need	5 Year Goals	Need Level	Unmet Need	5 Year Goals		
Renter	Small Related	0-30%	H	460	20	H	445	38	M	406		58
		31-50%	M	359	15	M	480	28	M	302		43
		51-80%	L	189		M	115	18	L	65		18
	Large Related	0-30%	H	54	20	M	100	10	H	47		30
		31-50%	M	45	15	M	100	12	M	70		27
		51-80%	L	40		M	35	10	L	24		10
	Elderly	0-30%	M	104	3	H	200	57	H	129		60
		31-50%	H	124	5	M	140	26	H	120		31
		51-80%	L	39		M	40	8	L	68		8
	All Other	0-30%	L	1,903		M	3,458	36	H	459		36
		31-50%	L	1,004		L	1,756	21	H	318		21
		51-80%	L	319		L	751	16	L	212		16
Owner	0-30%	L	175		M	447	342	H	815		342	
	31-50%	H	223	7	M	434	234	H	681	20	261	
	51-80%	H	205	15	M	673	250	H	1,007	5	270	
Special Needs	0-80%	M										
Total Goals				100			1106			25	1231	

Explanation of Priorities:

The following sections provide a five-year plan for addressing the needs identified in the preceding sections. Some of these strategies outlined below will be carried out throughout the Consortium with the assistance of HOME funds. Others may be carried out by the cities of Champaign and Urbana through the use of their federal Community Development Block Grant fund allocations. However, as both staffing and financial resources are limited, the following set of objectives will be used to help prioritize activities in order to optimize project success and neighborhood impact.

- High priority given to rental concerns impacting extremely low-income families.
- High priority given to low-moderate income households seeking homeownership or owner-occupied assistance.
- Concentrate affordable housing and neighborhood improvement activities in areas identified as having the greatest needs. These areas include certain census tracts or

block groups with high concentrations of low and moderate income families, deteriorated and aging housing stock, and declining property values. Within the City of Urbana, these are referred to as Target Areas; within the City of Champaign, they are known as Neighborhood Wellness Planning Areas.

- Employ proactive measures to reduce the decline of older neighborhoods through renovation of neighborhood housing infrastructure, construction of compatible in-fill housing, and acquisition/clearance of blighted land and dwellings.
- Empower residents to continue to play a role in the preservation of neighborhoods through educational efforts and the organization of neighborhood groups.
- Create partnerships with non-profit developers, Community Housing Development Organizations (CHDOs), as well as other agencies and local units of government to expand the City’s ability to provide affordable housing and community development programs.
- Continue to seek additional grant funding through federal, state, local or private resources to expand service delivery. Support projects that leverage additional resources to maximize the impact of the City’s funding.

3. Housing Market Analysis (91.210)

The table below provides Housing Market Analysis and is prescribed as part of the HUD Consolidated Plan electronic reporting requirements.

CPMP Version 1.3

City of Urbana & Urbana HOME Consortium						
Housing Market Analysis						
Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedrooms	Total	Substandard Units
Affordability Mismatch						
Occupied Units: Renter		11,462	12,212	7,563	31,237	0
Occupied Units: Owner		747	7,131	31,722	39,600	0
Vacant Units: For Rent	8%	750	1,097	493	2,340	0
Vacant Units: For Sale	1%	42	440	571	1,053	0
Total Units Occupied & Vacant		13,001	20,880	40,349	74,230	0
Rents: Applicable FMRs (in \$s)		493	599	885		
Rent Affordable at 30% of 50% of MFI (in \$s)		493	599	885		
Public Housing Units						
Occupied Units		124	55	50	229	0
Vacant Units		0	0	0	0	0
Total Units Occupied & Vacant		124	55	50	229	0
Rehabilitation Needs (in \$s)		9,357,120	4,158,720	3,812,160	17,328,000	

CPMP/Needs.xls/HSGMarketAnalysis

The following is a summary of units that are currently assisted with local, state or federally funded programs:

Name	Type of Housing	Number of Units
Colombia Place	Public One-Bedroom	16
Countrybrook Apartments	Affordable Family	150
Crystal View Townhomes	Affordable Townhomes	70
Dorsey Family Homes	Family	67
Douglass Square	Affordable	50
Dunbar Court	Public Multi-Family	26
Edge of Mall Apartments	Private Elderly	50
Florida House	Public Elderly	120
Hayes Homes	Public One-Bedroom	6
Oscar Steer Place	Public Multi-Family	104
Prairie Green Apartments I	Affordable Family (Low-Income Housing Tax Credit)	56
Prairie Green Apartments II	Affordable Family (Low-Income Housing Tax Credit)	24
Prairie Green Apartments III	Affordable Family (Low-Income Housing Tax Credit)	48
Rainbow Apartments	Affordable Family (Low-Income Housing Tax Credit)	72
Scattered Sites	Varies	16
Scottswood Manor	Section 236 and Section 8 Units	140
Skelton Place	Public Single Room Occupancy and One-Bedroom	84
Sunnycrest Manor	Private Elderly	101
Washington Square Apartments	Public Elderly	104
TOTAL		1304

Sources: City of Urbana Annual Action Plan Fiscal Years 2009-2010, the Illinois Housing Development Authority website:

<http://ihda.org/MapResults.aspx?ListTypeID=1&County=champaign>, and the Housing Authority of Champaign County website: <http://www.hacc.net/Housing/housing.htm>

The most significant addition to the affordable housing stock in the housing market is the 70 new Crystal View Townhomes to be completed by December 2010. There still remains a significant need for more housing that is affordable to persons at or below 30 percent Median Family Income. Public comments were made concerning this need in the community at more than one public hearing, and the Consortium has decided to allocate money towards Tenant-Based Rental Assistance. This will be a priority use of available funds in the coming years.

Another rental dynamic is the increase in new rental housing that creates a negative impact on older rental housing stock. These units can realize deferred maintenance, and thus contribute to the creation of "low-rent" areas. These same areas can create pockets of poverty that can create other problems of crime and similar concerns. The cities will pursue a

variety of initiatives keep older units from falling into decline. Some of these efforts may relate to code enforcement, security and management training.

The Consortium recognizes the impact and benefit of homeownership in creating strong neighborhoods. The Consortium will continue to make a priority of supporting the use of available funds for homeownership initiatives.

Addressing new lead-based paint hazard requirements is an ongoing concern for the coming year. Staff continues to spend a considerable amount of time attending workshops, reviewing the rehabilitation manual and coordinating with contractors and environmental regulatory agencies.

Activities were continued to be pursued during FY 2009-2010 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. The following is a list of measures intended for pursuit in FY 2010-2011:

- 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. The City of Urbana has been able to participate in the Get the Lead Out (GLO) Program administered through the Illinois State Department of Public Health. Beginning in FY 2002-2003 and through FY 2009-2010 the City has been granted \$198,005 in GLO funds to address hazards in 22 Single Family homes. Below is a list of homes completed since the beginning of the Program:

Get the Lead Out Program Results		
Program Years	Dollars to Address Rehabilitation	Number of Units
FY 2002-2003	\$19,000	2
FY 2003-2004	30,617	4
FY 2005-2007	66,994	8
FY 2008-2010	81,394	8
Total:	198,005	22

- Continue to sponsor educational and training events for local government, contractors, public health officials and other concerned parties on lead-based paint concerns.
- Continue efforts to coordinate activities in meeting HUD and IDPH lead-based paint requirements with the Building Safety Divisions of Consortium members. These activities will pay large dividends as the municipalities begin to institutionalize lead-based paint hazard protocols.

4. Lead-Based Paint Strategies (91.215(g))

One of the goals of the Consortium and the City of Urbana is to support efforts to reduce the exposure of young children to lead-based paint hazards in their homes. (For a complete list of Goals, Strategies and Activities, please refer to Appendix IV.) Below is a listing of specific lead-based paint strategies and activities.

Goal 7: Support efforts to reduce the exposure of young children to lead-based paint hazards in their homes

Strategy: Coordinate public and private efforts to reduce lead poisoning hazards and protect young children

Activity: Encourage Private Funding

Activity: Expand Childhood Testing

Activity: Prevention Education

Strategy: Reduce lead-based paint hazards in residential housing, particularly homes occupied by young children

Activity: Lead Assessment in Housing Assistance Programs

Activity: Preserve and Expand Funding for Lead Hazard Reduction Activities

Activity: Temporary Relocation of Occupants during Lead Hazard Work

Activity: Lead Contractor Incentives

Activity: Distribution of Lead Contractor List

5. Specific Affordable Housing Goals and Strategies (91.215(b))

Below is listing of goals and strategies specific to affordable housing. (For a complete list of Goals, Strategies and Activities, please refer to Appendix IV.)

Goal 1: Provide decent affordable housing opportunities for low- and moderate-income households

Strategy: Increase supply of affordable housing available to low and moderate income households.

Activity: Provide Tenant Based Rental Assistance to households with incomes at or below 60 percent of the area median, targeting those at or below 125 percent of the poverty level.

Activity: Support new construction for homeownership sponsored by CHDOs and other nonprofits.

Activity: Support new construction of affordable rental units sponsored by CHDOs and other nonprofits.

Activity: Support and provide guidance for for-profit developers building new affordable renter and owner units.

Activity: Support construction of new affordable rental units through LIHTC, in compatible areas,

Activity: Encourage the development of non-profit housing development organizations eligible for CHDO status.

Strategy: Expand homeownership opportunities for low and moderate income households.

Activity: Support and encourage homeownership education programs.

Activity: Support the Housing Authority of Champaign County's Section 8 Homeownership program.

Activity: Support the development of local Lease Purchase Programs.

Activity: Directly encourage homeownership through DP assistance programs such as the American Dream Downpayment Initiative, and programs funded with Private activity bond funds.

Activity: Develop new downpayment assistance programs for low-income buyers.

Goal 3: Preserve and improve supply of affordable housing as a community resource.

Strategy: Continue and expand city's repair and rehab programs.

Activity: Senior Repair: Provide home repair service for approximately 175 very 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.

Activity: Emergency Grants: Provide emergency repair service for approximately 55 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.

Activity: Whole House Rehab: Provide loans and grants for major home improvements for low-income homeowners to approximately 25 households over the next five years.

Activity: GLO (if funding is available): Provide lead hazard reduction for approximately 22 single family residences over the next five years, in coordination with the Champaign-Urbana Public Health District and the Illinois Department of Public Health.

Activity: Purchase Rehab 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.

Activity: Acquisition-Rehab: Provide funds for downpayment and rehab to low-income homebuyers to purchase and rehab properties that may be in need of repair.

Strategy: Support and encourage home maintenance programs.

Activity: Encourage counseling and educational opportunities and resources, which teach homeownership maintenance skills.

6. Needs of Public Housing (91.210(b))

In cooperation with the Housing Authority of Champaign County, Urbana staff has prepared a summary of the public housing needs in the community.

Below is a table listing the public housing units in the City of Urbana:

Name	Address	Type	# of Units	Units Leased
Dunbar Court	1208 N. Wright	Family	26	25 (96%)
Crystal View	206 E Crystal View Dr	Family	70**	**under construction
Oscar Steer Place	1202 E Harding	Elderly	104	102 (98%)
TOTAL			130	127 (97.7%)

a. Physical Description of Public Housing Units in Urbana

Dunbar Court

Units are dated and in need of repair. Preliminary estimates for the needed physical improvements are \$946,000.

Crystal View Townhomes

Crystal View Townhomes, formerly known as Lakeside Terrace, is currently under construction, and all 70 units are expected to be completed by December 2010. The impact of an affordable housing project of this scale will be felt in areas throughout the Consortium. The Housing Authority has worked closely with both cities to establish a viable transition plan, for the benefit of both the residents of this development and for the community at large. An ongoing cooperative relationship among all parties will help ensure that the affordable housing needs of our community continue to be addressed in the best possible way.

Oscar Steer Place

These units are in good condition. The HACC has made a number of investments to this property including new air handling systems and parking and access improvements. The HACC has recently categorized these units as "elderly". Preliminary estimates for the needed physical improvements are \$1,782,000.

Below is a table of the HACC's expenses and funding sources from the Five-Year Plan for 2010-2014. Among the items listed, funding will be utilized for public housing administrative expenses, capital improvements, Section 8 Housing Assistance program and administrative expenses, and public housing replacement expenses.

Table 4

**Priority Public Housing Needs
Housing Authority of Champaign County**

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
1. Federal Grants (FY 2010 grants)		
a) Public Housing Operating Fund	\$1,363,923	Public Housing Administrative Expenses
b) Public Housing Capital Fund (IL06 CFP 501-09)	\$736,778	Capital Improvements
c) Replacement Housing Factor (IL06 R006 501-09)	\$298,121	Public Housing Replacement
d) Public Housing Capital Fund Recovery Grants (IL06S006501-09)	\$1,426,734	Capital Improvements
e) Annual Contributions for Section 8 Tenant-Based Assistance	\$7,867,613	Section 8 HAP & Administrative Expenses
f) Annual Contributions for Section 8 Tenant-Based Assistance – NRA	\$1,800,000	Section 8 HAP
g) Resident Opportunity and Self-Sufficiency Grants	\$80,000	Resident Service
Other Federal Grants (list below)		
2. Prior Year Federal Grants (unobligated funds only) (list below)		
IL06 CFP-501-08	\$600,434	Capital Improvements
3. Public Housing Dwelling Rental Income		
	\$550,000	Public Housing Administrative Expenses
4. Other income (list below)		
Investment Income	\$60,000	Other
Laundry/Vending Commissions	\$9,000	Other
4. Non-federal Sources (list below)		
	0	
Total resources	\$14,792,603	

b. Restoration and Revitalization Needs of Public Housing in Urbana

The Crystal View Townhomes Project is expected to be completed in December 2010. As such, no further restoration is noted in the HACC Five-Year Plan, with the exception of some minor rehabilitation. Among those minor repairs mentioned, new kitchen cabinets are to be

installed in the Steer Place building, as well as some masonry work. A new furnace is to be installed in the HACC Administrative building.

c. Public Housing and Section 8 Wait-Lists

Number of families on public housing and tenant-based waiting lists:

- 97 families are currently on the Public Housing Wait List.
- 1528 Families are currently on the Section 8 Housing Choice Vouchers Wait List

In 2004 there were 1358 Section 8 certificates/vouchers in Champaign County.

d. Section 504 Needs Assessment of Public Housing

The Housing Authority contacted Persons Assuming Control of Their Environment (PACE) and they have provided the necessary data to address the Section 504 needs assessment. The data indicates that 2,245 families with disabilities have housing needs.

7. Public Housing Strategic Plan

One of the goals identified by the Consortium for the 2010-2014 Con Plan is *to work with HACC to improve conditions for residents of public housing.* (For a complete list of Goals, Strategies and Activities, please refer to Appendix IV.)

Public Housing Strategies

Goal 4: Work with Housing Authority of Champaign County (HACC) to improve conditions for residents of public housing.

Strategy: Promote substantial upgrading of the living environment for residents of Urbana public housing, particularly family units.

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 Section 8 rent subsidies .

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.

Strategy: Encourage the Housing Authority of Champaign County to increase the earning potential of extremely low-income households.

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.

Strategy: Encourage the Housing Authority of Champaign County to follow a similar process and design as the Burch Village and Lakeside Terrace redevelopment projects for the demolition or redevelopment of any other Public Housing units.

The following is listing of strategic goals outlined the 5-Year Plan prepared by the Housing Authority of Champaign County. These strategies are designed to serve the needs of the extremely low-income, low-income and moderate-income families served by the PHA.

Goal: Expand the supply of assisted housing

Objectives:

- Apply for additional rental vouchers
- Leverage private or other public funds to create additional housing opportunities
- Acquire or build units or developments

Goal: Improve the quality of assisted housing

Objectives:

- Renovate or modernize public housing units
- Demolish or dispose of obsolete public housing
- Provide replacement public housing
- Provide replacement vouchers
- Acquire land to be used for future public housing development and/or to sell later to finance public housing development and/or replacement

Goal: Increase assisted housing choices

Objectives:

- Provide voucher mobility counseling
- Conduct outreach efforts to potential voucher landlords
- Increase voucher payment standards
- Increase participation in voucher homeownership program
- Conduct quarterly homeownership outreach sessions to voucher holders
- Convert public housing to vouchers

Goal: Provide an improved living environment

Objectives:

- Implement public housing security improvements
- Designate developments or buildings for particular resident groups (elderly, persons with disabilities)

Goal: Promote self-sufficiency and asset development of assisted households

Objectives:

- Increase the number and percentage of employed persons in assisted families
 - Conduct quarterly FSS outreach efforts to voucher holders to increase family participation
 - Provide or attract supportive services to improve assistance recipients' employability
- Attachment 5.2 – Page 1

Goal: Ensure equal opportunity and affirmatively further fair housing

Objectives:

- Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required

Details associated with the implementation of these strategic initiatives are provided in the Housing Authorities 5-Year Plan. The Plan is available by contracting the Housing Authority at:

205 West Park Avenue
Champaign, IL 61820
217.378.7100

Strategy for addressing the revitalization and restoration needs of public housing projects

The Housing Authority of Champaign County Annual Action Plan for Fiscal Year 2010-2011 outlines the HACC's latest progress for addressing the revitalization and restoration needs of public housing. The Housing Authority completed the demolition of the 99-unit Lakeside Terrace public housing apartment complex in program year 2006 as part of the preparation for the new construction of affordable rental housing units on the site now known as Crystal View Townhomes. The Illinois Housing Development Authority approved the application of Crystal View L.L.C. for Low-Income Housing Tax Credits needed to finance the redevelopment project in March 2008. The project is being undertaken by Brinshore Development, L.L.C. in limited partnership with Homestead Corporation of Champaign-Urbana, one of the Consortium's certified Community Housing Development Organizations.

Construction on the 70-unit mixed-income affordable housing development began in May 2009. There are 48 two bedroom/one and a half bath units, twelve three bedroom/two bath units and ten four bedroom/two bath units that will provide affordable housing for families in the community, with most residents having household incomes ranging from 30 percent to 60 percent of the area median family income. Seven units (10 percent) will target residents in need of Supportive Housing, eighteen units (25 percent) will be public housing replacement units administered by the Housing Authority of Champaign County, and seven units (10 percent) are market rate. The project incorporates sustainability through the use of green technologies. To reduce energy costs, the project includes photovoltaic cells in the community center; use of some recycle content construction products, energy efficient windows, insulation, and appliances and includes geothermal heating, cooling, and hot water systems. As of February 2010, certificates of occupancy were issued for the first four buildings in the project and leasing had begun. Project completion and lease-up is expected by December 2010.

Strategy for improving the management and operation of such public housing,

The HACC is currently in the process of reviewing its Admissions and Continued Occupancy Policy (ACOP), the Resident Handbook and the Resident Lease to make sure all three documents are consistent with the other. In addition, a complete review and evaluation is being conducted to determine if the governing documents meet the current needs of the residents and the HACC. Once complete, HACC will hold public hearings for the purpose of receiving comments on the proposed changes to the above referenced documents.

Strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing

The HACC continues to implement safety and crime prevention measures. Also, to the extent possible, improvements have been made to public housing properties to eliminate hazardous areas and improve the visual appeal of the properties. Such improvements include the screen fencing of waste disposal facilities and related investments.

Jurisdiction's strategy to help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership.

The HACC will continue to be actively involved with helping the Resident Advisory Board (RAB) with their regular meetings.

The City of Urbana will consider letters of support to further grant applications submitted by the Resident Advisory Board.

The City of Urbana will consider funding request from the Resident Advisory Board for CDBG and Consolidated Social Service Fund programs.

The City of Urbana will coordinate efforts to see that the Housing Authority's Section 8 Homeownership Program is aware of other homebuyer assistance programs and funding.

The Housing Authority of Champaign County has been designated as a high performing agency. Considering this, the City of Urbana has no plans to provide financial or other assistance to improve its operations.

8. Goals and Strategies to Address Barriers to Affordable Housing

Goal 1: Provide decent affordable housing opportunities for low- and moderate-income households

Strategy: Increase supply of affordable housing available to low and moderate income households.

Activity: Provide Tenant Based Rental Assistance to households with incomes at or below 60 percent of the area median, targeting those at or below 125 percent of the poverty level.

Activity: Support new construction for homeownership sponsored by CHDOs and other nonprofits.

Activity: Support new construction of affordable rental units sponsored by CHDOs and other nonprofits.

Activity: Support and provide guidance for for-profit developers building new affordable renter and owner units.

Activity: Support construction of new affordable rental units through LIHTC, in compatible areas,

Activity: Encourage the development of non-profit housing development organizations eligible for CHDO status.

Strategy: Expand homeownership opportunities for low and moderate income households.

Activity: Support and encourage homeownership education programs.

Activity: Support the Housing Authority of Champaign County's Section 8 Homeownership program.

Activity: Support the development of local Lease Purchase Programs.

Activity: Directly encourage homeownership through downpayment assistance programs such as the American Dream Downpayment Initiative, and programs funded with Private activity bond funds.

Activity: Develop new down-payment assistance programs for low-income buyers.

VI. Homeless Needs (91.205(b) and 91.215(c))

1. Summary of Homelessness

The HUD-prescribed matrix below provides a summary of the nature and extent of homelessness in Champaign County.

Estimated Unmet Need – Calculated From Combined Surveys			Relative Priority
Individuals			
Beds	Emergency Shelter	4	M
	Transitional Housing	25	H
	Permanent Housing	85	H
	TOTAL	114	
Persons in Families with Children			
Beds	Emergency Shelter	6	H
	Transitional Housing	40	H
	Permanent Housing	60	H
	TOTAL	106	

Source: Survey of Homeless Persons in Champaign-Urbana, conducted August, 2009.

In the most recent survey of homeless persons in Champaign County (August 2009), 13 persons reported chronic homelessness, i.e. have been homeless for more than one year or have suffered homelessness 4 or more times in the last 3 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. In Champaign County, 14 percent of homeless persons would fall into this category based on the most recent survey.

Episodic homelessness refers to circumstances in which persons have recurrent problems with housing. Often these persons have substance addictions, seasonal/minimum wage income or sporadic domestic situations that affect stable housing. In Champaign County, approximately 20 percent of homeless persons would be episodic users of homeless services.

Approximately 61 percent of the homeless respondents recently surveyed had been homeless for more than one year or for four or more times during the past three years. However, chronic homelessness is defined by HUD as a situation in which an unaccompanied person has been without a permanent residence for a period of more than one year or for more than 4 times in the last 3 years and suffers from a disabling condition (usually substance abuse or mental health issue) that is contributing to his/her homelessness. Approximately 23 percent of persons accessing homeless services in Champaign County would be classified as chronically homeless. (Note: One reason families are not considered for this designation is that if homeless for an extended period of time, children may be considered at risk of neglect and taken under the care of the Illinois Department of Children & Family Services [DCFS] until stable housing can be obtained.)

