



City of Urbana
and
Urbana HOME Consortium

DRAFT
Annual Action Plan
FY 2016-2017

Prepared by:
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Executive Summary

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

1. Introduction

The Urbana HOME Consortium and the City of Urbana Annual Action Plan for FY 2016-2016 identifies activities that are planned to be implemented by the City of Urbana and the members of the Urbana HOME Consortium during the period beginning July 1, 2016 and ending June 30, 2017.

This Annual Action Plan budgets the use of two federal housing entitlement funds, Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) Program. The Annual Action Plan for FY 2016-2017 has been developed to further five-year strategies identified in the City of Urbana and Urbana HOME Consortium Consolidated Plan for Program Years 2015-2019. The Annual Action Plan identifies activities that will be undertaken by the City of Urbana and the Urbana HOME Consortium during the second year of the five-year Consolidated Plan period.

The CDBG portion of the Annual Action Plan identifies the planned uses of CDBG entitlement funds by the City of Urbana for FY 2016-2017. The HOME portion of the Annual Action Plan identifies uses of HOME funds by members of the Urbana HOME Consortium. The members of the Urbana HOME Consortium (a.k.a. the Champaign/ Urbana/Champaign County HOME Consortium) are the City of Urbana, the City of Champaign, and Champaign County.

The Annual Action Plan will be on file for public review and comment during the period beginning March 22, 2016 through April, 2016. On March 22, 2016, the City will hold a public hearing to obtain comments regarding the draft Annual Action Plan. The hearing will be held at 7:00 p.m. in the Council Chambers of the Urbana City Building, 400 South Vine Street. All comments received at the hearing, as well as other written comments submitted during the public review period, are included in the Annual Action Plan.

2. Summarize the objectives and outcomes identified in the Plan

A summary of the Consolidated Plan Objectives and Outcomes is provided below and contains Objectives (with associated Goals as listed in Appendix D of the FY 2015-2016 City of Urbana and Urbana HOME Consortium Consolidated Plan) and the anticipated Outcomes from implementing the strategies associated with the Consolidated Plan goals.

The following Objectives and Outcomes summary serves as the framework for an outcome-based performance measurement system for the City of Urbana and Urbana HOME Consortium to monitor its progress toward meeting goals of the FY 2010-2014 Consolidated Plan. Each project identified in this Annual Action Plan provides the applicable Objectives and Outcomes. The anticipated results are provided as "Outcome Indicators."

OBJECTIVE 1: PROVIDE A SUITABLE LIVING ENVIRONMENT

GOAL 6: *Provide Support for existing agencies delivering services to homeless individuals and families and encourage 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*

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

Outcome: Accessibility for the purpose of creating suitable living environments

Strategies	Create a Suitable Living Environment by providing better access to health care in the community for low-income residents. (<i>Consolidated Social Service Funding Projects</i>)
	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>Projects including Neighborhood Sidewalks & Streetlights, and Kerr Subdivision Project Infrastructure</i>)
	Create a Suitable Living Environment by improving the appearance of the targeted areas by reducing blight. (<i>Neighborhood Cleanup</i>)

Outcome: Sustainability for the purpose of creating suitable living environments

Strategies	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 and Access Grant</i>)
	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 at or below 50% of the area median. (<i>Senior Repair Service</i>)
	Create Suitable Living Environment by providing assistance to property owners in the target area having household incomes at or below 80% Median Family Income (MFI) by removing dilapidated structures from owner-occupied property. (<i>Clearance of Slum & Blighted Conditions</i>)

Outcome: Sustainability for the purpose of creating suitable living environments

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

Strategy	Create a Suitable Living Environment by providing support to the existing network of local homeless services. (<i>Urbana-Champaign Continuum of Care, Council of Service Providers to the Homeless, and the Emergency Relocation Task Force</i>)
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OBJECTIVE 2: PROVIDE DECENT HOUSING

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

GOAL 2: *Address barriers to obtaining affordable housing*

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

GOAL 4: *Work with Housing Authority of Champaign County (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 (CHDOs) 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/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 