The Urbana-Champaign Continuum of Care (CoC) has surveyed homeless persons in Champaign County several times during the past decade in an effort to accurately 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 2000 survey reported that in one week Champaign County had approximately 594 homeless persons, of which 236 were adults, 358 were children.

2. Priority Homeless Needs

The need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations are depicted in the following HUD-prescribed Continuum of Care Homeless Populations and Subpopulations Chart.

**Table 1A
Homeless and Special Needs Populations**

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	35	0	52
	Transitional Housing	196	0	31
	Permanent Supportive Housing	90	11	52
	Total	321	11	135
Persons in Families With Children				
Beds	Emergency Shelter	23	0	11
	Transitional Housing	138	16	9
	Permanent Supportive Housing	46	0	50
	Total	207	16	70

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):				
1. Number of Persons in Families with Children	37	145	0	182
2. Number of Single Individuals and Persons in Households without children	31	82	13	126
(Add Lines Numbered 1 & 2 Total Persons)	68	227	13	308
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	6			
b. Seriously Mentally Ill	35			
c. Chronic Substance Abuse	54			
d. Veterans	15			
e. Persons with HIV/AIDS	1			
f. Victims of Domestic Violence	15			
g. Unaccompanied Youth (Under 18)	0			

3. Homeless Inventory (91.210(c))

The following pages contain a number of HUD-prescribed tables from the 2005 Notice of Funding Availability submittal, which provide information concerning resources to address homelessness.

EMERGENCY SHELTER														
Provider Name	Facility Name	Part. Code	HMIS		Geo Code	Target Pop.		2005 Year-Round Units/Beds				2005 Other Beds		
			Number of Year-Round Beds			A	B	Family Units	Family Beds	Individual Beds	Total Year-Round	Seasonal	Over-flow/Voucher	
Current Inventory			Ind.	Fam.										
A Woman's Fund	A Woman's Place	N	5	11	177122	M	DV	5	11	5	16	0	0	
Crisis Nursery	Crisis Nursery	Z	0	0	177122	YMF		0	12	0	12	0	0	
First Presbyterian Church	Overflow Shelter	S	0	0	171218	SM		0	0	0	0	0	15	
Mental Health Center	Roundhouse	S	8	0	177122	YMF		0	0	8	8	0	0	
The Salvation Army	Stepping Stone Shelter	N	15	0	171218	SM		0	0	15	15	0	10	
			TOTALS	28	11			TOTALS	5	23	28	51	0	25
Anticipated														
Under Development														
Occupancy Date														
								TOTALS						
Unmet Need								TOTALS	4	12	14	26		
1. Total Year-Round Individual ES Beds									4. Total Year-Round Family ES Beds				23	
2. Year-Round Individual ES Beds in HMIS									5. Family ES Beds in HMIS				11	
3. HMIS Coverage Individual ES Beds									6. HMIS Coverage Family ES Beds				48%	

Provider Name	Facility Name	Part. Code	#Yr. Round		Geo Code	A	B	Family Units	Family Beds	Individual Beds	Total Year-Round	
			Ind	Fam								
Current Inventory			Ind	Fam								
A Woman's Fund	Homeless Families in Transition	N	0	16	177122	FC	DV	5	16	0	16	
Canaan Development Fndtn.	Men's SAFE House	Z	0	0	177122	SM		0	0	11	11	
Center for Women in Transition	Homeless Families in Transition	S	7	25	171218	FC		8	25	7	32	
City of Urbana	Transitional Housing for Families	S	0	15	177122	FC		5	15	0	15	
Developmental Services Center	Housing Program for	Z	0	0	171218	SMF		0	0	4	4	
	Developmentally Disabled Persons											
Greater Community AIDS Project	Champaign House	S	5	0	171218	M	AIDS	0	0	5	5	
Prairie Center Health Services	Housing Program for Persons	S	12	0	171218	SMF		0	0	12	12	
	with Substance Abuse											
Mental Health Center	Housing Program for Chronically	S	18	0	171218	SMF		0	0	18	18	
	Mentally Ill											
Mental Health Center	TIMES Center		70	0	171818	SM		0	0	70	70	
Restoration Urban Ministries	Restoration Urban Ministries	Z	0	0	177122	M		40	70	30	100	
The Salvation Army	Stepping Stone Shelter	N	24	0	171218	SM		0	0	24	24	
The Salvation Army	Homeless Families in Transition	N	0	12	171218	FC		3	12	0	12	
	TOTALS		136	68		TOTALS		61	138	181	319	
Anticipated Occupancy Date												
Under Development	Unlimited Possibilities Services Center		July 1, 2006		171218	FC		5	16	0	16	
Center for Women in Transition												
						TOTALS		5	16	0	16	
Unmet Need								TOTALS	10	32	16	48
1. Total Year Round Individual TH Beds			181			4. Total Year Round Family TH Beds			138			
2. Individual TH Beds in HMIS			136			5. Family TH Beds in HMIS			68			
3. HMIS Coverage Individual TH Beds			75%			6. HMIS Coverage Family TH Beds			49%			

Fundamental Components in CoC System - Housing Activity Chart

<i>Permanent Supportive Housing</i>																						
Provider Name	Facility Name	Part. Code	HMIS		Geo Code	Target Pop		2005 Year-Round Units/Beds			Total Year Round Beds											
			#Yr. Round			A	B	Family Units	Family Beds	Individual /CH Beds												
Current Inventory				Ind	Fam																	
City of Urbana	Champaign County Shelter Plus Care I	S	16	22		M		8	22	16	38											
City of Urbana	Champaign County Shelter Plus Care II	S	18	12		M		6	12	18	30											
City of Urbana	HOME Tenant-Based Rent Assistance	S	0	12		M		6	12	0	12											
Developmental Services Center	Housing Program	Z	0	0		SMF		0	0	4	4											
Homestead Corporation	Homestead Apartments	Z	0	0		SMF		0	0	25	25											
Mental Health Center	Housing Program	S	0	37		SMF		35	37	0	37											
		TOTALS	34	83				TOTALS	55	83	63	146										
Anticipated Occupancy Date																						
Under Development																						
								TOTALS														
Unmet Need								TOTALS	29	99	88	187										
<table border="0"> <tr> <td>1. Total Year Round Individual PSH Beds</td> <td align="right">63</td> <td>4. Total Year Round Family PSH Beds</td> <td align="right">83</td> </tr> <tr> <td>2. Individual PSH Beds in HMIS</td> <td align="right">34</td> <td>5. Family PSH Beds in HMIS</td> <td align="right">83</td> </tr> <tr> <td>3. HMIS Coverage Individual PSH Beds</td> <td align="right">54%</td> <td>6. HMIS Coverage Family PSH Beds</td> <td align="right">100%</td> </tr> </table>											1. Total Year Round Individual PSH Beds	63	4. Total Year Round Family PSH Beds	83	2. Individual PSH Beds in HMIS	34	5. Family PSH Beds in HMIS	83	3. HMIS Coverage Individual PSH Beds	54%	6. HMIS Coverage Family PSH Beds	100%
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3. HMIS Coverage Individual PSH Beds	54%	6. HMIS Coverage Family PSH Beds	100%																			

4. Homeless Strategic Plan (91.215 (c))

Chronic Homelessness

The Urbana-Champaign Continuum of Care has developed a 10-year plan to end chronic homelessness. A copy of this document is available at the City of Urbana Community Development Services Department 400 S. Vine Street, Urbana, IL 61801. The plan focuses on four components: Prevention, Coordination, Maintenance and Evaluation.

Homeless Prevention

The following is listing of homeless prevention measures identified by the Continuum of Care:

Information and Referral – *Champaign County Regional Planning Commission* and *Family Service of Champaign County's First Call for Help* provide information and referral to other agencies offering housing assistance and all available social services. The information is also available on *Family Service's* website. Several publications are available in the community that list available social services and the agencies providing such: "The Help Book;" "Community Resource Guide for Children and Their Families;" "Champaign County Pocket Resource Guide;" "HIV & AIDS Services for Champaign County and East Central Illinois;" "The Champaign-Urbana Community Guide;" "Support Group Directory;" "Senior Guide;" and the "Senior Citizens Handbook." These publications are free to the public and available at most service provider facilities, at public libraries, and at the all local government offices.

Rent Assistance – *Champaign County Regional Planning Commission* offers assistance with first month's rent or up to one month's past due rent. They also will be administering a Tenant-Based Rental Assistance Program called No Limits for very-low income households. Other rental assistance can be provided for populations with special needs by *Greater Community AIDS Project*, *Persons Assuming Control of their Environment (PACE)*, and the *C-U Public Health District Ryan White Title II*.

Skills in Living – *PACE* offers classes in accessing assistance and independent living skills for persons with disabilities permitting them to remain in non-supportive housing rather than moving to an assisted living facility.

Assistance with Power Bills to Avoid Eviction – *Champaign County Regional Planning Commission* provides assistance with past due power bills under LIHEAP. The *Norman Program* under the Illinois Department of Children and Family Services also provides such assistance if it would prevent the removal of children from a secure home.

Tenant Advocacy – *CU Tenant Union* intervenes with landlords on behalf of tenants to resolve disputes and avoid evictions. *Champaign County Regional Planning Commission* provides assistance with landlord negotiations and housing counseling. *PACE, Inc.* provides housing education and advocacy to persons with disabilities.

Healthcare and Counseling Services – *Mental Health Center of Champaign County* provides mental health counseling and emergency intervention services, crisis respite services, residential treatment for persons with chronic mental health issues, and stress management and crisis coping skills-building seminars. *Prairie Center Health Systems, Inc.* offers a full range of substance abuse treatment services including detoxification, short- and long-term residential and outpatient treatments, assessment, intervention, and community-based programs. *Carle Pavilion* is another facility providing such residential and outpatient treatment and is operated by a for-profit medical provider, *Carle Medical Clinics*. *C-U Public Health Department* works with mothers of young children to provide necessary basic needs (WIC

Program) and counseling. *Crisis Nursery of Champaign County* offers family life-skills training. *Frances Nelson Health Center* provides medical care to uninsured and low-income households.

Intervention On Behalf Of Children/Youth – *Mental Health Center of Champaign County* operates *Roundhouse*, a short-term residential program for youth to age 18 who are runaways or otherwise in conflict with family members. *Champaign County Regional Planning Commission* uses Norman Program monies to provide housing assistance to families connected with the Illinois Department of Children and Family Services. *Crisis Nursery of Champaign County* provides shelter for infants and young children during family crises situations, and childcare services for parents during job searches and for working parents when childcare arrangements are disrupted.

Budget Counseling – *Champaign County Regional Planning Commission* and the *University of Illinois Cooperative Extension Unit* provide one-on-one and group sessions to resolve difficulties with credit histories that might prevent a household or individual from renting an apartment or purchasing a house. *TIMES Center* requires all transitional housing program participants to attend a money-management class held onsite.

Goals and Strategies to Address Homelessness

Goal: Provide Support for existing agencies delivering services to homeless individuals and families and encourage the expansion of local services to meet community homeless needs.

Strategy: Support the existing network of local homeless services.

- Continue to provide leadership and support of Continuum of Care.
- Provide support to emergency and transitional shelters through Consolidated Social Service Pool fund allocations.

Strategy: Improve and expand the existing network of local homeless services.

- Support and encourage local efforts to acquire additional grant funding.
- Support accurate and comprehensive data management through the Homeless Management Information System (HMIS) and annual surveys.
- Encourage expansion of transitional housing for women and children.
- Encourage development of emergency shelter services or transitional housing for homeless two-parent households with children.
- Encourage development of transitional living facilities for adults and youth with substance abuse issues.
- Encourage the development of a shelter facility to provide emergency services for elderly persons who are victims of domestic violence.

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.

- 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.

Strategy: Take steps to stabilize households at risk of homelessness.

- Develop and support rental assistance programs, with and without supportive services for extremely low and very low income persons.
- Support programs offering permanent housing solutions for low and extremely low income households (see Affordable Housing Goals)
- Support educational services including financial literacy, homeowner education and debt management.

Table 1C

Summary of Specific Homeless Objectives

Specific Homeless Objective	Performance Measure	Expected Units	Actual Units
Permanent Supportive Housing for Homeless Individuals	Reduction in need-inventory gap reflected in annual homeless needs survey.	22	
Transitional Housing for Homeless Families		20	
Permanent Supportive Housing for Persons in Families and/or with Children		20	

Institutional Structure

The Urbana-Champaign Continuum of Care will continue to be the lead organization to address homeless concerns in the community. The following organizations are members of the Continuum of Care:

CONTINUUM OF CARE SYSTEM URBANA-CHAMPAIGN					
MEMBERS	REPRESENTATIVE	ADDRESS	PHONE	EMAIL	MOU
A Woman's Place	Tami Tunnell	1304 W Main St Urbana IL	384-4462	TunnellT@awomansfund.org	X
Center for Women in Transition	John Sullivan	508 E Church St Champaign IL	352-7151	JSullivan@cwt-cu.org	X
CCRPC Emergency Rent Assistance	Darlene Kloepfel	1776 E Washington Urbana IL	328-3313	dkloepfel@ccrpc.org	X
Champaign-Ford Regional Office of Education #9	Kristen Morris	200 S Frederick Rantoul IL	893-3219	MorrisK@roe9.k12.il.us	X
City of Champaign Neighborhood Programs	Kerri Spear	102 N Neil St Champaign IL	403-7070	Kerri.spear@ci.champaign.il.us	X
City of Urbana	Kelly Hartford	400 S Vine St Urbana IL	384-2447	kshartford@city.urbana.il.us	X
Community Service Center of Northern CC	Andy Kulczycki	520 N Wabash Ste 1 Rantoul IL	893-1530	Evergreen3069@yahoo.com	X
Crisis Nursery	Stephanie Record	1309 W Hill St Urbana IL	337-2731	strecord@crisisnursery.net	X
Cunningham Township	Carol Elliott	205 W Green St Urbana IL	384-4144	ctso@prairienet.org	X
Developmental Services Center	Cathy Lursen Ron Bribriesco	1304 W Bradley Champaign IL	356-9176	clursen@dsc-illinois.org rbribriesco@dsc-illinois.org	X
Family Service of CC	Annie Clay	405 S State Champaign IL	352-0099	aclay@familyservicecc.org	X
Greater Community AIDS Project	Karen Rasmussen	208 W John St Champaign IL	351-2437	karen@gcapnow.com	X
Homestead Corporation	Aaron Smith	306 W Griggs St Urbana IL	344-1292	homesteadcorp@aol.com	X
CONTINUUM OF CARE SYSTEM URBANA-CHAMPAIGN (continued)					
MEMBERS	REPRESENTATIVE	ADDRESS	PHONE	EMAIL	MOU
Housing Authority of CC	Ed Bland	205 W Park St Champaign IL	378-7100	EdwardB@hacc.net	X

Mental Health Center of CC	Lisa Benson	202 W Park St Champaign IL	373-2430	lbenson@mhcenter.org	X
PACE	Nancy McClellan-Hickey	1317 S Florida #27 Urbana IL	344-5433	nmch@pacecil.org	X
Prairie Center Health Systems	Marlys Buelow	718 Killarney Urbana IL	356-7576, ext 233	mbuelow@mail.prairie-center.org	X
Salvation Army	Envoy Mike Fuqua, Jennifer Hill-Valade	502 N Prospect Champaign IL	373-7832	Mike_fuqua@usc.salvationarmy.org jennifer_hill@usc.salvationarmy.org	X
Social Security Administration	Brian Mooney	101 S Country Fair Dr. Champaign IL	398-5399	Brian.mooney@ssa.gov	X
TIMES Center (MHC)	Sue Wittman	70 E Washington Champaign IL	398-7785	swittman@mhcenter.org	X
University of IL	Min Park	1105 W Nevada Urbana IL	333-0628	parkjm@uiuc.edu	X
Urbana HOME Consortium	See City of Urbana	400 S Vine St Urbana IL	384-2447	See City of Urbana	X
Veterans' Affairs	Robbie Walker Timothy Jobin	201 W Springfield Ste 704 Champaign IL	278-3388	urbanaranger@aol.com timothy.jobin@va.gov	X
Village of Rantoul	Mike Loschen	333 S Tanner Rantoul IL	893-1661, ext.224	mloschen@village.rantoul.il.us	X
CCMHB	Mark Driscoll Lynn Canfield	1776 E Washington Urbana IL	367-5703	mark@ccmhb.org lynn@ccmhb.org	
CUPHD	Charlene Stevens	710 N Neil St Champaign IL	531-2926	cstevens@cuphd.org	
Eastern Illinois Foodbank	Andrea Rundell	2405 N Shore Dr Urbana IL	328-3663	arundell@eifoodbank.org	
United Way of CC	Beverly Baker	404 W Church Champaign IL	352-5151	Beverly@unitedwayhelps.org	

Discharge Coordination Policy

Continuum agencies have been working individually with the Illinois Department of Corrections to build a network of support for inmates/parolees being released to the area who are HIV positive. When a person who has been incarcerated is released or paroled, they leave the correctional institution with only one week's supply of HIV medications, but the process of enrolling a consumer on ADAP takes four weeks after they enter the community. Persons with mental health issues are released without adequate supplies of medications. The need to build communication lines with DOC is critical to establishing the link between released prisoners and services across the entire continuum of providers. As one of the goals of the Continuum is to establish a discharge policy, it is important that continuum members work to build a positive relationship with DOC staff. The TIMES Center Advisory Group, which oversees the policy and procedures of the area's largest service provider to homeless men, will work with staff from the City of Urbana to set up meetings and try to establish dialogue with the IL Department of Corrections.

Additionally, Mental Health Center of Champaign County has been mandated to provide case management, referrals and linkage of services to state operated facilities and hospitals discharging persons with serious mental illnesses. Provena also employs a forensic case manager to assure services are secured once mentally ill inmates are released. The Continuum will call on this agency's expertise when negotiating with the IL Department of Corrections.

VII. COMMUNITY DEVELOPMENT (91.215(e))

Note: Because non-housing community development activities are typically not eligible to use HOME funds, this section of the Consolidated Plan refers only to the City of Urbana. The City of Urbana may elect to use CDBG funding for the activities listed below.

Urbana

1. Priority Non-Housing Community Development Needs

The HUD-prescribed Community Development Needs Table on the following page highlights the City of Urbana's community development needs and priorities. Staff has completed using a different approach than that used for the FY 2005-2009 Consolidated Plan. For FY 2010-2014, only the needs that have been identified to be funded are identified as having Needs and Gaps. The table does have 5 different annual accomplishment cells that will be completed over the course of the 5-year plan.

2. Basis for Assigning the Priority Given to Each Category of Priority Needs.

The basis for assigning priority to community development needs is a function of the following:

- Perceived need in the community.
- Available funding.
- Special circumstances that provide for strategic opportunities.
- Relationship to the City's community development goals and Comprehensive Plan.

3. Identify any Obstacles to Meeting Underserved Needs.

The City of Urbana faces 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. There will never 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.

4. Specific Goals and Strategies

Economic Development Activities

Commercial-industrial Rehabilitation

At any given time numerous commercial or industrial spaces may be available in the City; however, affordable financing to rehabilitate this space for use by new tenants is not always easy to obtain. Financing provided by local financial institutions or the City, such as the Downtown Façade Loan Program, is needed to assist businesses in preparing these vacant sites for use.

Commercial-industrial Infrastructure

Availability of commercial and industrial sites fully served by roads and utilities is a key component to any business attraction program. Several prospective commercial and industrial sites, in and around Urbana, need infrastructure improvements in order to increase their marketability. Priority industrial infrastructure projects include the following.

- North Lincoln Industrial Park
Extend Lincoln Avenue to Olympian Drive; cost \$1.5 million.
- Windsor Corridor
Widen Windsor Road to four lanes between Philo Road and Illinois Route 130; currently underway; cost \$4 million.
- Boneyard Creek
Rebuild to incorporate flood control system; currently in design phase; \$3 million.
- Florida Avenue Corridor
Extend Florida Avenue to Illinois Route 130; transportation study currently underway; cost \$3.5 million.
- Route 45
Realign Route 45 and Anthony Drive; cost \$3 million.

- Route 130
Connect Route 130 and Interstate 74; cost unknown.
- Downtown Redevelopment Sites
Rebuild and relocate utilities; cost \$2.5 million.
- Olympian Drive
Extend Olympian Drive from Willow Road to Champaign; cost unknown.

Other commercial-industrial infrastructure

Related to the need for industrial infrastructure is the need for space in planned industrial parks. Plans for two such parks, Frasca Park north of Interstate 74 and East Urbana Park on Illinois Route 130, are being developed at this time. These parks could be developed so they provide aesthetically pleasing entrance ways to the City and blend with their surroundings.

Community Development-Infrastructure Goals and Strategies

Goal: Support infrastructure improvements in Urbana’s Community Development Target Area

Strategy: The majority of CDBG funds will be targeted toward improvements in and services to the City's Community Development Target Area.

Strategy: The City shall allocate to its designated Community Development Target Area its proportionate 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.

CDBG funds can be contributed for the following projects identified in the City’s Capital Improvement Plan:

Project	Funding	Timeframe
Sidewalks - Division (Oakland - Thompson), Busey (south of Sunset) CT 54	\$70,000	2010
Matthews Street Reconstruction (Church - Ellis) CT 53	\$250,000	2012
Kerr Project Subdivision Infrastructure CT 54	\$400,000	2013
Census Tract 53 Street Lighting	\$200,000	2014
Hartle Street Reconstruction	\$240,000	2018

These projects are eligible for CDBG funding as the location of the projects meet HUD regulations that at least 51 percent of the persons benefiting from the project must be below 80 percent of the community’s median family income. Other eligible infrastructure projects may be added, based on neighborhood needs, via Annual Action Plans throughout the Consolidated Planning period.

Community Development-Public Facilities Goals and Strategies

Goal: Preserve and support Urbana’s neighborhoods as vibrant places to live.

Strategy: Explore the creation of a Neighborhood Revitalization Strategy for low-income Urbana neighborhoods.

Strategy: Clearly identify and document designated Brownfields and seek additional funding sources to alleviate same.

Strategy: Through its Neighborhood Organization Grant Program, the City shall support development of private non-profit organizations to deliver programs on the neighborhood level.

Activity: Using CDBG monies, fund a Neighborhood Organization Grant program to encourage the creation and development of local groups concerned with furthering the interests of the neighborhood. The primary purpose of this program would be to assist such groups to accomplish non-profit status by obtaining a 501(c)3 designation, thereby making them eligible for additional funding.

Strategy: Acquire and clear deteriorated housing and vacant lots for donation to non-profit home construction programs. Acquisition and clearance efforts will be focused on the King Park Neighborhood in accordance with the King Park Neighborhood Plan.

Activity: Using HOME/CDBG funds 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.

VIII. ANTIPOVERTY STRATEGY (91.215(h))

The City of Urbana is committed to a holistic approach to reducing the number of impoverished households, and works closely with the local school district and community college, the University of Illinois, numerous non-profit service providers, and adjacent local governments to provide opportunities for very low-income persons to obtain the education, skills, and motivation to achieve self-sufficiency. Many low-income households in Urbana are only temporarily impoverished because they include university students who will eventually leave the community for employment elsewhere. These individuals are already participating in an anti-poverty strategy (i.e., education to prepare for gainful employment).

However, many other low-income households in Urbana are impoverished in the long-term. As has been demonstrated in this Plan, most impoverished households in the City have housing problems. Solving these problems will improve physical living conditions for these households but will not change the households' income statuses.

Effectively addressing the issue of poverty in Urbana is a matter that transcends the scope of this Plan. Anti-poverty efforts require the coordinated action of all agencies cooperating on housing issues as well as agencies providing social services and agencies involved in economic development.

The emphasis on case management in many housing programs is an excellent approach to addressing underlying causes of housing problems including lack of sufficient income. Transitional housing programs, such as the City's program for homeless families, provide excellent models for case management. The broad array of services available to low-income and disadvantaged persons in the community can be identified, prioritized, and arranged on a case-by-case basis. Duplication of services can be avoided. Essential gaps in social services provided to low-income persons in need can be identified and filled. Bureaucratic procedures,

which can confuse and discourage someone trying to access services, can be circumvented in some cases.

As required case management efforts are established in agency programs, the realities must be considered and taken into account. Effective case management takes a great deal of time and money. It is not enough to confer with a client once at the time of program intake; follow-up contacts for monitoring, trouble-shooting, and advocacy are essential. The per-client cost of social services is significantly higher in case management efforts than in traditional social service provision. Additionally, staff must be prepared for case management with proper training which is critical because case management requires unique methods and skills not typically utilized in traditional social service provisions. As agencies become more effective in case management techniques, either funding will have to be increased or expectations reduced as to the number of clients served by the social service system. Consideration of adequate funding should be a priority for case management staffing and training.

Established case management efforts have identified several major obstacles to helping low-income households get out of poverty and move beyond the social service support system. These include lack of child care, adequate health care coverage, and jobs in the area which pay a "living wage" i.e., more than minimum wage amounts.

The Mental Health Center currently runs a holistic case management program for single mothers needing housing assistance. The Program received a set aside of units in the Crystal View Townhomes development that allows persons with the greatest need to get the services required to help them become independent. Along with close case management and life skills training, this program provides both the housing and educational infrastructure needed to assist someone towards self-sufficiency. This is one aspect in which affordable housing goals and the goals of social services can work together to better provide services to the community as a whole.

A low-income family may be able to find work or to enter a training program, but lack child care and health care which prevents the family from continuing. Service providers may fully or partially subsidize child care while a family is receiving public assistance, but this often ends once a family is no longer eligible for benefits. The same holds true for health care coverage. Thus, a family attempting to better its financial situation must often choose between a job and family, or between a job and family health. The rational choice quite often is to give up employment or educational opportunities to protect one's family. If subsidized child care and health care were available, many families could afford to work in minimum wage jobs that do not typically provide such benefits, or to participate in educational and/or job-training programs designed to improve long-term economic situations.

Despite best efforts by service providers, the local economy is currently not able to provide gainful employment to all low-income persons desiring to improve their financial status and to get out of the public assistance system. Full-time jobs with family benefits for persons with limited work skills are scarce in this community. In an effort to reduce business operating costs, many full-time jobs in manufacturing and warehousing once available in the community have been converted to part-time employment with few benefits. Economic development efforts through such agencies as the Greater Urbana-Champaign Economic Development Corporation need to include attraction and retention of jobs for the pool of unskilled and semi-skilled labor in the area. In addition, technical training programs are needed to create a trained labor force that could attract and serve industries providing such employment.

1. Anti-Poverty Goals and Strategies

Goal: Support community efforts to provide services and training for low- and moderate-income residents.

Strategy: Encourage appropriate area social service agencies to provide additional economic assistance for persons who pay out-of-pocket expenses for medical and psychological services, perhaps by developing a centralized process to contact pharmaceutical companies with requests for donations of medicines.

Strategy: Encourage appropriate area social service agencies to expand recreational, educational, and cultural opportunities and alternatives for very low-income youth and young adults

Strategy: 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.

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.

Strategy: Support efforts by local service providers to area youth to increase supportive services available to at-risk youth.

Strategy: Encourage existing childcare facilities to expand services to late night/overnight and weekend hours.

Strategy: Support development of a program(s) by areas agencies to provide transitional housing services and/or foster care to teen parents of young children.

Strategy: Encourage current and newly created companies to hire low-income persons by providing public incentives linked directly to hiring local residents.

VII. NON-HOMELESS SPECIAL NEEDS (91.205(d) and 91.210(d))

1. Special Needs Objectives (91.215)

Urbana-Champaign is rich with services for elderly persons, frail elderly persons, persons with AIDS, and families including a person with disabilities. Numerous private non-profit agencies in Urbana-Champaign provide services to persons with disabilities, including physical, emotional, and developmental disabilities.

HUD data suggests that over 21,000 persons in Champaign County have a disability. The chart below indicates persons with disabilities age, sex and community.

	male	male	male	male	female	female	female	female	Total
	16-20	21-64	65-74	75+	16-20	21-64	65-74	75+	
Urbana	181	1005	167	324	211	928	224	560	3600
Champaign	495	2276	443	613	446	2372	653	1171	8469
County	290	2703	586	457	194	2337	657	828	8052
Total	966	5984	1196	1394	851	5637	1534	2559	20121

Elderly persons

Several housing facilities are available in Urbana for elderly and frail elderly persons depending on need and income of the person. These include four subsidized apartment complexes: Steer Place; Edge of Mall Apartments; Florida House; and Sunnycrest Manor. Clark-Lindsey Village in south Urbana offers independent-living apartments, assisted-living apartments, and intermediate- and skilled-nursing care. Windsor of Savoy, the Inman of

downtown Champaign, Prairie Winds of Urbana, and Canterbury Ridge in Urbana offer market-rate apartment living with homemaker and food services (limited assistance) to persons otherwise able to live independently.

Numerous agencies provide supportive services to elderly and frail elderly persons. The Community Care Program of Covenant Medical Center provides client assessment and in-house services such as chore housekeeping, homemaking, and adult day care. Family Service Homemaker Program provides assistance to the elderly with daily living and chores. Family Service Telecare Program and the Illini Prairie Chapter of the American Red Cross provide Meals-on-Wheels. Champaign County Regional Planning Commission's Senior Services Department helps persons 55 years old and older find employment and places workers in homes of the frail elderly to help them maintain independent living. This agency also provides minor home repairs to low-income elderly persons throughout the County.

In 2000 there were 3,395 households in Urbana with at least one person 65 years old or older. Approximately one-third of these households are very low-income and require some level of supportive services, which can be quite varied including active retirement communities and in-home care. These counts do not include persons residing in nursing facilities. The elderly population in Urbana continues to grow, thus the need for supportive housing services for the elderly is expected to increase.

The issue of elder-abuse was raised during a focus group meeting. Currently the local shelter providing assistance to victims of domestic violence focuses on women who are victims of spousal abuse and does not have accommodations for elderly persons who suffer such circumstances at the hands of family members or others responsible for their care.

Frail elderly

An elderly person is considered frail if he/she is unable to perform at least three activities of daily living (eating, dressing, bathing, grooming, and household management activities). The best data available on activity limitations is published by Zedlewski, *et. al.*, in *Needs of the Elderly in the 21st Century*. According to Zedlewski, 14.4 percent of persons 65 years old and older have some activity limitations. Applying this percentage to the number of very low-income elderly households, it is estimated that there are 475 Urbana households with a frail elderly person needing supportive housing. These numbers exclude frail elderly persons already housed in nursing care facilities.

The needs of the frail elderly households are more severe than the needs of elderly households. Whereas an elderly person could benefit from in-home care, a frail elderly person may need congregate nursing care.

Persons with severe mental illness

Severe mental illness includes diagnoses of psychoses (e.g., schizophrenia) and major affective disorders (e.g., bipolar, major depression). To be classified as severe, a mental illness must have existed for at least one year. By combining national and local prevalence rates, it is estimated that between 132 and 530 Urbana households (or 1-4 percent of households) include one or more persons with severe mental illness. Due to the severity and chronic nature of these illnesses, it is assumed that all of these households need supportive housing and that the majorities are very low-income.

Local housing services for persons with severe mental illness fall far short of need. Current residential facilities in Urbana for persons with severe mental illness are limited to a 16-unit

apartment building in northeast Urbana, an 8-unit transitional housing apartment building in east Urbana, and 7 respite beds operated by the Mental Health Center of Champaign County. Mental Health Center operates group homes and scattered-site housing in Champaign as well. Residual need exceeds 100 units at the most conservative of estimates. Need exists for an intermediate care facility for mentally ill persons who require medical intervention and 24-hour supervision, for additional permanent housing for mentally ill persons, and for a facility to treat persons with dual diagnoses.

Persons with developmental disabilities

Persons with developmental disabilities are persons scoring at least two standard deviations below the mean on standardized intelligence tests.

A 1986 University of Illinois study concluded that 1.1 percent of Urbana residents are developmentally disabled. Applying this rate to 1990 Census figures yields an estimated 146 Urbana households with one or more developmentally disabled persons. National prevalence rates published by the Association for Retarded Citizens indicate that developmental disability is prevalent in 3 percent of the population. Thus, up to 397 households in Urbana could have a person with developmental disabilities present.

Housing for persons with developmental disabilities is more readily available in Urbana-Champaign. Developmental Services Center (DSC) operates group homes, independent-living apartments, and case management services for clients placed in privately-owned apartments. DSC also operates a 24-unit apartment facility on Kerr Avenue and a group home on Hartle Street in Urbana. DSC currently provides case management services to 28 developmentally disabled persons residing in private apartments. DSC waiting lists indicate a demand for approximately 100 additional slots in supportive housing facilities. In addition to services provided by DSC, Champaign County Association for the Mentally Retarded, a private non-profit organization operates a six-person group home in Champaign.

Persons with physical disabilities

According to the National Institute on Disability and Rehabilitation Research, 14.1 percent of non-institutionalized persons are disabled. This figure includes persons with severe mental illness (previously estimated in this report at 1-4 percent of the population) and persons with developmental disabilities (previously estimated in this report at 1.1-3.0 percent of the population). If these percentages are subtracted from the estimated total percentage of persons with disabilities, an estimated 7.1-12 percent of the general population has a physical disability. This is equivalent to 2,580-4,361 Urbana residents or 940-1,590 Urbana households (assuming one person with a physical disability per household).

Housing for persons with physical disabilities is limited in Urbana particularly for families with persons with disabilities. More accessible/adaptable housing units are needed in Urbana of all housing types. These units need to be integrated throughout the community to foster the personal growth of persons with a disability and to maximize housing choice. Most persons with disabilities reside in families, many of whom are, or seek to be, homeowners. Accessibility of single-family homes generally is not government-regulated, thus newly constructed housing often is inaccessible. Recently, the HACC changed two of its residential units from mixed population to elderly only (reducing available units by 206). However at the same time, the HACC designated Skelton Place (83 units) to provide housing for single persons (both disabled and non-disabled). The University of Illinois has limited accessible facilities for families with persons with disabilities. In response to the need for more

accessible dwellings, the City of Urbana offers grants to make private (both renter and owner-occupied) housing accessible for low-income persons.

Efforts are needed to encourage adaptability in new construction and accessibility in modernized public housing units. Urbana's Access Grant Program needs to be better publicized to reach more persons with disabilities seeking to purchase or rent existing units. (Currently, the City of Urbana includes visitability requirements in new housing construction programs funded by either CDBG or HOME monies and has amended its building codes to incorporate fair housing and accessibility requirements.) Additionally, accessibility regulations need to be periodically reviewed for gaps in coverage and problems with enforcement; federal, state, and local codes generally do not regulate accessibility of existing dwelling units. The Fair Housing Act, for example, only requires that landlords allow a tenant to make accessibility modifications and then at the tenant's expense, sometimes with the added caveat of returning the unit to its original state. For the average tenant the cost of such modifications would be prohibitive.

Staff of Persons Assuming Control of their Environment, Inc. (PACE, Inc.) has identified the need for an ongoing dialogue between PACE and the City regarding accessibility issues. Accessibility issues include accessibility of public facilities and infrastructure, accessibility standards in building codes, and grievance procedures for all disability-related issues. This could result in a solid written policy and establish procedures including grievance procedures for all disability-related issues. Periodic sensitivity training to help City Staff recognize and address needs of persons with disabilities has also been recommended.

Persons with alcohol/substance abuse issues

The National Institute of Alcohol Abuse and Alcoholism estimates that 14 to 16 percent of adult males and 6 percent of adult females have moderate or severe drinking problems. Based on these percentages it is estimated that 3,307 Urbana adults have alcohol problems. A recent University of Illinois study estimates that 16 percent of Urbana residents suffer alcohol abuse and that 3 percent suffer from drug abuse. Taken together, alcohol and drug abuse is estimated to affect between 12 and 19 percent of Urbana residents. Assuming one person with substance abuse per household, the number of households experiencing substance abuse and potentially in need of supportive services ranges from 1,619 to 2,548.

Prairie Center Health Systems is the local agency providing State-funded rehabilitation, treatment, and residential services. Prairie Center currently provides residential treatment through ten halfway house beds. The State of Illinois estimates that 41 such beds are needed to meet local needs. Prairie Center estimates that 75 percent of its clients have income below the poverty level. Prairie Center has acquired property in north Urbana for construction of a larger residential treatment facility, and in accordance with the previous Consolidated Plan, has begun the planning process, which will include accommodations for young persons. Under its Consolidated Social Service Funding Program for Program Year 1999-2000, the City of Urbana funded these developmental efforts by Prairie Center, but at this time no additional financial resources have been identified for the new facility.

Men's SAFE (Substance Abuse Free Environment) House operates a group home in Urbana for 9 single men recovering from substance abuse issues. This is a year-long residential program with much personal one-on-one attention provided to better prepare the residents for a self-sufficient lifestyle. Currently under development is a Women's SAFE House which will provide the same residential program for nine single women recovering from substance abuse issues.

Carle Pavilion accepts Medicaid for persons 22 and under. Covenant is certified for Medicare and Medicaid in-patient treatment.

Persons with dual diagnoses (both mental illness and substance abuse)

Local services to address mental illness and substance abuse are scarce. The Mental Health Center of Champaign County provides limited residential space for persons suffering from mental illness, although generally residents of its facilities are required to participate in its treatment programs before residency is granted. Facilities serving persons with substance abuse problems are limited to the residential program operated by Prairie Center Health Systems. However, both of these agencies cooperate with each other in dealing with persons having both mental health and substance abuse issues (dual diagnosis), and such persons must often shuttle between the two agencies. At the present time there is no one single place dual diagnosis situations may obtain assistance.

The lack of programs for persons with mental illness and/or substance abuse places an additional burden on agencies operating emergency shelters in the area. Staff and volunteers of these agencies are often ill-equipped to assess and respond to needs of these clients. Special-needs occupants sometime disrupt operation of the shelters, creating a non-hospitable environment for others. Shelter with supportive services, residential treatment programs and field outreach are needed to address this problem.

Persons diagnosed with AIDS and related diseases

Illinois Department of Public Health records indicated there were 232 persons living with AIDS in their 11 county Consortium Region. In Champaign County 7 cases were recorded in 2000 and as many as 41 in 2002.

Statistics concerning numbers of persons who are HIV-infected are inconclusive at this time, according to C-U Public Health District officials. However new methods of data collection currently being implemented should result in more useful statistics in the near future. Individuals with diagnosed HIV/AIDS will be reported by client codes thus maintaining anonymity and reducing reporting duplication as persons frequent multiple testing sites.

In August, 1993, GCAP and Prairie AIDS Foundation jointly opened Champaign House, a transitional housing facility designed to provide temporary housing for persons with AIDS. Occupants pay 30 percent of their income toward rent, and housing space is offered for a period not to exceed four months. In many cases families of these persons with AIDS have disowned them and will not offer shelter; the PWA has exhausted all personal funding to pay medical bills and cannot afford private housing elsewhere. Champaign House has the capacity to serve five such individuals.

Many persons with HIV disease are isolated in their private residences unable to seek community resources to assist them in achieving stability in their lives. For these individuals in-home care management and supportive services would be helpful.

The Champaign-Urbana Public Health District provides case management services to persons with HIV/AIDS (PWAs) in Champaign County. GCAP offers support groups, one-to-one volunteers, food programs, social events, and a support group for families. United Way of Champaign County and Champaign-Urbana Public Health District cooperate in providing advocacy and case management for PWAs.

For persons with HIV disease unable to remain in their homes, or unable to stay in an emergency or transitional shelter due to severity of their illness, there are few options. Nursing homes are legally required to accept persons with AIDS; however, no nursing facilities in Champaign County have done so. Many reasons have been offered for denial of service, including lack of space, young age of patient, and ill-prepared staff. A local training program is needed to prepare nursing facilities for persons with HIV/AIDS.

Many persons with HIV are fortunate to have families and friends as caregivers. Because the caregivers can easily become exhausted physically and emotionally, caregivers could benefit from availability of a respite care facility at which the patient could receive 24-hour care for a few days away from his or her regular caregiver(s). Existing hospice programs are unable to provide this service. In summary, non-homeless persons with supportive housing needs include the elderly and frail elderly, persons with mental illness and substance abuse, and the developmentally disabled. As the elderly population continues to grow and the demand for sheltered care increase, the current excess of nursing beds will disappear. At the most conservative of estimates an additional 85 units of housing for persons with severe mental illness are needed compared with 24 such units currently in place in Urbana. Creation of Safe Havens for populations with special needs would greatly reduce the burden on the existing system, particularly local emergency rooms. Approximately 100 additional supportive care units are needed for persons with developmental disabilities while an additional 31 halfway house beds for persons recovering from substance abuse are needed in Urbana-Champaign.

**Table 1B
Non-Homeless Needs**

Grantee Name:				City of Urbana & Urbana HOME Consortium									
Non-Homeless Special Needs	Needs	Currently Available	GAP	5 Year Goals						Priority Need: H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG, Other	
				Year 1	Year 2	Year 3	Year 4*	Year 5	Total				
Housing Needed	52. Elderly	1010	150	860	45	45	0	0	0	90	H	Y	CDBG
	53. Frail Elderly	500	40	460	14	14	0	0	0	28	H	Y	CDBG
	54. Persons w/ Severe Mental Illness	406	35	371	0	0	0	0	0	0	M	N	Other
	55. Developmentally Disabled	257	10	247	8	8	0	0	0	16	M	Y	CDBG
	56. Physically Disabled	1477	0	1477	8	8	0	0	0	16	H	Y	CDBG
	57. Alcohol/Other Drug Addicted	400	30	370	0	0	0	0	0	0	M	N	Other
	58. Persons w/ HIV/AIDS & their families	56	10	46	0	0	0	0	0	0	M	N	Other
	59. Public Housing Residents	610	100	510	12	12	0	0	0	24	H	N	HOME
	60. <i>Victims of Domestic Violence</i>	388	15	373	0	15	0	0	0	15			Other
	Total	5104	390	4714	87	102	0	0	0	189			
Supportive Services Needed	61. Elderly	4033	200	3833	710	710	0	0	0	1420	H	Y	CDBG
	62. Frail Elderly	1000	49	951	60	60	0	0	0	120	H	Y	CDBG
	63. Persons w/ Severe Mental Illness	2044	80	1964	20	20	0	0	0	40	M	Y	CDBG
	64. Developmentally Disabled	900	75	825	8	8	0	0	0	16	M	Y	CDBG
	65. Physically Disabled	5000	200	4800	0	0	0	0	0	0	H	N	Other
	66. Alcohol/Other Drug Addicted	1331	300	1031	0	0	0	0	0	0	M	N	Other
	67. Persons w/ HIV/AIDS & their families	64	4	60	0	0	0	0	0	0	M	N	Other
	68. Public Housing Residents	1816	56	1766	0	0	0	0	0	0	H	N	Other
	69. <i>Victims of Domestic Violence</i>	388	15	373	0	15	0	0	0	15	M	N	Other
	Total	16476	979	15497	798	813	0	0	0	1611			

The Following Italicized text is included as an Amendment to the Consolidated Plan -9/30/07)--

Victims of Domestic Violence

Victims of domestic violence, including dating violence, sexual assault, and stalking are also considered a special needs group that needs assistance. National statistics show that family violence costs the nation from \$5 to \$10 billion annually in medical expenses, police and court costs, shelters and foster care, sick leave, absenteeism, and non-productivity (American Medical Association, 1992). Fifty Percent (50 percent) of homeless women and children are fleeing abuse (Ford Foundation, 1991).

To address the issue of homelessness in Champaign County, the local domestic violence provider, A Woman's Place, provides counseling, information, advocacy, and support to victims of domestic violence, dating violence, and stalking. The shelter houses women and children fleeing domestic abuse and sexual assault. Medical Advocates help with medical needs, including providing emergency room crisis intervention. Legal Advocates assist with issues of orders of protection (restraining orders) and prosecution of batterers. Walk-in Groups & Individual Counseling sessions are available whether or not one is a shelter resident. Most services are free of charge. Those afraid of leaving family pets in a violent

home may access an emergency Pet Safety Program. Within their shelter, A Woman's Place provides transitional housing for women and their children. A Woman's Place is a member of the Urbana-Champaign Continuum of Care, and receives Supportive Housing Program funds from HUD through the NOFA process for the Homeless Families in Transition project, as well as funds from the City of Urbana through the Consolidated Social Service Funding pool. A Woman's Place also provides a staff person to the Village of Rantoul, to assist domestic violence victims who reside there. Rape Crisis Services, works with victims of sexual assault and is a sister agency to A Woman's Place, both of which are under the umbrella of A Woman's Fund.

2. Special Needs Goals and Strategies

Goal: Support community efforts to provide services and training for low- and moderate-income residents.

Strategy: Encourage appropriate area social service agencies to provide additional economic assistance for persons who pay out-of-pocket expenses for medical and psychological services, perhaps by developing a centralized process to contact pharmaceutical companies with requests for donations of medicines.

Strategy: Encourage appropriate area social service agencies to expand recreational, educational, and cultural opportunities and alternatives for very low-income youth and young adults

Strategy: 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.

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.

Strategy: Support efforts by local service providers to area youth to increase supportive services available to at-risk youth.

Strategy: Encourage existing childcare facilities to expand services to late night/overnight and weekend hours.

Strategy: Support development of a program(s) by areas agencies to provide transitional housing services and/or foster care to teen parents of young children.

Strategy: Encourage current and newly created companies to hire low-income persons by providing public incentives linked directly to hiring local residents.

Strategy: Support agencies that provide services to victims of domestic violence.

I. Glossary of Terms and Acronyms

Terms

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 CBDs 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, child care, 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
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

II. Public Hearings and Focus Groups



2010-2014 Urbana Consortium Consolidated Plan

You are invited to participate in a focus group concerning Housing & Neighborhood Needs to formulate goals and strategies for the upcoming 5-year Consolidated Planning process. As a valued stakeholder in the community, your input will shape the direction of the Community Development Block Grant fund and HOME Investment Partnership Programs led by the City of Urbana's Grants Management Division in conjunction with the City of Champaign and Champaign County Regional Planning Commission.

The meeting will be held at:

9:00 AM – 11:00 AM
Wednesday, November 4, 2009
Second Floor Conference Room
City of Urbana Municipal Building
400 S Vine St. Urbana, IL 61801

*Please RSVP by contacting Connie Eldridge, City of Urbana, at 217.384.2447
(cjeldridge@city.urbana.il.us)*

Focus groups serve an integral role in community participation and input for the 5-year Consolidated Planning process. In addition to data collection, guidance and input from local constituents is a crucial component to formulating strategies for the upcoming fiscal years. The 5-Year Consolidated Plan serves as a guide for investing Community Development Block Grant (CDBG) and Home Investment Partnership Act (HOME) funding from the 5-year period starting July 2010 through June 2014.

In the course of the meeting, we plan to accomplish the following:

- Review 2005-2009 Consolidated Plan Housing & Neighborhood Needs Strategies.
- Identify current needs in the community.
- Discuss goals and strategies for addressing the current needs to be included in the 2010-2014 Consolidated Plan.
- Specify the anticipated outcomes and indicators related to the goals.
- Prioritize the strategies that will be undertaken to achieve the goals.

We value your participation in this process and hope you will be able to join us.



2010-2014 Urbana Consortium Consolidated Plan

You are invited to participate in a focus group concerning Seniors & Special Needs to formulate goals and strategies for the upcoming 5-year Consolidated Planning process. As a valued stakeholder in the community, your input will shape the direction of the Community Development Block Grant fund and HOME Investment Partnership Programs led by the City of Urbana's Grants Management Division in conjunction with the City of Champaign and Champaign County Regional Planning Commission.

The meeting will be held at:

1:30 PM – 2:30 PM
Monday, November 9, 2009
Steer Place Community Room
1202 E Harding, Urbana, IL 61801

*Please RSVP by contacting Connie Eldridge, City of Urbana, at 217.384.2447
(cjeldridge@city.urbana.il.us)*

Focus groups serve an integral role in community participation and input for the 5-year Consolidated Planning process. In addition to data collection, guidance and input from local constituents is a crucial component to formulating strategies for the upcoming fiscal years. The 5-Year Consolidated Plan serves as a guide for investing Community Development Block Grant (CDBG) and Home Investment Partnership Act (HOME) funding from the 5-year period starting July 2010 through June 2014.

In the course of the meeting, we plan to accomplish the following:

- Review 2005-2009 Consolidated Plan Senior and Special Needs Strategies.
- Identify current needs in the community.
- Discuss goals and strategies for addressing the current needs to be included in the 2010-2014 Consolidated Plan.
- Specify the anticipated outcomes and indicators related to the goals.
- Prioritize the strategies that will be undertaken to achieve the goals.

We value your participation in this process and hope you will be able to join us.



2010-2014 Urbana Consortium Consolidated Plan

You are invited to participate in a focus group concerning Youth & Social Services to formulate goals and strategies for the upcoming 5-year Consolidated Planning process. As a valued stakeholder in the community, your input will shape the direction of the Community Development Block Grant fund and HOME Investment Partnership Programs led by the City of Urbana's Grants Management Division in conjunction with the City of Champaign and Champaign County Regional Planning Commission.

The meeting will be held at:

2:00 PM – 4:00 PM
Monday, November 16, 2009
Urbana Free Library
Lewis Auditorium
210 W Green St, Urbana, IL 61801

*Please RSVP by contacting Connie Eldridge, City of Urbana, at 217.384.2447
(cjeldridge@city.urbana.il.us)*

Focus groups serve an integral role in community participation and input for the 5-year Consolidated Planning process. In addition to data collection, guidance and input from local constituents is a crucial component to formulating strategies for the upcoming fiscal years. The 5-Year Consolidated Plan serves as a guide for investing Community Development Block Grant (CDBG) and Home Investment Partnership Act (HOME) funding from the 5-year period starting July 2010 through June 2014.

In the course of the meeting, we plan to accomplish the following:

- Review 2005-2009 Consolidated Plan Youth & Social Services Strategies.
- Identify current needs in the community.
- Discuss goals and strategies for addressing the current needs to be included in the 2010-2014 Consolidated Plan.
- Specify the anticipated outcomes and indicators related to the goals.
- Prioritize the strategies that will be undertaken to achieve the goals.

We value your participation in this process and hope you will be able to join us.

Council of Service Providers to the Homeless Focus Group Notes 11-3-2009

Attendees:

Kerri Spear (City of Champaign)
John Sullivan (A Woman's Place)
Kelly Hartford (City of Urbana)
Jen Gonzalez (City of Urbana)
John Schneider (City of Urbana)
Vanessa Elam (Champaign Unit #4 School District)
Sandy Carr (Austin's Place)
Emily Denis (Visitor/U of I student)
Beverly Baker (United Way of Champaign County)
Kristen Morris (Champaign-Ford Regional Office of Education)
Andy Kulczycki (Community Service Center of Northern Champaign County)
Jason Greenly (Mental Health Center/Times Center)
John Sullivan (Center for Women in Transition)
Jennifer Valade (Salvation Army)
Deana Landess (Cunningham Township)
Marianne Meeder (Business Coach)
Lisa Benson (Mental Health Center)
John Roska (Land of Lincoln Legal Aid)
Delores Sofranko (Daily Bread Soup Kitchen)
Aaron Smith (Homestead Corporation)

Topic A: Decent Housing – Needs Identified

- Web of services around housing issues needed
- Lack of family shelters
- Lack of emergency shelter space for all populations
- Lack of section 8 vouchers
- Lack of permanent housing for individuals
- Lack of family permanent supportive housing
- Increase the emergency shelter beds for women and intact families
- Transportation an issue
- Develop a crisis system for large emergency shelter needs (i.e. gateway)
- Teens need services, especially those ages 16-18 who have left home or been put out by a parent
- Need to provide job training and counseling assistance
- Provide emergency relocation assistance

- Earlier education efforts, especially middle schools
- Youth facility needed
- Centralized location for needs assessment, a one-stop place for services
- Single phone contact for emergency and social services
- Increased emergency shelters
- Expand unaccompanied youth services
- Rental assistance a big need
- Increase section 8 vouchers
- Educational and life skills training needed in the community
- Credit Counseling needed
- Emergency Relocation Assistance needed
- Prevention activities should be increased

Housing & Neighborhood Needs Focus Group Notes 11-4-2009s

Attendees:

Patty Smith (Housing Authority of Champaign County)
Keihly Moore (Eco-Lab)
Aaron P. Smith (Homestead Corporation)
Durl Kruse (Safe Haven & IMC)
Belden Fields (Cu Citizens for Peace & Justice)
Mark Miller
Todd E. Rent (Human Relations Officer – City of Urbana)
Janel Gomez (City of Urbana)
Jen Gonzalez (City of Urbana)
John Schneider (City of Urbana)

Topic A: Decent Housing (see attached worksheet)

- Spatial segregation an issue – need more mixed-income housing to reduce concentration of low-income persons
- Weatherization – implementation and education
- Rental Programs are needed – or find programs to reduce stress of homeownership
- Increase awareness of available affordable housing stock through the Tenant Union
- Increase the supply of affordable units by mandating or creating incentives for new housing development that makes developers invest in affordable housing.
- Bring back ADDI program – create similar program
- Increase Single Room Occupancy units to avoid affordability mismatch
- Family Service publishes a HELP Book (detailing how to contact social service agencies) – online version isn't always up to date
- Transitional Housing Program is limited – over 34 applicants and only 5 slots
- Need more supportive housing
- Not enough immediate assistance for families need housing ASAP
- More Tenant-Based Rental Assistance programs needed
- Lease Purchase Program no longer exists since Urban League closed its doors – what has replaced this?
- Foreclosure prevention still needed in the community
- Homelessness the most pressing issue at the moment – need immediate housing opportunities (Gateway issue)
- People receiving income less than 30% of Median Family Income are in the highest need. More housing is needed for them.

- More flexibility needed in housing programs in order to address the most current need in the community (i.e. homelessness)

Topic B: Suitable Living Environment

- Support neighborhood groups to encourage participation in government
- Increase awareness of available social service programs
- More neighborhood plans needed
- The HACC hopes to receive a ‘Moving to Work’ Program to ease up funding regulations and move forward with more housing opportunities
- Discrimination against the disabled has been an issue nationally – locally there is no way of ensuring that disabled persons are renting out accessible units.
- Updating property maintenance codes for energy efficiency would reduce cost burden on families – water heater blankets, for example.
- First contact for apartment availability – communication has fallen by the wayside on where accessible units are available.
- New standards are needed for HQS (Housing Quality Standards)
- Landlord Education is needed to inform them on TBRA and Section 8 options
- Housing Authority is currently administering Family Self-Sufficiency Programs (strategy 4I)
- City of Champaign a list of minority contractors – working with the University of Illinois to assist technical issues with these contractors
- Getting bonded as a contractor an issue as well – there are other options available that are less expensive.

Homeless Needs Focus Group Notes– Continuum of Care 11-6-2009

Attendees:

Darlene Kloeppe (CCRPC)
Michael Loschen (Village of Rantoul)
Cathy Luhrsen (DSC)
Susan Franklin (Department of Corrections)
Kristin Morris (Regional Office of Education)
Michael Fuqua (Salvation Army)
DeWayne Duskin (Salvation Army)
Karlo Marcelo (CCRPC)
Jen Gonzalez (City of Urbana)

Topic A: Decent Housing (see attached worksheet)

- Spatial segregation an issue – need more mixed-income housing to reduce concentration of low-income persons
- Weatherization – implementation and education
- Rental Programs are needed – or find programs to reduce stress of homeownership
- Increase awareness of available affordable housing stock through the Tenant Union
- Increase the supply of affordable units by mandating or creating incentives for new housing development that makes developers invest in affordable housing.
- Bring back ADDI program – create similar program
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- Family Service publishes a HELP Book (detailing how to contact social service agencies) – online version isn't always up to date
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- Need more supportive housing
- Not enough immediate assistance for families need housing ASAP
- More Tenant-Based Rental Assistance programs needed
- Lease Purchase Program no longer exists since Urban League closed its doors – what has replaced this?
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Topic B: Suitable Living Environment

- Support neighborhood groups to encourage participation in government
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- The HACC hopes to receive a 'Moving to Work' Program to ease up funding regulations and move forward with more housing opportunities
- Discrimination against the disabled has been an issue nationally – locally there is no way of ensuring that disabled persons are renting out accessible units.
- Updating property maintenance codes for energy efficiency would reduce cost burden on families – water heater blankets, for example.
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- New standards are needed for HQS (Housing Quality Standards)
- Landlord Education is needed to inform them on TBRA and Section 8 options
- Housing Authority is currently administering Family Self-Sufficiency Programs (strategy 4I)
- City of Champaign a list of minority contractors – working with the University of Illinois to assist technical issues with these contractors
- Getting bonded as a contractor an issue as well – there are other options available that are less expensive.

Youth and Social Services Focus Group Notes – e 11-16-2009

Attendees:

Janice Mitchell (USD 116)
Deborah McFarland (Don Moyer Boys and Girls Club)
Kelly Hartford (City of Urbana)
John Schneider (City of Urbana)
Jen Gonzalez (City of Urbana)

Identified Needs in the Community:

- Increased coordination between Champaign and Urbana jurisdictions.
- More funding for after school programs
- Funding for staff and more space at the Boys and Girls Club
- Service-Oriented learning opportunities for the University of Illinois students. Give them chances to work in the community and experience valuable work experience.
- Comprehensive list of social services provided is needed. Existing ones not up to date
- Focus on Southeast Urbana – greatest at-risk youth issues
- More Community Centers needed

Update on Current Resources in the Community:

- *Out of School Time* – low-income program for students needing after-school help with their homework, or a place to stay until a parent or guardian returns home. The program is separate from the School District, is voluntary, and focuses on middle school students. Allows for about 50 students, and those who join are able to continue with the program until they graduate high school or decide to leave. Participation costs \$25 per month.
- Don Moyer Boys and Girls Club – average number of children actively participating was 159 in November of 2009. Transportation after school is provided to students to the facility. The Social Work Program at the University of Illinois has an internship program for students to work in the community.
- The Human Services Council has a list of social service programs available.

APPENDIX II-B – COMMUNITY PARTNERSHIPS

Following is a *preliminary* list of community groups and cooperatives in which the Consortium participate.

Community Reinvestment Group

Mission Statement:

A group of non-profit organizations, credit unions, local municipalities, and full service financial institutions with Community Reinvestment Act requirements, working to promote affordable housing and community reinvestment in Champaign County.

Participating Agencies:

- BankChampaign
- Busey Bank
- Champaign County Association of Realtors
- Champaign County Regional Planning Commission
- City of Champaign
- City of Urbana
- Consumer Credit Counseling Service
- First Federal Bank
- First Mid-Illinois
- First Midwest Bank
- Hickory Point Bank
- Land of Lincoln Legal Assistance
- Main Street Bank & Trust
- Metanoia Centers, Inc.
- National City/PNC
- Parkland College
- Persons Assuming Control of their Environment (PACE), Inc.
- Regions Bank
- University of Illinois Employees Credit Union

Local Funders' Group

Participating Agencies:

- Champaign County Mental Health Board
- City of Champaign
- City of Urbana
- Community Foundation of East Central Illinois
- United Way of Champaign County
- City of Champaign Township
- Cunningham Township

Champaign County Community Services Board

Participating Agencies:

Champaign County Board
Champaign County Regional Planning Commission
City of Champaign
City of Urbana
Friends of Senior Services
Head Start Policy Council
Regional Office of Education
Village of Rantoul

United Way Needs Assessment (2005)

Mission Statement:

To improve people's lives by mobilizing the caring power of communities.

For further information about this organization, please refer to the website:
<http://www.unitedway.com>

Latino Partnership

Participating Agencies:

A Woman's Fund
Bank Illinois
Catholic Charities
Champaign Consortium
Champaign County Head Start
Champaign-Urbana Public Health District
City of Champaign
City of Urbana
Community Service Center
Crisis Nursery
Cultivadores
Family Service of Champaign County
PACE, Inc.
Planned Parenthood
Provena Behavioral Health
United Way
University of Illinois Extension
University of Illinois Child Care Resource Service
Urbana Free Library

Human Service Council

Mission Statement:

To enhance interagency coordination, cooperation and collaboration in the delivery of human services and to provide for an ongoing exchange of information that will improve the lives of those it serves.

Participating Agencies (to be updated):

Arthritis Foundation
Best Interest of Children
Books for Fundraising
Bowie Chiropractic
Center for Women in Transition
Champaign Consortium Illinois Employment & Training Center
Champaign County Christian Health
Champaign County Court Appointed Special Advocate (CASA)
Champaign County Mental Health Board
Champaign Regional Planning Commission School to Work
Champaign Urbana Area Project
Champaign-Urbana Special Recreation
Champaign-Urbana Tenant Union
Child Care Resource Services
Cunningham Township
Circle of Friends
City of Champaign
City of Urbana
Community Service Center of Northern Champaign County
Consumer Credit Counseling Service
Crosspoint Human Services
Cunningham Children's Home
Dayspring Ministry/Lighthouse
Department of Human Services—Division of Rehabilitation Services
Divorce Resource of Champaign Urbana
Family Info Center
Family Life Skills Learning Center
Family Service of Champaign County
Family Week 2004
Girl Scouts Green Meadows
Graciously Gracious
Greater Community AIDS Project
Housing Authority of Champaign County
Illinois State Board of Education—Emotional and Behavioral Disabilities
Junior League of Champaign Urbana
Land of Lincoln Legal Assistance
Latino Partnership
Life Strategies Institute
Lutheran Social Services
National Association of Mental Illness
Nikken, Inc.
Office of Equal Opportunity of University of Illinois
PACE, Inc.
Parkland College
Pavilion Hospital

Planned Parenthood
Provena Behavioral Health
Psychological Services Center
Restoration Urban Ministries
Regional Office of Education
Salt and Light
Single Parent Scholarship Foundation
The Salvation Army
Unit #4 Schools
United Way
University of Illinois Campus Recreation
University of Illinois Department of Social Work
University of Illinois Employee Assistance Program
University of Illinois Psychological Services
University YMCA
Urbana Adult Education

Continuum of Care

Mission Statement:

To organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency.

Participating Agencies:

A Woman's Place
Center for Women in Transition
Champaign County Regional Planning Commission
City of Champaign
City of Urbana
Crisis Nursery of Champaign County
Cunningham Township
Developmental Services Center
Eastern Illinois Foodbank
Family Services of Champaign County
Greater Community AIDS Project
Homestead Corporation
Housing Authority of Champaign County
Mental Health Board of Champaign County
Mental Health Center-Roundhouse
PACE, Inc.
Prairie Center Health Systems, Inc.
Regional Office of Education
TIMES Center
The Salvation Army
United Way of Champaign County
University of Illinois
Veteran's Administration
Village of Rantoul

Council of Service Providers to the Homeless

Participating Agencies:

Center for Women in Transition
Champaign-Urbana Public Health District
City of Champaign
City of Urbana
Community Services Center of Northern Champaign County
Cunningham Township
Family Services of Champaign County
Housing Authority of Champaign County
Mental Health Board of Champaign County
Mental Health Center-Roundhouse
A Woman's Place
More to be added....

PACE Homeownership Coalition

Mission Statement:

To identify eligible candidates and assist all people, regardless of their disabilities, in purchasing their own homes, promoting inclusion in community with the highest level of independence desired by people with disabilities.

Participating Agencies:

Busey Bank
Center for Women in Transition
Champaign Consortium
Champaign County Association of Realtors
City of Champaign
City of Urbana
Consumer Credit Counseling Service of Central Illinois
Cunningham Township
DHS-Division of Rehabilitation Services
Habitat for Humanity of Champaign
Housing Authority of Champaign County
Main Street Bank & Trust
Metanoia Centers, Inc.
National City
PACE, Inc.
Partnership Accounts for Individual Development (PAID)
Village of Rantoul

Housing Authority of Champaign County

Mission Statement:

To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.

Housing Action Illinois

Mission Statement:

To increase and preserve the supply of decent, affordable, accessible housing in Illinois for low-and moderate-income households.

For further information about this organization, please refer to the website:

<http://www.housingactionil.org>

Central Illinois Apartment Association

Mission Statement:

To promote and advance the general welfare of the rental housing industry; to encourage within the apartment industry an appreciation of the objectives and responsibilities of apartment owners and operators and providing adequate privately-owned housing; to promote the enactment and enforcement of local, state and federal laws beneficial to the apartment industry; to prepare and distribute useful information to members concerning operating practices and procedures; to advocate and promote the code of ethics designed to maintain a high professional standard and sound business methods; and to generally improve business conditions for the apartment industry in Champaign County, Illinois.

For further information about this organization, please refer to the website:

<http://www.ciapartments>



CHAMPAIGN-URBANA TENANT UNION
44 E. MAIN STREET, SUITE 208
CHAMPAIGN IL 61820
217-352-6220

Esther Patt 11-24-09

TESTIMONY FOR PUBLIC HEARING ON USE OF HOME AND CDBG FUNDS

Presented by Esther Patt, Director of Champaign-Urbana Tenant Union on November 24, 2009

For the last 15 years since local governments created the HOME Consortium, the funds received from the federal government have been used for a variety of housing programs – most of which create or upgrade housing for people who are considered low income by HUD definition, but whose incomes are high enough to afford rental housing in the private market without any government assistance. Please consider these facts:

- The most recent survey of homeless people conducted by the Continuum of Care in August 2009 found that on any one day in Champaign County at least 594 people are homeless and 358 of those people are children.
- The poverty rate in Champaign County rose from 11.7% in 2000 to 18.7% in 2008. Although people often point out that the poverty rate in Champaign County is inflated by the large number of university students in the county, students were approximately 22% of the county's total population in 2000 and remained 22% of county-wide population in 2008. That means poverty is on the rise and more people than ever before in our county cannot afford a place to live.
- Only 19% of all households in Champaign County with incomes below the poverty level receive any type of financial assistance with the cost of rent.

A top priority for preventing homelessness and for meeting the housing needs of people in our community should be to target most of the HOME funds and CDBG funds for housing programs that serve households with incomes below the poverty level. It is impossible for any family with income below the poverty level to find affordable rental housing in Champaign-Urbana unless the rent is subsidized. With 81% of these households receiving no subsidy, is it any surprise that so many households with children are homeless?

Please take a more careful look at the inventory of so-called "affordable" housing now available in Urbana and Champaign and find out how much it actually costs to rent the housing. Many of the apartments that are called "affordable" charge rents that are affordable only to households with annual incomes of at least \$28,000.00 for a two bedroom unit (close to 200% of the poverty level for a 2-person household) or incomes of at least \$32,000 for a three bedroom unit (close to 200% of the poverty level for a 3-person household).

Apartments at Prairie Green, Rainbow Apartments and 45 of the 70 apartments at the new Crystal View Townhomes in Urbana and, in Champaign, at Douglass Square, Oakwood Terrace and Towne Center are unaffordable to any household with annual income below \$28,000.00. A single head of household earning minimum wage would have to work at least 67 hours per week to afford a 2-bedroom apartment at any of these so-called low-income apartment complexes.

Even higher income is needed to afford some of the other programs funded in part by local governments such as the "Eco-houses" and Habitat for Humanity houses. These are worthy programs, but they do not provide any housing for people who cannot afford a place to live.

HUD defines "low income" as 80% of area median income and "very low income" as 50% of area median. These definitions might make sense when applied to home ownership programs, but when applied to rental housing, they are inappropriate. A household with income equal to 50% of area median earns enough money to afford private market rents without any government assistance. If a family earns 80% of area median income they can afford the highest rents on the market.

There is no need for one penny of government money to be spent on *rental* housing programs that target households with incomes from 50% to 80% of median income. And, while this income group does need help affording home ownership, the need for renters to own a home is not as serious as the need for homeless, near homeless and rent-burdened households to find rental housing that is affordable for them – especially when the households have children.

We encourage you to spend all of the HOME money and as much of the CDBG money as possible on housing programs specifically for households with incomes below 30% of area median income. That is the target population with the greatest need and recent data for Champaign County shows that the size of that population is growing.

**CITY OF URBANA & URBANA HOME CONSORTIUM
CONSOLIDATED PLAN FOR FISCAL YEARS 2010-2014
PUBLIC HEARING**

**Tuesday, November 24, 2009, 7:00 p.m.
Urbana City Council Chambers
400 South Vine Street, Urbana, Illinois 61801**

Minutes

Present: John Schneider, Jennifer Gonzalez, and Connie Eldridge, Community Development Services Department; Durl Kruse; Esther Patt, Champaign-Urbana (CU) Tenant Union; Katrin Klingenberg, Ecological Construction Laboratory (e-co lab); Belden Fields; Julie Watkins; Edward Bland, Jr., Housing Authority of Champaign County.

Community Development Commission members present: Fred Cobb, chairperson; Janice Bengtson; George Francis; Theresa Michelson; Brad Roof; Anne Heinze Silvis; Dennis Vidoni

Chairperson Cobb called the public hearing to order at 7:03 p.m.

He announced the purpose of this public hearing was to provide an opportunity for the public to provide input and make comments regarding the preparation of City of Urbana and Urbana HOME Consortium Consolidated Plan for Fiscal Years (FY) 2010-2014.

Notice of this public hearing was published on November 11, 2009 in the *Champaign-Urbana News-Gazette*.

Esther Patt, CU Tenant Union, requested the City of Urbana spend all HOME funds and as much Community Development Block Grant (CDBG) funds as possible on housing programs specifically for households with incomes at or below 30% of area median income (see attached copy of testimony).

Durl Kruse requested the City of Urbana phase out strategies that do not address the needs of extremely low income persons and focus on permanent affordable housing options for them (see attached copy of testimony).

Chairperson Cobb asked if Mr. Kruse wanted the City to do away with other programs. Mr. Kruse answered not all of them. He stressed considering current priorities and highest needs at this point in time in this community. A great need exists for the poorest of the poor.

Noting the CD Commission is not a taxing body, Commissioner Francis asked why Mr. Kruse didn't suggest the two cities raise property taxes to subsidize rents. Mr. Kruse noted it was not politically feasible for City Council to raise taxes to address this matter. Rather, he was suggesting the HOME and CDBG funds be used to meet housing needs, for example for a Tenant Based Rent Assistance (TBRA) Program.

Commissioner Roof wondered if Mr. Kruse was suggesting the City duplicate a Section 8 housing plan with CDBG and HOME funds. Mr. Kruse answered that Section 8 has a great waiting list and suggested the City supplement that list. Mr. Schneider mentioned the HOME Consortium Technical Committee's recent discussions on a TBRA Program. The City of Champaign has recently allocated funds for a TBRA Program to be administered by the Champaign County Regional Planning Commission (CCRPC). City of Urbana staff is also addressing this issue.

Commissioner Francis remarked that he was very sympathetic to the plight of these persons. Commissioner Vidoni thanked Ms. Patt and Mr. Kruse for bringing these issues to the attention of the CD Commission.

Belden Fields spoke in support of Ms. Patt and Mr. Kruse. He referenced a City of Champaign report on the pressing needs for shelter of extremely low-income persons. Mr. Fields suggested that some empty buildings in the Cities of Champaign and Urbana could serve as places for homeless persons to get shelter. One example was the City of Urbana's vacant building located at Washington Street and Philo Road. Issues such as location, availability of transportation and eminent domain were briefly mentioned.

Julie Watkins spoke in support of providing housing for extremely low-income persons and those who have lost jobs. Commissioner Francis remarked that the needs exceed available resources and asked if taxing bodies should raise taxes to address this. Ms. Watkins noted the Champaign voters did not support an increased tax levy for Champaign Township. As a citizen she is concerned on how the City sets priorities, and she supported the earlier speakers.

Commissioner Francis inquired about a "price tag" for the target population. Ms. Patt did not know the total dollar amount to help 7,000 households but suggested re-allocating federal funds as well as getting private sector to help. Referencing the upcoming agenda item to reallocate federal funds, Ms. Patt was not opposed to Ecological Construction Laboratory (e-co lab). However, those funds could be used for impoverished persons. Noting that very low income persons cannot afford e-co lab houses, Ms. Patt suggested rearranging priorities to consider homeless persons.

There was discussion on reallocation of funds. Ms. Patt said there is always unspent money and suggested those funds be spent on programs for extremely low-income persons. She questioned the income needed by persons to afford Kerr Avenue Development. Since the need is greater than the ability to address it, Ms. Patt suggested giving funds to the Housing Authority or the CCRPC for rent assistance. Commissioner Roof referenced the Department of Housing and Urban Development (HUD) regulations.

In preparing for the next five year Consolidated Plan, Ms. Patt said the CD Commission should consider how funds were spent to support past priorities. It should be a higher priority to provide larger amounts of funding for housing problems. The City of Urbana could duplicate its earlier project, Homestead Apartments in Urbana, to provide housing for single persons and/or families with children.

Chairperson Cobb closed the public hearing at 7:52 p.m.

Respectfully Submitted



Connie Eldridge, Recording Secretary

Attachments: Sign-in Sheet for November 24, 2009 Public Hearing
Esther Patt's Testimony for Public Hearing on Use of HOME and CDBG Funds
Durl Kruse Public Hearing Statement, November 24, 2009

**PUBLIC HEARING FOR THE CITY OF URBANA AND URBANA HOME CONSORTIUM
 7:00 PM, TUESDAY, NOVEMBER 24, 2009, URBANA COUNCIL CHAMBERS SIGN-IN SHEET**

- PROPOSED CONSOLIDATED PLAN FOR FISCAL YEARS (FY) 2010-2014
- COMMUNITY DEVELOPMENT COMMISSION MEETING TO FOLLOW

<u>NAME</u>	<u>ADDRESS</u>	<u>PHONE</u>	<u>ORGANIZATION</u>
John Schweida	400 S. Vine St U	384 2447	City of Urbana
Jan Gonzalez	400 S Vine St	384-2447	City of Urbana
Ann Kline	2007 S George Huff	228-2289	
Lithia Patt	44 E. Main Suite 208 ^{Ch. 61820}	352-6220	C-U Tenant Union
Katrin Klingenborg	110 S Race St STE 202	344-1294	e-co lab
Baldwin Fields	209 W. Pennsylvania	344-7265	
Jule Watkins	805 E Green	384-7333	
Connie Eldridge	400 S. Vine, Urbana	384-2447	City of Urbana
Edward Blane	205 W. Park, Champaign	378-7100	Housing Auth.
Patty Smith	205 W. Park, Champaign	378-7100	Housing Authority



CHAMPAIGN-URBANA TENANT UNION
44 E. MAIN STREET, SUITE 208
CHAMPAIGN IL 61820
217-352-6220

Esther Patt 11-24-09

TESTIMONY FOR PUBLIC HEARING ON USE OF HOME AND CDBG FUNDS

Presented by Esther Patt, Director of Champaign-Urbana Tenant Union on November 24, 2009

For the last 15 years since local governments created the HOME Consortium, the funds received from the federal government have been used for a variety of housing programs – most of which create or upgrade housing for people who are considered low income by HUD definition, but whose incomes are high enough to afford rental housing in the private market without any government assistance. Please consider these facts:

- The most recent survey of homeless people conducted by the Continuum of Care in August 2009 found that on any one day in Champaign County at least 594 people are homeless and 358 of those people are children.
- The poverty rate in Champaign County rose from 11.7% in 2000 to 18.7% in 2008. Although people often point out that the poverty rate in Champaign County is inflated by the large number of university students in the county, students were approximately 22% of the county's total population in 2000 and remained 22% of county-wide population in 2008. That means poverty is on the rise and more people than ever before in our county cannot afford a place to live.
- Only 19% of all households in Champaign County with incomes below the poverty level receive any type of financial assistance with the cost of rent.

A top priority for preventing homelessness and for meeting the housing needs of people in our community should be to target most of the HOME funds and CDBG funds for housing programs that serve households with incomes below the poverty level. It is impossible for any family with income below the poverty level to find affordable rental housing in Champaign-Urbana unless the rent is subsidized. With 81% of these households receiving no subsidy, is it any surprise that so many households with children are homeless?

Please take a more careful look at the inventory of so-called "affordable" housing now available in Urbana and Champaign and find out how much it actually costs to rent the housing. Many of the apartments that are called "affordable" charge rents that are affordable only to households with annual incomes of at least \$28,000.00 for a two bedroom unit (close to 200% of the poverty level for a 2-person household) or incomes of at least \$32,000 for a three bedroom unit (close to 200% of the poverty level for a 3-person household).

Apartments at Prairie Green, Rainbow Apartments and 45 of the 70 apartments at the new Crystal View Townhomes in Urbana and, in Champaign, at Douglass Square, Oakwood Terrace and Towne Center are unaffordable to any household with annual income below \$28,000.00. A single head of household earning minimum wage would have to work at least 67 hours per week to afford a 2-bedroom apartment at any of these so-called low-income apartment complexes.

Even higher income is needed to afford some of the other programs funded in part by local governments such as the "Eco-houses" and Habitat for Humanity houses. These are worthy programs, but they do not provide any housing for people who cannot afford a place to live.

HUD defines "low income" as 80% of area median income and "very low income" as 50% of area median. These definitions might make sense when applied to home ownership programs, but when applied to rental housing, they are inappropriate. A household with income equal to 50% of area median earns enough money to afford private market rents without any government assistance. If a family earns 80% of area median income they can afford the highest rents on the market.

There is no need for one penny of government money to be spent on *rental* housing programs that target households with incomes from 50% to 80% of median income. And, while this income group does need help affording home ownership, the need for renters to own a home is not as serious as the need for homeless, near homeless and rent-burdened households to find rental housing that is affordable for them – especially when the households have children.

We encourage you to spend all of the HOME money and as much of the CDBG money as possible on housing programs specifically for households with incomes below 30% of area median income. That is the target population with the greatest need and recent data for Champaign County shows that the size of that population is growing.

PUBLIC HEARING STATEMENT by Durl Kruse – NOVEMBER 24, 2009

It is time to reassess and readjust our community's Consolidated Plan and Annual Action Plan to reflect the critical housing needs that confront the poorest of the poor in our community. New strategies and approaches must be developed and incorporated into the new Consolidated Plan that will address the growing need for more affordable housing for people of extremely low income, those that earn less than 30% of the area median income, eg. \$13,150 to \$18,800.

Scott Olthoff, financial counselor at Salt and Light, stated in a recent N-G article that the number of Champaign County residents living in extreme poverty – defined as living at less than half the poverty line – was 12.2%, according to a study by the Heartland Alliance in Chicago.

Let's break that number down. 12.2% of 193,636 county residents equals 23,623 people living at less than Half the poverty line. For family of 4 = \$11,025, for 2 = \$7500

Yet, the primary emphasis in the current housing plan has been to: (read from page 3 of the executive summary for what Urbana proposes).

These are all arguably excellent programs. But do they reflect the greatest need and highest priorities regarding the current housing crisis in our community. I do not believe so.

It appears to me and many others, that the greatest and most immediate housing challenge facing our community is lack of affordable housing for those individuals and families who are of extremely low income - \$13,000 to \$19,000 a year.

Few if any of the current housing programs and strategies I listed above fully address this need. Few if any CDHO applications address this need. In fact almost all monies and current programs address those individuals who fall into the low and very low income categories, but not the extremely low income category.

When Gateway Suites closed this summer I was fortunate to have a conversation with a young mother and her two young daughters. She worked at Comfort Inn as a housekeeper for over two years and had never been paid more than minimum wage. I believe she stated she made about \$18,000 a year for the three of them to live on. At Gateway, they were paying \$200 a week to live in a single hotel room with a small refrigerator and microwave and all their possessions. She was not receiving any assistance to my knowledge, nor did she say she qualified for any housing assistance. In addition she had no personal savings, just living week to week on her paycheck. Imagine \$800 a week for that type of housing. For a year that comes to \$9600, approximately half of her income, simply because she couldn't afford an apartment.

HUD recommends that households should not pay more than 30% of income for rent and utilities. This woman and her two children are the face of the housing crisis in Champaign County. They are the people I am talking about, the extremely low income, 80% or less of the AMI that are not adequately accounted for in the Consolidated or Annual action plans.

Because of the paucity of CDHOs, it is unlikely that the community grant applications you are seeking will address this need. Instead you are likely to receive just a continuation of past strategies and programs.

So, what is the answer.

It appears to me that it is not the lack of housing options in our community, there are plenty of rental properties available, but rather the problem is one of affordability. I'm not sure constructing or encouraging the construction of more low income rental property will address the immediate problem. It would take significant time (years to build) and it would be extremely difficult to make such a housing endeavor profitable without subsidies anyway.

Therefore why not just develop a new rental assistance program designed and administered to serve ONLY those who qualify as extremely low income, those earning 80% or less of the AMI.

Remember the woman with the two children. According to HUD she should only pay 30% of her income or \$5400 on rent and utilities. She currently pays \$9600. If she could move into a two bedroom apartment for \$550 a month with \$160 of utilities, it would cost her \$710 a month or \$8520 a year.

What if there was a local Tenant Rental Assistance program that would pay the difference of \$3120 a year between the 30% of her income (\$5400 for housing) and the yearly apartment rate and utility cost of \$8520. Imagine the benefit, additional security, stability and improvement in quality of life for her and her two children.

That's roughly \$260 a month in housing assistance. \$140,000 could help 45 families a year. Can you think of a quicker, simpler way to begin helping the poorest of the poor with access to affordable housing?

Since it is unlikely a CDHO would apply to operate such a program, I ask, why can't local government pursue such an idea? Would it not be possible for the RPC to provide such a service if the cities of Champaign and Urbana would commit to such a program and allocate a portion of HOME and CDBG monies for this purpose?

It's time for the CDC to change course, phase out the marginal housing programs in the Annual Plan that don't address the immediate housing needs of the very poor in our community. A new strategy that begins to alleviate the crisis facing the extremely poor among us must be included in the 2010 Action Plan and 2010-2014 Consolidated Plan.

Will you take the initiative to get this started?

Please note, I am not talking about the housing needs of the homeless, the need for more temporary transitional housing, or an emergency housing fund. These too are critical housing needs, but I believe discussion of these topics have been ongoing between local governmental bodies and service agencies with some success.

I am focusing solely on permanent affordable housing options for those of extremely low income.

**CITY OF URBANA & URBANA HOME CONSORTIUM
CONSOLIDATED PLAN FY 2010-2014 &
ANNUAL ACTION PLAN FY 2010-2011
PUBLIC HEARING**

**Monday, January 4, 2010, 7:00 P.M.
Prairie School Library, 2102 East Washington Street, Urbana**

Minutes

Present: John Schneider, Kelly Hartford, Connie Eldridge, Community Development Services Department, City of Urbana; Sean Treat, Champaign County Regional Planning Commission (CCRPC); George Carlisle, John North, Durl Kruse. See attached sign-in sheet.

John Schneider called the meeting to order at 7:13 p.m.

Mr. Schneider reviewed how the Consolidated Plan and Annual Action Plan (AAP) set goals and priorities for Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. He provided a brief overview of the CDBG and HOME Programs, including explanation of the types of projects are eligible to receive funding under these programs.

John North, who is associated with five manufactured housing communities in the area, wanted to gather information for residents in those communities. He also suggested that perhaps his company could help provide affordable homeownership for low-income persons. Manufactured housing has a lower cost per square foot than other types of construction. Durl Kruse, who was also interested in this concept, asked about market interest and how Urbana could increase the amount of affordable housing.

Mr. Schneider discussed Department of Housing and Development (HUD) and local regulations for HOME and CDBG programs concerning land ownership, energy efficiency, and building code standards.

Mr. Kruse noted the need for rental assistance for lower-income persons. Mr. Schneider described how Champaign County's Tenant Based Rent Assistance (TBRA) Program is used in conjunction with the No Limits Program. Kelly Hartford mentioned other programs such as Shelter Plus Care (S+C), Supportive Housing Program (SHP), Homeless Families in Transition, and the Permanent Housing – Assertive Community Treatment (PH-ACT) Program. Sean Treat added information about Champaign County's Home Weatherization and Low-Income Heating Assistance Program (LIHEAP).

Ms. Hartford noted that local social service providers had received funding for the Homelessness Prevention & Rapid Re-housing Program (HPRP).

In response to Mr. Kruse, Mr. Schneider discussed the Urbana HOME Consortium's Community Housing Development Organizations (CHDOs). These not-for-profit organizations receive ??? percent of HOME Consortium funding to provide affordable housing.

There was discussion on the possibility of a manufactured housing company working with the CHDOs to quickly provide quality affordable housing.

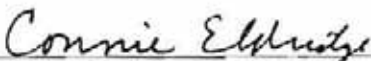
Mr. Kruse asked about CDBG Public Facilities funds being used for a community center. Mr. Schneider reviewed the past issues and noted there are two new neighborhood centers: one in Crystal View Townhomes and the Neighborhood Community Center on Main Street.

There was discussion on how to get input from diverse groups of persons. Mr. Schneider reviewed input from the Council of Service Providers to the Homeless, Continuum of Care, and Human Services Council. These groups are made up of social service agencies that work directly with clients.

George Carlisle expressed his support of the Consolidated Plan.

The meeting adjourned at 8:15 p.m.

Respectfully Submitted



Connie Eldridge, Administrative Assistant



NEIGHBORHOOD MEETING FOR THE CITY OF URBANA &
 URBANA HOME CONSORTIUM CONSOLIDATED PLAN FY 2010-2014
 & FY 2010-2011 ANNUAL ACTION PLAN



7 PM, MONDAY, JANUARY 4, 2010

PRAIRIE SCHOOL LIBRARY, 2102 E. Washington St, Urbana – SIGN-IN SHEET

<u>NAME</u>	<u>ADDRESS</u>	<u>PHONE</u>	<u>E-MAIL</u>
<u>George R. Carlisle</u>	<u>1304 E. Green</u>	<u>365-0419</u>	<u>george.carlisle@comcast.net</u>
<u>JOHN NORTH</u>	<u>P.O. Box 566 U. 61803</u>	<u>493-3329</u>	<u>RILEY.HOMES@SBCGLOBAL.NET</u>
<u>John Schneider</u>	<u>400 S Vine W</u>	<u>217-384-2447</u>	<u>enfile</u>
<u>Kelly Hartford</u>	<u>400 S. Vine, Urbana</u>	<u>328-8263</u>	<u>_____</u>
<u>Connie Eldridge</u>	<u>460 S. Vine, Urbana</u>	<u>384-2447</u>	<u>City of Urbana</u>
<u>Dwight Kline</u>	<u>2007 S George Hill Rd</u>	<u>328-2289</u>	<u>_____</u>
<u>Sean Treat</u>	<u>1776 E. Washington St., Urbana</u>	<u>328-3313</u>	<u>streat@ccrpc.org</u>
<u>_____</u>	<u>_____</u>	<u>_____</u>	<u>_____</u>
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**CITY OF URBANA & URBANA HOME CONSORTIUM
CONSOLIDATED PLAN FY 2010-2014 &
ANNUAL ACTION PLAN FY 2010-2011
PUBLIC HEARING**

**Tuesday, January 5, 2010, 10:00 A.M.
City of Urbana Council Chambers
400 South Vine Street, Urbana, Illinois**

Minutes

Present: Kelly Hartford, Jennifer Gonzalez and Connie Eldridge, Community Development Services Department, City of Urbana; Tami Tunnell, A Woman's Fund (AWF); Lisa Benson, Mental Health Center (MHC); Claudia Lennhoff, Grant Antoline, Anne Gargano, Champaign County Health Care Consumers (CCHCC); Joan Dixon, Community Foundation . See attached sign-in sheet.

Kelly Hartford called the meeting to order at 10:05 a.m.

Ms. Hartford stated the purpose for this public hearing was for the not-for-profit social service agencies to provide input on the proposed City of Urbana and Urbana HOME Consortium Consolidated Plan for Fiscal Years (FY) 2010-2014 and the Annual Action Plan (AAP) for FY 2010-2011. The Consolidated Plan sets goals and priorities for the next five years, while the AAP is the annual budget. Both documents are on the City's website. Notice of this public hearing was published in *The News-Gazette* on December 20, 2009.

Claudia Lennhoff, Executive Director of Champaign County Health Care Consumers, stated their agency works directly with consumers through its health hot line. CCHCC receives over 500 calls each month from citizens requesting help with health care and other needs, such as employment, food, etc. A large percentage of consumers are from Urbana. She discussed agency concerns.

A majority of clients need affordable dentist and/or health care. Because clients wait too long, their dental care becomes more expensive. Oral health affects a person's ability to work. Another issue is that Medicare does not cover dental services.

Access to health care specialists is a problem because local clinics such as Frances Nelson Health Center only provide primary care. Many clients need surgery and do not have insurance.

Medical debt is a major problem because local clinics may bar persons with large medical debt. Prescription assistance is a growing need because more people are losing their health care coverage. Adults with chronic diseases such as diabetes or high blood pressure or mental health issues such as depression often cannot afford their prescriptions. These difficulties prevent people from working.

Based on poverty rates and population, Champaign County has lower than expected rates of Medicaid. Because many residents are not aware of or are too overwhelmed to find social services in the community, CCHCC works with them to find health care, food stamps, Social Security Disability, etc. This is a very labor-intensive process.

Tami Tunnell, Executive Director of A Woman's Fund, noted their agency has received both Community Development Block Grant (CDBG) and Consolidated Social Service Funding (CSSF), and they appreciate the funding.

Lisa Benson, Mental Health Center, stated there is a need for more affordable housing options. Kelly Hartford noted the City has received comments indicating the need for another Single Room Occupancy (SRO) housing unit. Jennifer Gonzalez stated that the Urbana HOME Consortium was working to provide more Tenant Based Rent Assistance (TBRA) funds. Ms. Lennhoff agreed there was a need for a TBRA Program. Ms. Benson stressed the need to tie supportive services with rental vouchers. The aim is to help people gain skills to become self-sufficient.

Ms. Hartford announced that Grants Management Division will continue to accept written and e-mailed public comments on the Consolidated Plan and Annual Action Plan.

The meeting adjourned at 10:25 a.m.

Respectfully Submitted



Connie Eldridge, Administrative Assistant



**PUBLIC HEARING FOR THE CITY OF URBANA &
 URBANA HOME CONSORTIUM FY 2010-2014 CONSOLIDATED PLAN
 & FY 2010-2011 ANNUAL ACTION PLAN**
10:00 AM, TUESDAY, JANUARY 5, 2010
CITY COUNCIL CHAMBERS, 400 South Vine Street, Urbana – SIGN-IN SHEET



NAME	ORGANIZATION	PHONE NUMBER	E-MAIL
Jen Gonzalez	City of Urbana	384-2447	JMGONZALEZ@CITY.URBANA.IL.GOV
Grant Antoline	Champ Co. Health Care Consumers	217-352-6533	grant@healthcareconsumers.org
Lisa Benson	MHC	693-4627	lbenson@mhcenter.org
Claudia Lennhoff	Champ Co. Health Care Consumers	352-6533	claudia@shout.net
Kelly Hartford	City of Urbana	328-8263	kshartfo@city.urbana.il.us
Tami Turnbull	A Women's Fund	384-4462	turnell@awmfund.org
Joan Dixon	Community Foundation	359-0125	joandixon@cfeci.org
Anne Gargano	Champaign Health Care Consumers	352-6533	anne@healthcareconsumers.org
Connie Eldridge	City of Urbana	384-1302	cjeldridge@city.urbana.il.us

**CONSOLIDATED PLAN 2010-2014 & ANNUAL ACTION PLAN
2010-2011
PUBLIC HEARING**

Tuesday, January 5, 2010, 7 p.m.
City Council Chambers
400 S. Vine St Urbana, IL

Minutes

Present: John Schneider, Jen Gonzalez, and Janel Gomez (City of Urbana Community Development Services Department)

Miss Gomez, Mr. Schneider, and Miss Gonzalez were prepared to receive interested citizens at 7:00 p.m. Miss Gonzalez called the meeting to order at 7:05 p.m. Mr. Schneider passed out several handouts concerning the HOME Program, Consolidated Planning Goals, and CDBG funding. Mr. Schneider briefly explained the program and Consolidated Planning Process.

Belden Fields recalled the focus group meeting he had attended and asked about further information regarding prioritization of goals. He asked that the City prioritize the provision of decent housing for extremely low income residents. He noted the importance of goals 3, 5, and 6 on the handout provided. Mr. Fields stressed the need for social services in conjunction with housing for Very Low Income persons. He discussed homelessness in the community, including the estimates of homeless persons in a survey taken last January. He urged the City to be vigilant about addressing the needs of the most vulnerable. Mr. Fields suggested looking for facilities for emergency homelessness provision.

Mr. Fields also asked for the City to pursue close contact and cooperation with Safe Haven, a local community of homeless persons. Also, social service agencies are overwhelmed and need more accommodation for homeless women and families. He inquired about the Gateway Task Force, and Miss Gonzalez mentioned she would send Mr. Fields a list of emergency contact numbers.

Janice McAteer spoke about the First Call for Help and point of contact possibilities for homeless persons. Mr. Schneider discussed Single Room Occupancy requirements and noted the upcoming funding amendments for the Tenant Based Rental Assistance Program to be run by Champaign County. There was discussion on the Community Housing Development Organizations funded by the Urbana Consortium, including Homestead Corporation and E-co Lab.

Janice McAteer expressed gratitude for the assistance and support received from the City of Urbana thus far. As a recommendation for the Consolidated Plan she asked that disability needs be a higher goal and to be open to funding and housing persons with

disabilities. The perception that DSC has other funding sources is false; there are limited funding opportunities for disabled service providers.

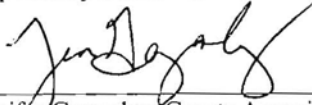
Reverend Holmes of Morning Star Church arrived.

Matt Torino had questions concerning health care and whether or not there were funding opportunities to help persons who cannot afford Medicare. He noted that public health options are limited. He also inquired about urban agriculture efforts in the community and whether HOME funds could be used to support those initiatives. Mr. Schneider noted that while those activities may not be eligible under the HOME Program, there are other grant sources available for community programs related to urban gardening. There was further discussion on the need for healthcare options in the community.

Reverend Holmes inquired about the transportation system for seniors in the community, and Mr. Schneider mentioned the MTD senior programs, as well as the reduction in annual bus passes which were incurred this year. The Reverend Holmes also asked about senior repair services and other grant programs, and Mr. Schneider discussed the Senior Repair Program, First Time Homebuyer Programs, and the Neighborhood Newsletter that describes those available programs.

Seeing no further comments, the public hearing was adjourned at 8:11 p.m.

Respectfully Submitted



Jennifer Gonzalez, Grants Associate



NEIGHBORHOOD MEETING FOR THE CITY OF URBANA &
 URBANA HOME CONSORTIUM FY 2010-2014 CONSOLIDATED PLAN
 & FY 2010-2011 ANNUAL ACTION PLAN
 7 PM, TUESDAY, JANUARY 5, 2010



~~Executive Conference Room~~, City of Urbana, 400 Vine St, Urbana – SIGN-IN SHEET

moved to

City Council Chambers

NAME

ADDRESS

PHONE

E-MAIL

Jen Gonzalez	400 S Vine Urbana	384-2477	JMGONZALEZ@CITY.URBANA.IL.US
Janel Gomez	400 S. Vine Urbana		jdgamez@city
Belden Fields	206 W. Pennsylvania	244-7225	a-fields@illinois.edu
John Schneider	400 S Vine, Urbana	384-2447	ce fel
Jamie McAteer	1304 W. Bradley Ave. Chp	356-9176	jmateer@dsc-illinois.org
Michelle T. ...	403 S Glover St	722-3316	mturino@gmail.com
Pastor Jimmie O. Holmes Sr.	1409 W. Eads, Urbana IL 61801	367-0444 or 5912	

**CONSOLIDATED PLAN 2010-2014 & ANNUAL ACTION PLAN
2010-2011
PUBLIC HEARING**

**Wednesday, January 6, 2010, 7 p.m.
Washington Early Childhood School Library
1102 North Broadway, Urbana, IL 61802**

Minutes

Present: Janel Gomez, Jen Gonzalez (City of Urbana Community Development Services Department) & Sean Treat (Champaign County Regional Planning Commission)

Miss Gomez, Mr. Treat, and Miss Gonzalez were prepared to receive interested citizens at 7:00 p.m. Miss Gomez called the meeting to order at 7:00 p.m. As there were no citizens present, the public hearing was adjourned at 7:15 p.m.

Respectfully Submitted



Jennifer Gonzalez, Grants Associate



NEIGHBORHOOD MEETING FOR THE CITY OF URBANA &
URBANA HOME CONSORTIUM FY 2010-2014 CONSOLIDATED PLAN
& FY 2010-2011 ANNUAL ACTION PLAN
7 PM, WEDNESDAY, JANUARY 6, 2010
WASHINGTON EARLY CHILDHOOD SCHOOL LIBRARY, 1102 N. Broadway Ave, Urbana
SIGN-IN SHEET



<u>NAME</u>	<u>ADDRESS</u>	<u>PHONE</u>	<u>E-MAIL</u>
JANEL GOMEZ	400 S. VINE ST. URB.	384-3278	jdgomez@city.urb.il.us
Sean Treat	1776 E. Washington St., URB	328-3313	streat@ccrpl.org
Jen Gonzalez	400 S Vine Urbana	384-2447	JMGONZALEZ@CITY.URBANA. IL.US

**CITY OF URBANA & URBANA HOME CONSORTIUM
CONSOLIDATED PLAN FY 2010-2014 &
ANNUAL ACTION PLAN FY 2010-2011
PUBLIC HEARING**

**Thursday, January 28, 2010, 7:00 P.M.
King School Library, 1108 West Fairview Avenue, Urbana**

Minutes

Present: John Schneider, Randy Burgett, Community Development Services Department, City of Urbana; James Harris, Dennis Vidoni, Bob Leach, Keihly Moore, Ayesha Johns. See attached sign-in sheet.

John Schneider opened the public hearing at 7:05 p.m.

Mr. Schneider reviewed how the Consolidated Plan and Annual Action Plan (AAP) set goals and priorities for Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. Mr. Schneider passed out several handouts concerning the HOME Program, Consolidated Planning Goals, and CDBG funding and an explanation of the types of projects that are eligible to receive funding under these programs.

There was brief discussion about the status of the development of the City-owned property on Kerr Avenue.

Bob Leach, President of United Citizens and Neighbors (UCAN), brought up questions/comments: (1) regarding the state of the economy and if it would help increase our Purchase/Rehab/Resale Program, (2) if a Rental Rehab Program may be initiated to help low income renters, (3) could federal funding be used for projects other than housing such as funding for a neighborhood garden, (4) concerns on where UCAN could hold their monthly meetings. Because of insurance requirements, it is difficult for them to find a place.

Mr. Schneider noted that available funding and staff time needed to administer other such projects could impact the ability to consider projects other than housing or public facility improvements. Also noted was that CDBG funds may be and have been used in the past for infrastructure, sidewalks, streets, lighting, public service agencies, and that a new water line had been installed in one of the parks for area benefit to residents (Community Garden). Concerning UCAN's monthly meeting space, Mr. Schneider noted that they may be able to coordinate with the Grants Management Division in order to use the City's insurance or to meet at the City Building.

Mr. Vidoni asked if there was a proposed location for a neighborhood garden, and the ensuing discussion revealed it may be best for the neighborhood association to inquire and coordinate efforts with the Park District to locate a suitable area before applying for CDBG funding.

Also discussed was the Access Grant Program and the Visitability Standards the City requires for new construction of affordable housing. Mr. Burgett explained that the City's Access Grant Program addresses housing barriers for individuals with disabilities in order to help them remain in their homes, such as ramp construction, grab bar installation, and visual and audible smoke/carbon monoxide detectors. The Visitability Standard requires that new construction of affordable housing assisted with the City's allocation of federal funds must meet Visitability Standards, which require at least one no-step entry into the unit, increased door width, bathroom access, etc.

Mr. Leach also brought up questions about affordable housing. Discussion followed that the non-profit housing organizations, e-co lab, Homestead Corporation, and Habitat for Humanity have all received funding and/or vacant lots to construct new affordable housing in Urbana. Also discussed was the new construction taking place at Crystal View and the fact that some of the units are complete and occupied. The new construction and infrastructure have enhanced the look of the neighborhood.

Mr. Leach asked about Division Street between Kerr Ave and the new construction of the road in Crystal View. Mr. Leach suggested that rebuilding Division Street between Kerr Avenue and Crystal View would further improve the neighborhood. This would include new road with curb and gutter and infrastructure, such as sewer line, sidewalks, etc.

The meeting adjourned at 8:20 p.m.

Respectfully Submitted



Randy Burgett, Housing Rehab Coordinator



NEIGHBORHOOD MEETING FOR THE CITY OF URBANA &
 URBANA HOME CONSORTIUM FY 2010-2014 CONSOLIDATED PLAN
 & FY 2010-2011 ANNUAL ACTION PLAN



7 PM, THURSDAY, JANUARY 28, 2010

KING SCHOOL LIBRARY, 1108 West Fairview Avenue, Urbana – SIGN-IN SHEET

<u>NAME</u>	<u>ADDRESS</u>	<u>PHONE</u>	<u>E-MAIL</u>
James Harris	508 E Michigan Ave #34	708-323-6272	harris32@illinois.edu
Dennis Vidoni	502 W. Michigan	217 367-7052	vidoni@shcglobal.net
John Schweiders	400 S Vine	217 384-2447	
Bob Leach	910 N BROADWAY?	217-344-9366	
Keshly Marc	206 S Brady Lane	217 344 1294	
Ayesha Johns	1312 N. Neil St.	847-7573395	
Randy Buzette	400 S. Vine	217-384-2373	

Eldridge, Connie

From: Schneider, John
Sent: Tuesday, December 22, 2009 12:15 PM
To: Eldridge, Connie; Gomez, Janel; Gonzalez, Jennifer; Hartford, Kelly
Cc: Burgett, Randy
Subject: FW: spending grant funds

Written Comments For AAP Con Plan Record

From: Ellen Plummer [mailto:neep840@gmail.com]
Sent: Tuesday, December 22, 2009 11:31 AM
To: Schneider, John
Subject: spending grant funds

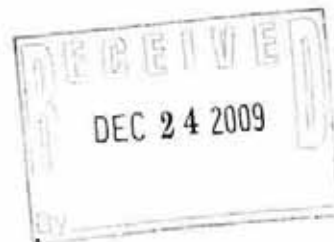
May I offer a suggestion for spending grant money...Fair housing...we who live in areas who were lastly incorporated do not have street lighting. We suffer, as home owners, the "crimes" of those who walk our street and think it is O.K. to destroy property. I found a white picket plastic fence post in my front bushes today. It belonged to a fence two houses away where several posts have been maliciously broken off! My neighbor has had a car front window "kicked" in and broken. We live between two housing developments that people seem to migrate between at all hours of the night. IF we had street lighting it would be a safer place to live! The police tell us to turn on our front porch lights for security.... I pay dearly for lights on every night. Many on our street are living alone! Please consider some type of street lighting for Lantern Hill Drive. We need it!!!!!!

Ellen Plummer



From the Desk of Retired Pastor Ronald Baker, Sr.

Retired Pastor Ronald Baker Sr.
910 W. Wascher Drive
Urbana, IL 61801
217-328-5157
Email: rbs1947@yahoo.com



Mr. John Schneider
City of Urbana
400 South Vine Street
Urbana, IL. 61801

RE: Current Programs

Hello John,

All of the proposed current programs are good. I have always been of the opinion that there should be no homeless persons in America! Improving infrastructure is important also. The Vine Street Underpass Flooding Problem has been addressed, sidewalks replaced, and roads repaired.

I would like to see one of the main thoroughfares into the world-class U of I repaired ASAP. The grates and streets at the intersection of Lincoln and University have been in disrepair for at least a year! I have complained to the engineer in Decatur and to my Councilman, Mr. Lewis. No action has been taken!

Rev. Ronald Baker Sr.

Rev. Ronald Baker Sr.
3rd Ward Citizen
December 22, 2009

January 6, 2010

JAN 11 2010

To : Mr. John Schneider
Grants Management Division

RE: City of Urbana & Urbana HOME Consortium Consolidated Plan for Fiscal Years (FY) 2010-2014 and the Annual Action Plan (AAP) for FY 2010-2011

On behalf of the BFH, INC Foundation we would like to share our input regarding community needs in preparing the City of Urbana & Urbana HOME Consortium Consolidated Plan for FY 2010-2014.

When preparing the Consolidated Plan please consider the following areas that need to be addressed in our community:

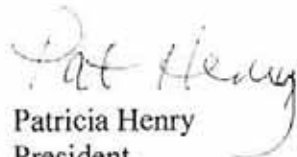
- **Technical Support and operating funds for potential and new Chdos** – It is vital for new CHDOs to receive assistance for operating funds and technical support in this tough funding era. It is also important that the cities and consortium work with existing and new organizations to assist them in becoming a Chdo. It's hard for a new or potential Chdo to demonstrate services when there are little or no operating funds. Assistance needs to be provided to "mentor" potential new Chdos while they go through the process of becoming a certified Chdo.
- **Budgeting & Credit Counseling** – Funding should be provided in the consolidated plan for housing and credit counseling. Due to the recent economy it is harder for people especially low income, residents to purchase and maintain homeownership. Providing education in budgeting and credit counseling is essential if we are to promote homeownership and sustainability in our community.
- **Homebuyer's Assistance Program**- It is vital that programs and funding be established in the consolidated plan to provide down payment assistance for resident at or below 80% of the MFI in our community. Lenders have drastically reduced programs for down payment assistance to homebuyers. This has impacted potential homebuyers in the 80% or below MFI because this is the group of people that are most in need of the down payment programs.
- **Housing & Services for the Formerly Incarcerated** – Our community currently has limited if any services to address the housing and employment needs of the formerly incarcerated. Our community will fill the impact if services are not provided for this group of people. Currently there are very limited options as it pertains to decent affordable housing for the formerly incarcerated individuals. Without some type of assistance these individuals will become homeless and eventually stray back to a life of crime in our community. Programs & services need to be established to address the needs of these individuals.
- **Home Maintenance for Homeowners & Seniors** – Programs need to be developed to address emergency and neighborhood concerns regarding housing

stock that could lead to the decline of neighborhoods. Seniors need assistance in maintaining homes due to fixed income and limited resources. Existing homeowners are struggling as many have credit issues and cannot obtain financing to make housing repairs. Again many of the residents affected are resident that are 80% or below the MFI in our community. In order for community neighborhoods to remain in a safe and decent condition programs and funding must be provided to assist residents at 80% or below the MFI.

BFH, Inc Foundation is a fairly new organization in Champaign County; however it has been in existence since 1992 providing serves in the areas of children and family literacy programs, mentorship programs and community support initiatives.

BFH Inc Foundation is focused and committed to providing services in Champaign County in the areas of housing, employment, budget and credit counseling and home maintenance. The BFH Inc Foundation's goal is to work with the Cities of Champaign & Urbana and HOME Consortium in the FY 2010-2014 to provide services and address the concerns listed above to help our community.

Respectfully submitted,

A handwritten signature in cursive script that reads "Pat Henry". The signature is written in dark ink and is positioned above the printed name.

Patricia Henry
President
BFH, Inc Foundation

Eldridge, Connie

From: Eldridge, Connie
Sent: Thursday, January 28, 2010 12:49 PM
To: 'Dennis Roberts'
Cc: Schneider, John
Subject: RE: HOME Consortium Consolidated Plan/ public input session

Thank you for your comments.
Connie

From: Dennis Roberts [mailto:roberts1@uiuc.edu]
Sent: Thursday, January 28, 2010 11:51 AM
To: Eldridge, Connie
Cc: Dennis Roberts; Schneider, John
Subject: Re: HOME Consortium Consolidated Plan/ public input session

Connie,

I am not able to make the last public meeting tonight at King School which will take comments, so I want to make official comment here via email to contribute to the discussion on the City of Urbana's HOME Consortium Consolidated Plan FY 2010-2014 and the Annual Action Plan FY 2010-2011.

This is a time of great economic stress for many families and individuals in the Urbana and Champaign County community. I feel it is very important to support those service providers and programs which most directly support Urbana's citizenry. I hope the Action Plan will incorporate in its goals many of the priorities concerning shelter and support I feel should be foremost in the City's goals.

It is my goal to promote the creation of Neighborhood Community Centers for the benefit of residents of this city. I feel, in these times of economic downturn, that we need to think about establishing community centered, neighborhood centered places where citizens can receive supportive programs and enrichment opportunities to survive these difficult economic times. There has been a discussion of creating localized Community Centers before in Urbana, notably in the King School Neighborhood. The creation of these centers would provide a focal point for citizen interaction, youth program delivery, and adult enrichment opportunities. It is my hope that the City will step forward and become proactive in creating these Community Centers and to operate them in partnership with the service providers of the community much as the Don Moyers Boys and Girls Club did at Lakeside Terrace or that was provided at the Urbana High School with the creation of a student health clinic. I feel there are opportunities to grow this effort and bring greater stability to certain neighborhoods in our community. I have heard from various service providers that they would welcome the opportunity to work and deliver programs in such centralized facilities, and currently there are huge funding opportunities to assist in this goal.

Therefore I especially encourage the support of those programs brought to the City by service providers which offer the community:

Relating to Housing and Shelter:

- 1) An increase in affordable housing units for the lowest income groups in the community
- 2) Exploration of inexpensive temporary affordable shelters for the homeless.

- 3) City sponsorship (partnering with the University School of Urban Planning and Design Department and county organizations and builders) to design and develop individual modular shelter configurations with communal bathrooms, laundry, and kitchen facilities, as a model for temporary housing in the County
- 3) Use of solar or wind power, insulation, and passive solar construction to make new homes and temporary shelter stations truly effective and cost saving
- 4) Establish local Community Centers in or near economically challenged neighborhoods of our community to better provide services to that community

Relating to Human Services:

- 1) Adult job placement and re-training
- 2) Youth training and mentoring in the construction trades
- 3) Family health and welfare assistance and training
- 4) Enrichment activities for youth (music, creative arts, writing skills, sports, and sciences)
- 5) Computer skills workshops and accessibility programs
- 6) Self respect and mental health programs
- 7) Literacy programs for all citizens
- 8) Food supply programs and family sustainability support for area families
- 9) Day Care assistance for working parents

I hope the programs and goals listed City Consolidated Plan will focus on addressing these priorities.

Dennis Roberts
Ward 5 Alderman

On Jan 28, 2010, at 9:22 AM, Eldridge, Connie wrote:

Just a reminder that the last Neighborhood Meeting will be held tonight at the King School Library. The purpose is to receive citizen input regarding community needs for the City of Urbana and Urbana HOME Consortium Consolidated Plan FY 2010-2014 and the Annual Action Plan FY 2010-2011.

Connie Eldridge

Grants Management Division

City of Urbana

400 South Vine Street, Urbana, IL 61801

Phone: 217-384-2447

FAX: 217-384-2367

e-mail: cjeldridge@city.urbana.il.us

IV. Goals, Strategies and Activities

Goals, Strategies and Activities to Address Local Funding Priorities and Community Need

Goal 1: Provide decent affordable housing opportunities for low- and moderate-income households

Strategy: Increase supply of affordable housing available to low and moderate income households.

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.

Activity: Support new construction for homeownership sponsored by CHDOs and other nonprofits.

Activity: Support new construction of affordable rental units sponsored by CHDOs and other nonprofits.

Activity: Support and provide guidance for for-profit developers building new affordable renter and owner units.

Activity: Support construction of new affordable rental units through LIHTC, in compatible areas,

Activity: Encourage the development of non-profit housing development organizations eligible for CHDO status.

Strategy: Expand homeownership opportunities for low and moderate income households.

Activity: Support and encourage homeownership education programs.

Activity: Support the Housing Authority of Champaign County's Section 8 Homeownership program.

Activity: Support the development of local Lease Purchase Programs.

Activity: Directly encourage homeownership through DP assistance programs such as the American Dream Downpayment Initiative, and programs funded with Private activity bond funds.

Activity: Develop new down-payment assistance programs for low-income buyers.

Goal 2: Address barriers to obtaining affordable housing

Strategy: Address issues faced by certain special populations, such as seniors and individuals in need of supportive service/ substance abuse treatment.

Strategy: Partner with other municipalities and agencies in the Consortium area to area to complete a housing needs study that will identify gaps in the housing stock, including an analysis of current housing availability and a projection of future housing needs.

Strategy: Provide assistance for affordable permanent housing for persons with targeted disabilities.

Strategy: Support efforts to increase accessible and visitable housing units for persons with disabilities

Activity: Encourage housing developers to include visitability/accessibility measures in new construction efforts.

Activity: Access Grants: Provide grants for approximately 25 low-income residents over a five-year period to increase the supply of accessible and visitable housing.

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.

Activity: Education and training opportunities, which focus on eliminating barriers to affordable housing, will be encouraged.

Activity: Encourage the Urbana Human Relations Division, the Building Safety Division, and PACE, Inc. 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.

Activity: Support tenant advocacy and educational efforts by agencies such as the C-U Tenant Union.

Activity: Encourage landlord and community group distribution of information in multiple languages to help overcome language and/or cultural barriers.

Activity: The City could consider undertaking a discrimination-testing program to obtain preliminary results to determine if further programs are necessary.

Goal 3: Preserve and improve supply of affordable housing as a community resource.

Strategy: Continue and expand city's repair and rehab programs.

Activity: Sr. repair: Provide home repair service for approximately 175 very 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.

Activity: Emergency Grants: Provide emergency repair service for approximately 55 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.

Activity: Whole House Rehab: Provide loans and grants for major home improvements for low-income homeowners to approximately 25 households over the next five years.

Activity: GLO (if funding is available): Provide lead hazard reduction for approximately single family residences over the next five years, in coordination with the Champaign-Urbana Public Health District and the Illinois Department of Public Health.

Activity: Purchase Rehab 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.

Activity: Acquisition-Rehab: Provide funds for down payment and rehab to low-income homebuyers to purchase and rehab properties that may be in need of repair.

Strategy: Support and encourage home maintenance programs.

Activity: Encourage counseling and educational opportunities and resources, which teach homeownership maintenance skills.

Goal 4: Work with Housing Authority of Champaign County (HACC) to improve conditions for residents of public housing.

Strategy: Promote substantial upgrading of the living environment for residents of Urbana public housing, particularly family units.

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 Section 8 rent subsidies .

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.

Strategy: Encourage the Housing Authority of Champaign County to increase the earning potential of extremely low-income households.

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.

Strategy: Encourage the Housing Authority of Champaign County to follow a similar process and design as the Burch Village and Lakeside Terrace redevelopment projects for the demolition or redevelopment of any other Public Housing units.

Goal 5: Support community efforts to provide services and training for low- and moderate-income residents.

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, perhaps by developing a centralized process to contact pharmaceutical companies with requests for donations of medicines.

Strategy: Encourage appropriate area social service agencies to expand recreational, educational, and cultural opportunities and alternatives for very low-income youth and young adults

Strategy: 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.

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.

Strategy: Support efforts by local service providers to area youth to increase supportive services available to at-risk youth.

Strategy: Encourage existing childcare facilities to expand services to late night/overnight and weekend hours.

Strategy: Support development of a program(s) by areas agencies to provide transitional housing services and/or foster care to teen parents of young children.

Strategy: Encourage current and newly created companies to hire low-income persons by providing public incentives linked directly to hiring local residents.

Strategy: Support agencies that provide services to victims of domestic violence

Goal 6: Provide Support for existing agencies delivering services to homeless individuals and families and encourage the expansion of local services to meet community homeless needs.

Strategy: Support the existing network of local homeless services.

Activity: Continue to provide leadership and support of Continuum of Care.

Activity: Provide support to emergency and transitional shelters through Consolidated Social Service Pool fund allocations.

Strategy: Improve and expand the existing network of local homeless services.

Activity: Support and encourage local efforts to acquire additional grant funding.

Activity: Support accurate and comprehensive data management through the Homeless Management Information System (HMIS) and annual surveys.

Activity: Encourage and support the expansion of transitional housing for women and children.

Activity: Encourage development of emergency shelter services or transitional housing for homeless two-parent households with children.

Activity: Encourage development of transitional living facilities for adults and youth with substance abuse issues.

Activity: Encourage the development of a shelter facility to provide emergency services for elderly persons who are victims of domestic violence.

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.

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.

Activity: Participate in the Urbana-Champaign Continuum of Care, Council of Service Providers to the Homeless, Supportive Housing Program.

Strategy: Take steps to stabilize households at risk of homelessness.

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.

Activity: Work with regional group to provide information and a support network in the case of a need for emergency relocation of residents of multifamily apartments when utilities are disconnected.

Activity: Support programs offering permanent housing solutions for low and extremely low income households (see Goal 1)

Activity: Support educational services including financial literacy, homeowner education and debt management.

Goal 7: Support efforts to reduce the exposure of young children to lead-based paint hazards in their homes

Strategy: Coordinate public and private efforts to reduce lead poisoning hazards and protect young children

Activity: Encourage Private Funding

Activity: Expand Childhood Testing

Activity: Prevention Education

Strategy: Reduce lead-based paint hazards in residential housing, particularly homes occupied by young children

- Activity:** Lead Assessment in Housing Assistance Programs
- Activity:** Preserve and Expand Funding for Lead Hazard Reduction Activities
- Activity:** Temporary Relocation of Occupants during Lead Hazard Work
- Activity:** Lead Contractor Incentives
- Activity:** Distribution of Lead Contractor List

Goal 8: Support infrastructure improvements in Urbana’s Community Development Target Area

Strategy: The majority of CDBG funds will be targeted toward improvements in and services to the City's Community Development Target Area.

Strategy: The City shall allocate to its designated Community Development Target Area its proportionate 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.

Goal 9: Preserve and support Urbana’s neighborhoods as vibrant places to live.

Strategy: Identify and encourage or assist in removal of blighting and deteriorated structures from neighborhoods.

Activity: Perform regular surveys of City to identify deteriorated housing and accessory structures that need to be addressed either through repair or removal.

Activity: Using CDBG funds, clear dilapidated accessory structures such as sheds and garages from income qualified owner-occupied properties

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.

Activity: Using HOME and/or CDBG funds 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.

Strategy: Explore the creation of a Neighborhood Revitalization Strategy for low-income Urbana neighborhoods.

Strategy: Clearly identify and document designated Brownfields and seek additional funding sources to alleviate same.

Strategy: Through its Neighborhood Organizations, the City will support development of private non-profit organizations to deliver programs on the neighborhood level.

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.

Table 2C

Summary of Specific Housing/Community Development Objectives

Jurisdiction	Specific Objective	Performance Measure	Expected Units	Actual Units
Urbana HOME Consortium	Affordable Housing: Rental			
	Small Related Households – 0-30%MFI		58	
	Small Related Households – 31-50%MFI		43	
	Small Related Households – 51-80%MFI		18	
	Large Related Households – 0-30%MFI		30	
	Large Related Households – 31-50%MFI		27	
	Large Related Households – 51-80%MFI		10	
	Elderly Households – 0-30%MFI		60	
	Elderly Households – 31-50%MFI		31	
	Elderly Households – 51-80%MFI		8	
	All Other Households – 0-30%MFI		36	
	All Other Households – 31-50%MFI		21	
	All Other Households – 51-80%MFI		16	
	Affordable Housing: Owner-Occupied			
	All Households Types – 0-30%MFI		342	
All Households Types – 31-50%MFI		261		
All Households Types – 51-80%MFI		270		
City of Urbana	Community Development - Infrastructure			
	Hartle, Matthews Ave & Division street improvements			
	CT 53 Streetlight Reconstruction			
	Neighborhood Sidewalks			
	Kerr Suvdivision infrastructure			
	Community Development – Public Facilities			
	Explore Neighborhood Revitalization Strategies.			
Identify potential Brownfields and pursue additional funding for redevelopment.				
City of Urbana	Support the development and expansion of community groups through the Neighborhood Organization Grants.			
	Alleviate slum and blight conditions through the purchase of deteriorated properties and the clearance and/or redevelopment of the same.			
	Comm. Dev. – Public Service			
	Support local agencies providing services to the homeless through Consolidated Social Service Funding			
	Sponsor Transitional Housing for Homeless Families Program			
	Comm. Dev. – Economic Development			

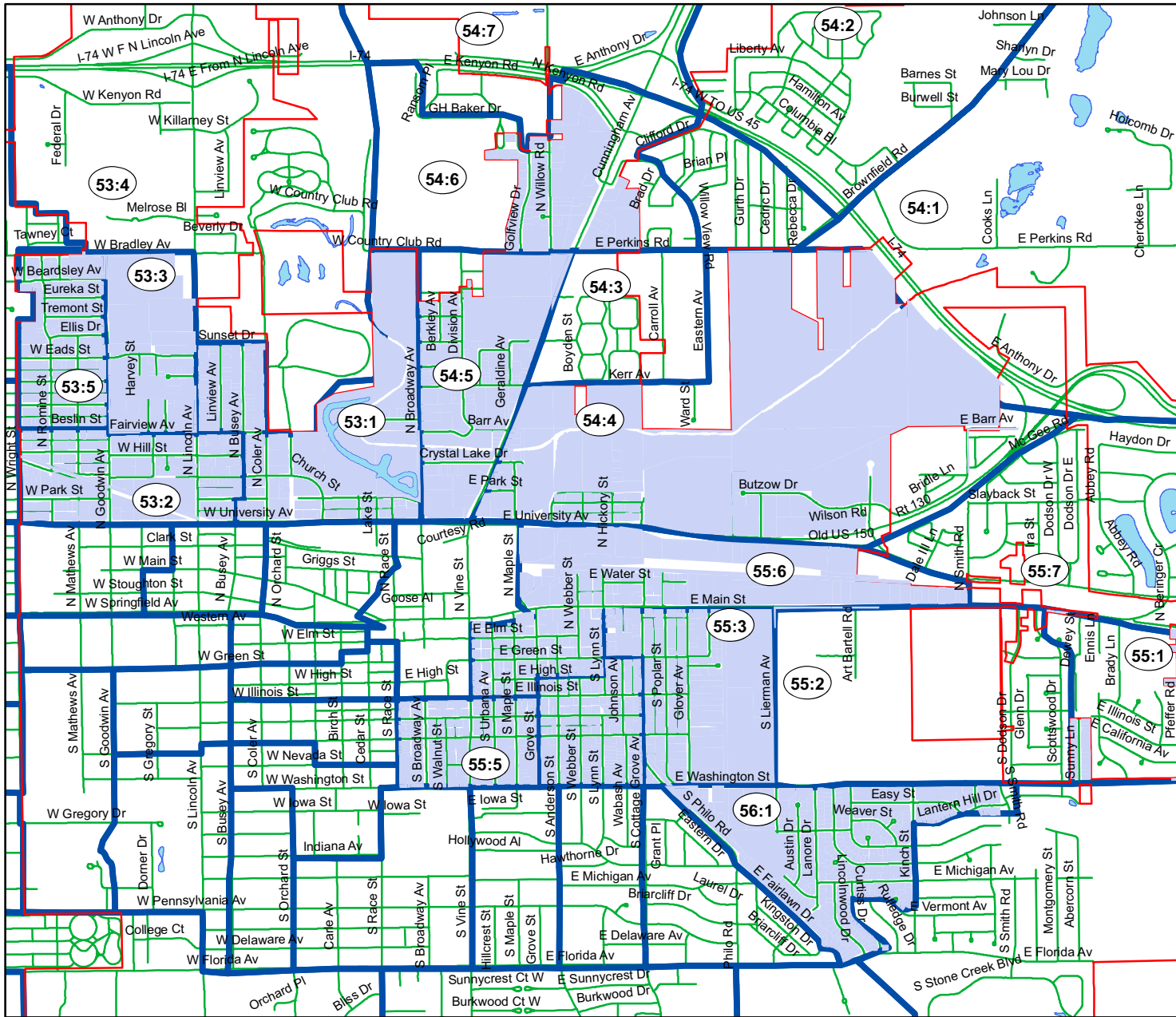
Lincoln Ave. extension			
Windsor Rd. expansion			
Boneyard Creek flood control system repairs and improvements			
Florida Ave. extension			
Route 45 and Anthony Dr. connection			
Rt. 130 and Interstate 74 connection			
Downtown Redevelopment Initiative			
Philo Rd. Business District Initiative			
Frasca Industrial Park Development			
East Urbana Industrial Park Development			
Anti-Poverty/ Special Needs			
Encourage and support local agencies providing assistance to low-income persons for out-of-pocket medical, prescription and psychological expenses.			
Encourage local agencies to expand recreational and cultural opportunities for low-income youth.			
Support expansion of job training programs.			
Support area providers of services to low-income elderly persons.			
Support the expansion of supportive services for at-risk youth.			
Support development of transitional and/or supportive housing services for teen parents.			
Encourage local companies to hire low-income persons by providing public incentives linked to hiring local residents.			
Encourage the expansion of childcare services to include night/overnight and weekend hours.			

V. Projects Table

VI. Maps

Map 1: Community Development Target Area

Approved July 1, 2005
Urbana City Council



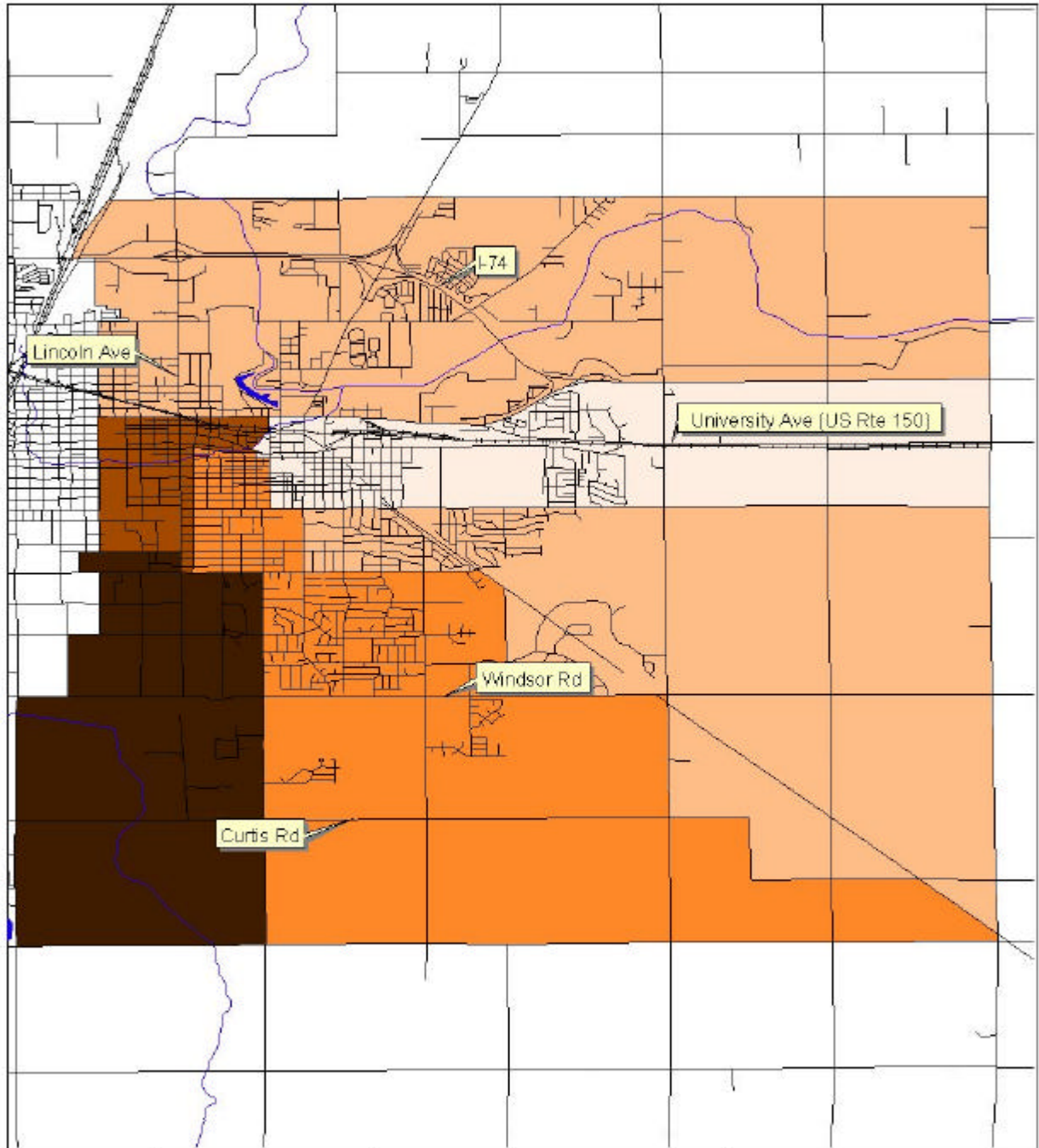
CENSUS TRACT	BLOCK GROUP	LOW MOD INCOME%
53	1	64.1%
53	2	87.4%
53	3	81.0%
53	5	76.7%
54	4	79.3%
54	5	68.7%
54	6	51.5%
55	1	91.9%
55	3	69.5%
55	4	39.4%
55	5	48.1%
55	6	61.0%
56	1	58.7%

* Based on Census 2000 Data

Legend

- Urbana Corporate Boundary
- Roads
- Lakes
- CD Target Area
- Census Block Group Boundary
- 55:1
Census Tract 55
Block Group 1

Asian Population by Census Tract

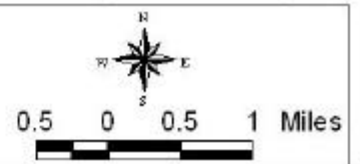


Grants
Management
Division

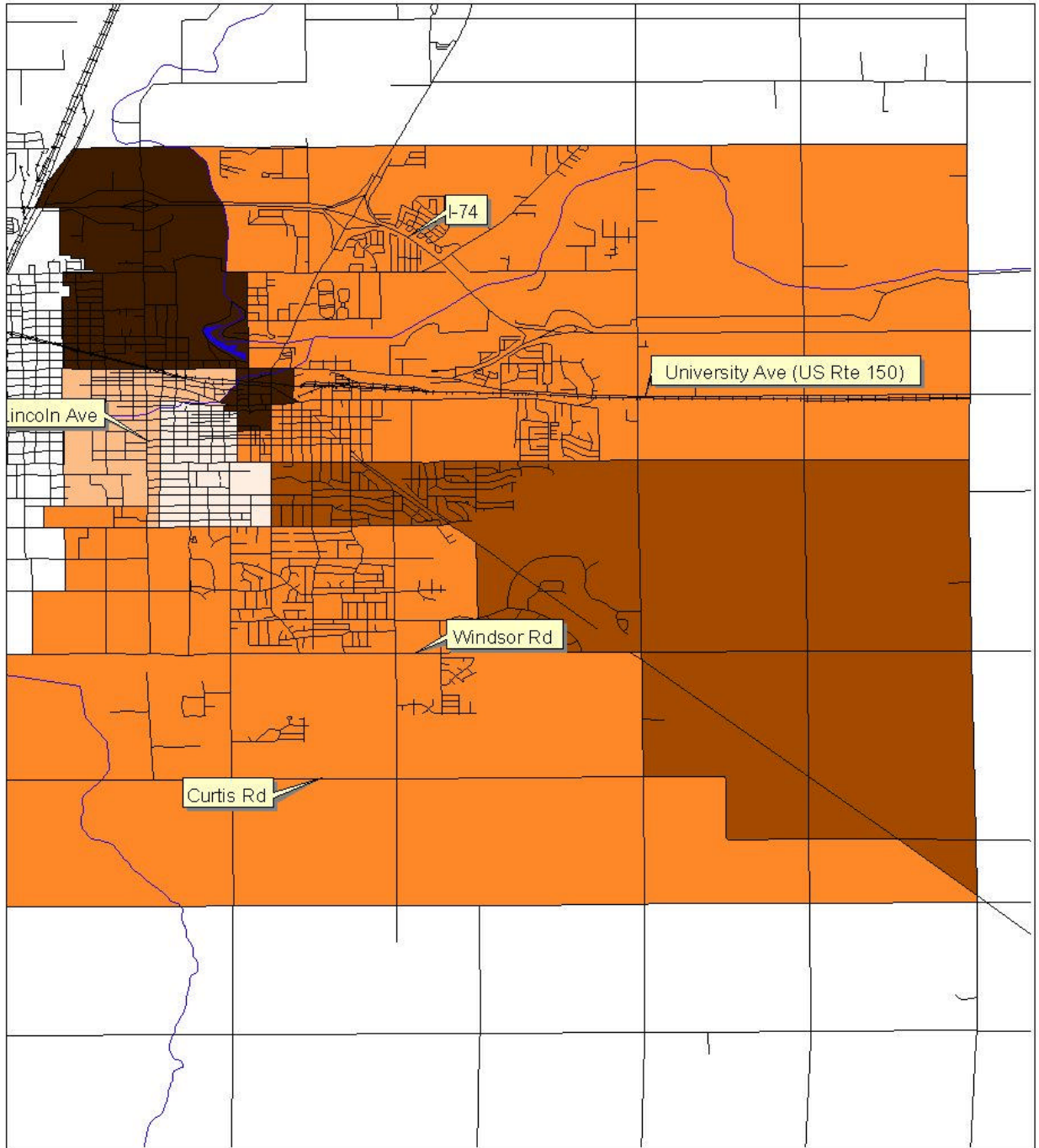
- Railroad
- Roads
- Rivers
- Lakes

Asian Population (%)

- 0-3%
- 3-6%
- 6-8%
- 8-31%
- 31-40%



African American Population by Census Tract

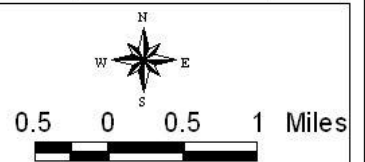


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Management
Division

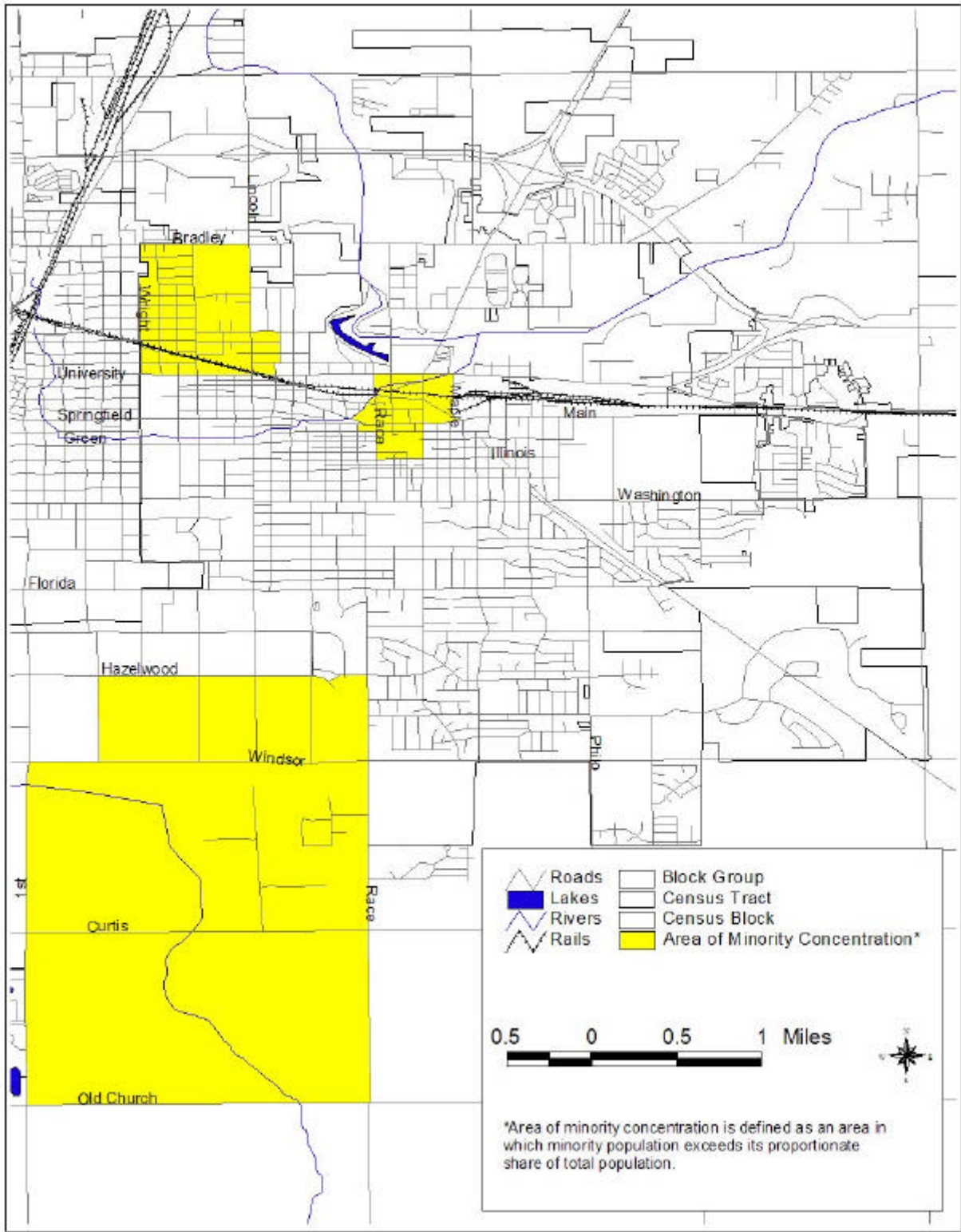
- Railroad
- Roads
- Rivers
- Lakes

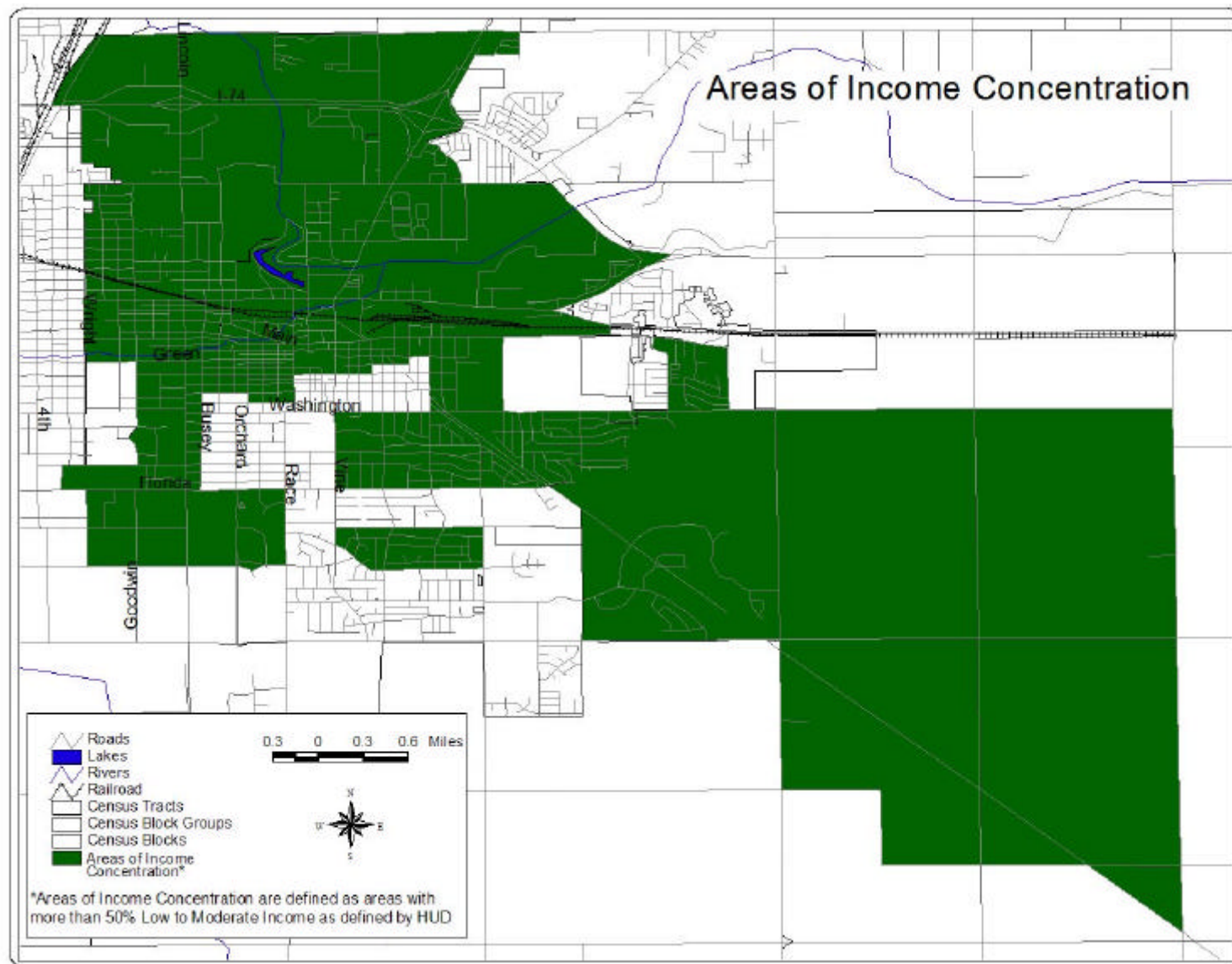
African American Pop(%)

- 0-2%
- 2-7%
- 7-12%
- 12-18%
- 18-59%

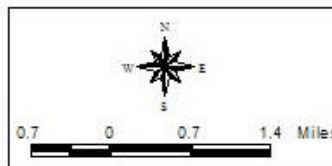
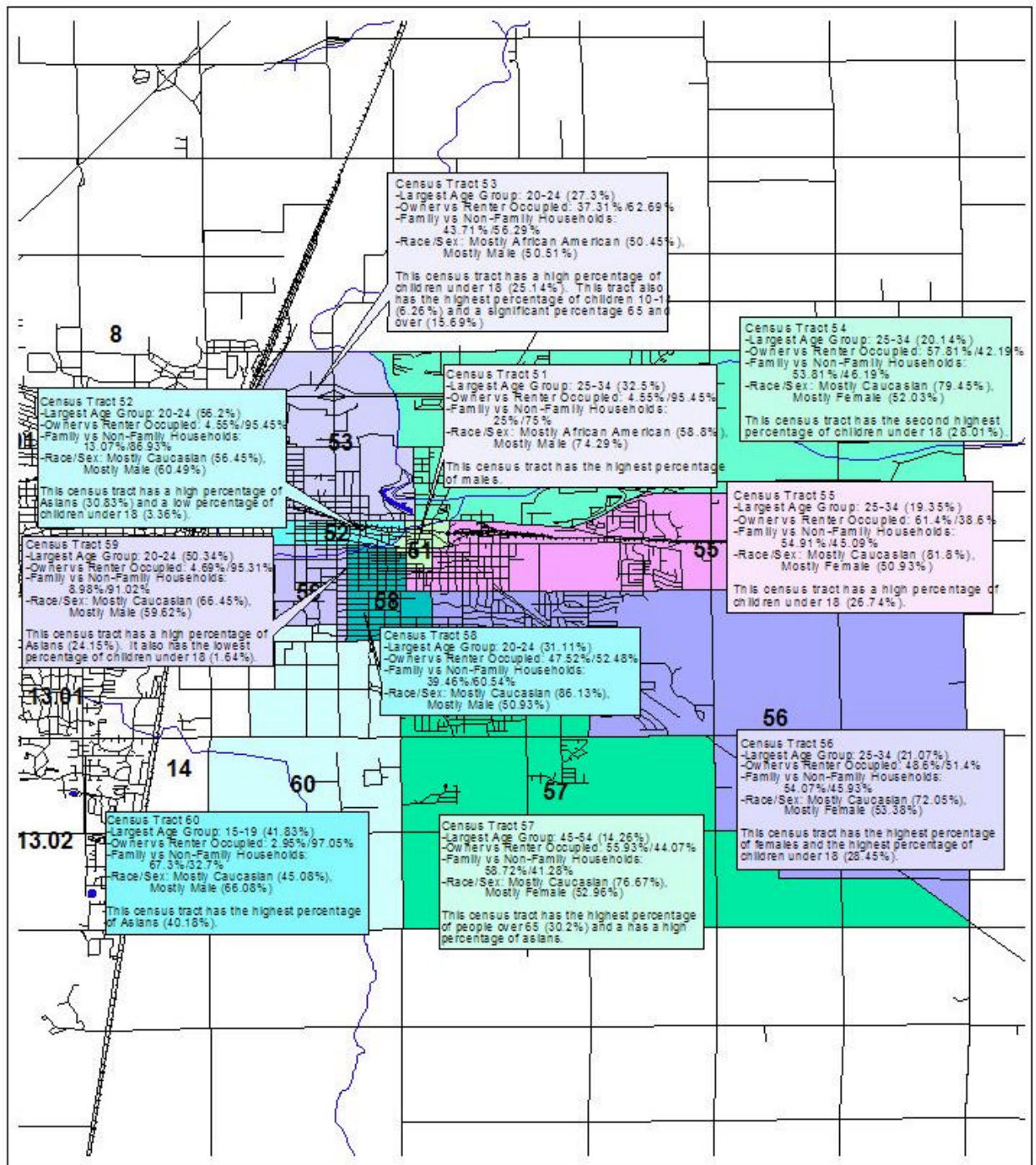


Areas of Minority Concentration in Urbana

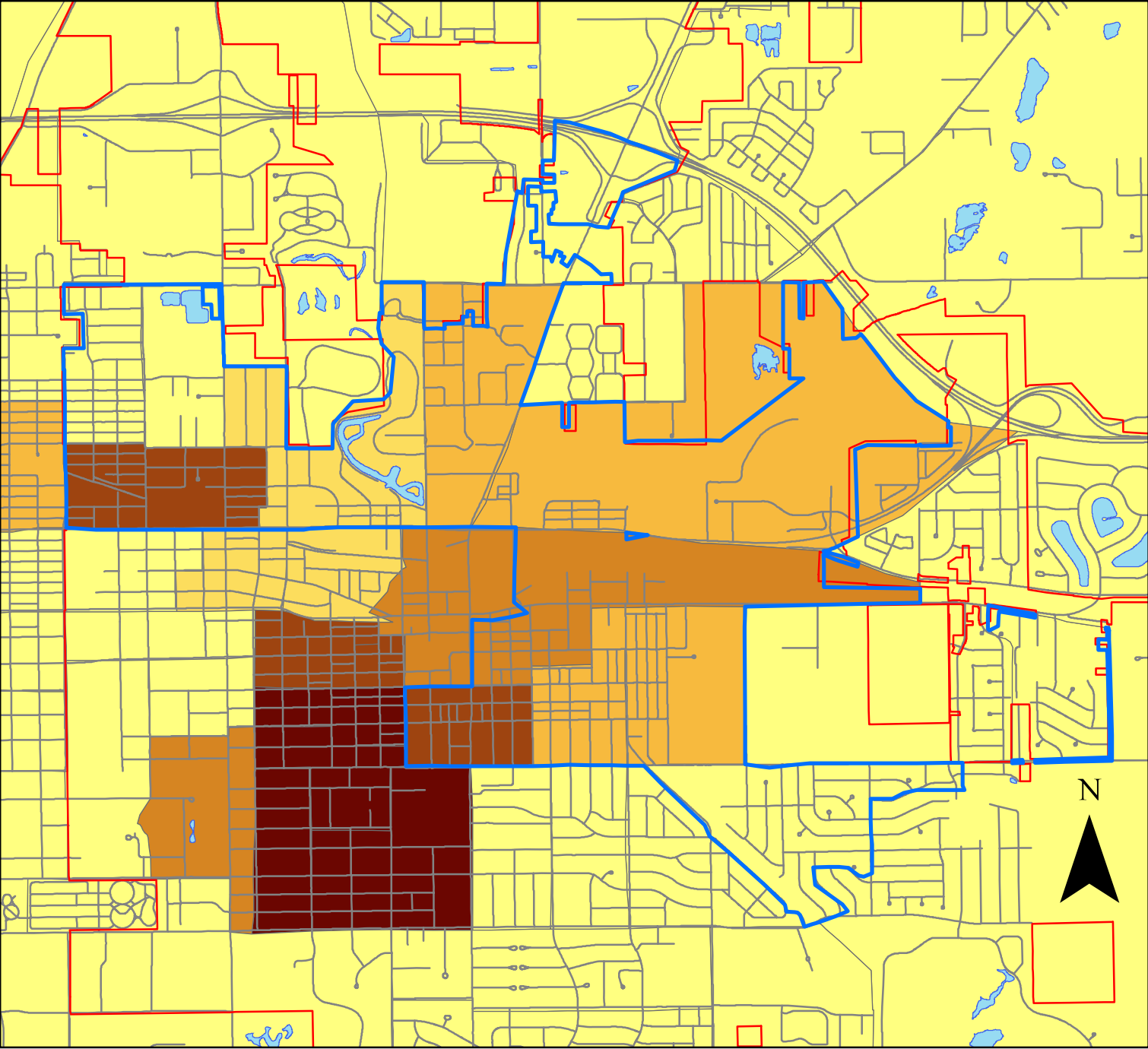






Census Tract Quick Facts









MAP 7: Housing Built Before 1940 by Census Block Group



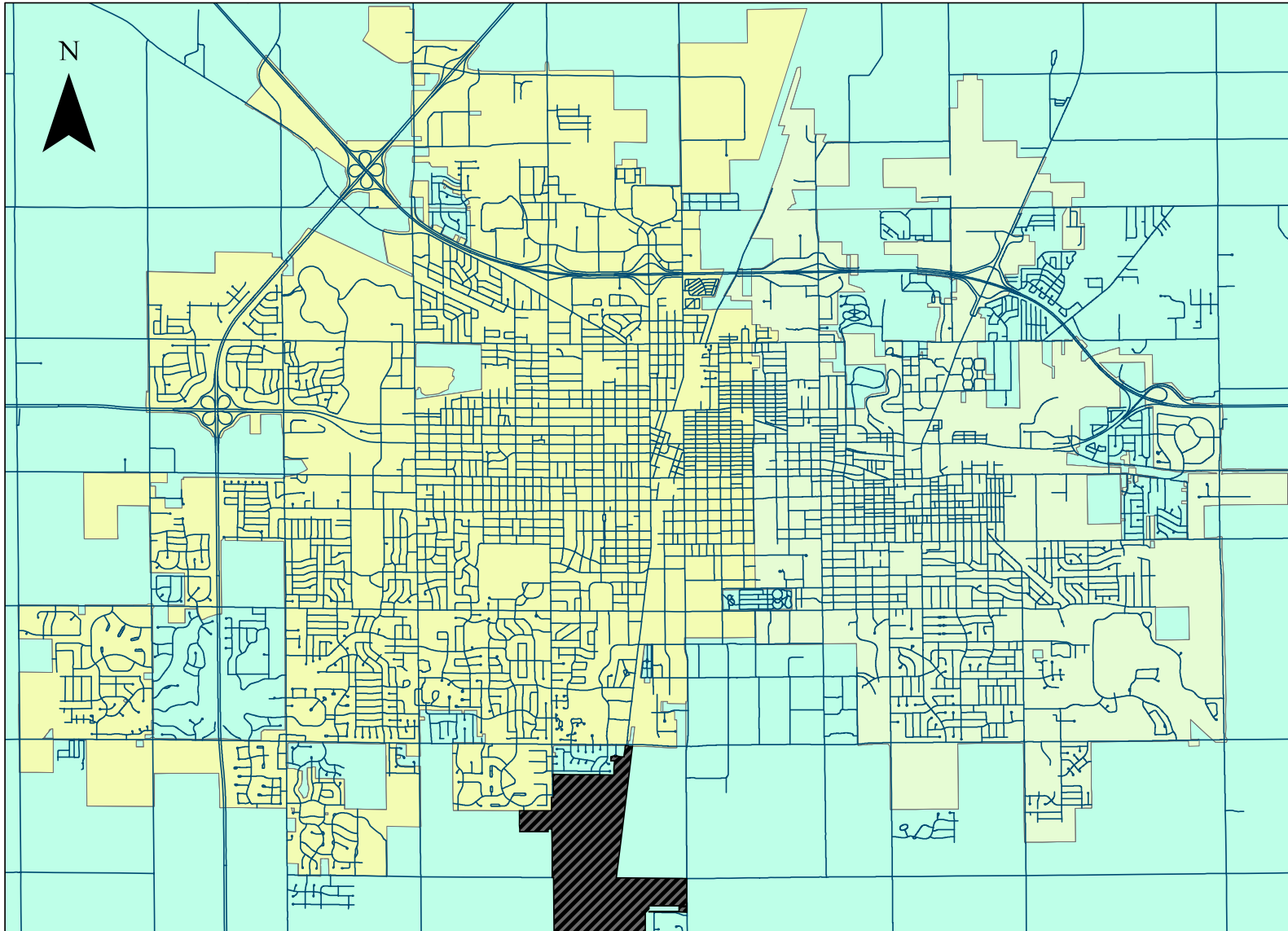
Legend

-  Urbana Corporate Boundary
-  CD Target Area

Housing Built Before 1940

-  0% - 10%
-  11% - 20%
-  21% - 30%
-  31% - 40%
-  41% - 50%
-  51% - 92%

Map 8: Urbana HOME Consortium Jurisdiction



Legend

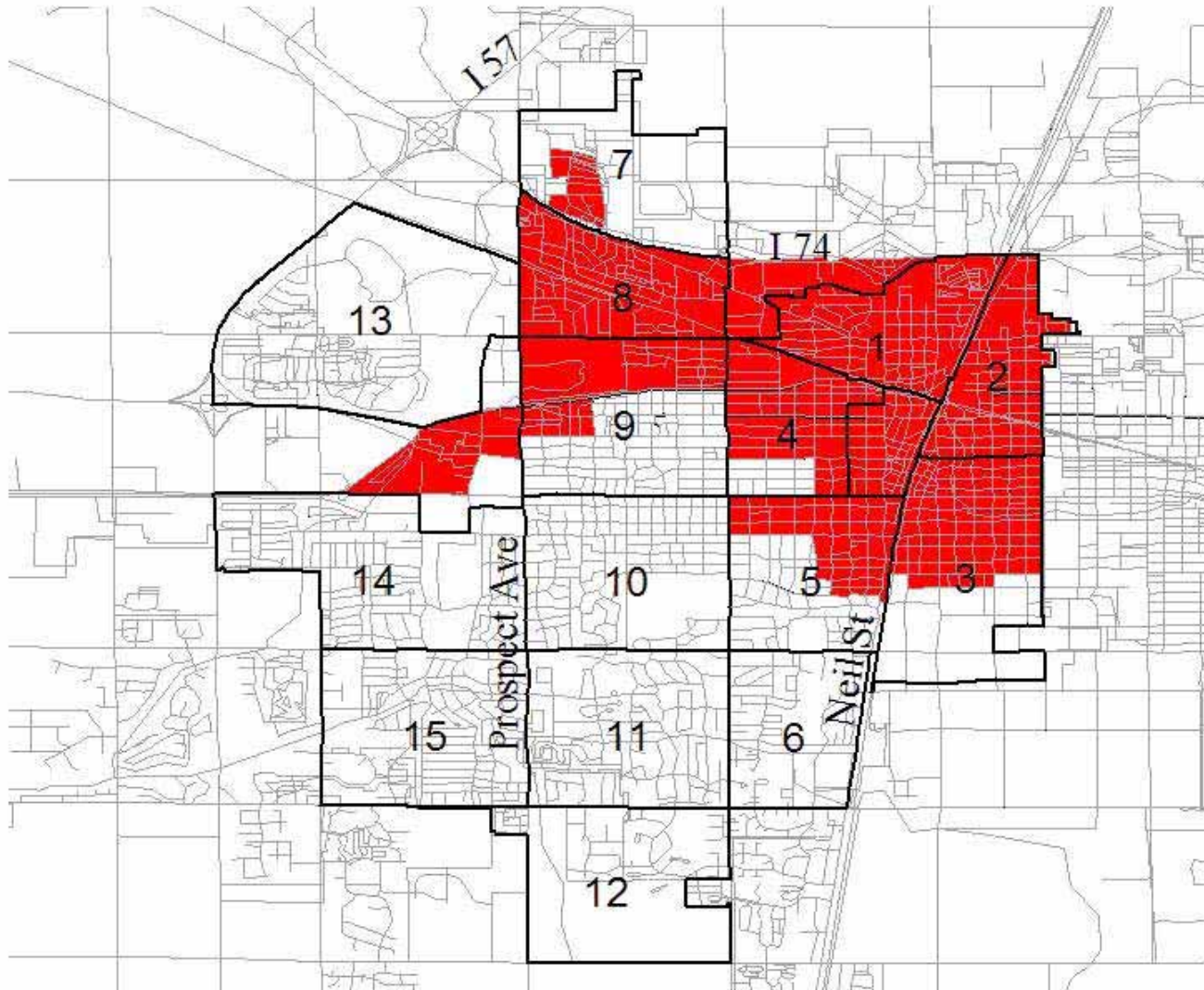
Urbana HOME Consortium Areas

- Champaign
- Urbana
- Unincorporated Champaign County



Areas Outside of the Urbana HOME Consortium

- Savoy

Map 9: City of Champaign Low/Moderate Income Areas



Legend

-  Not Low/Mod Income (0-50%)
-  Low/Mod Income (50%-100%)

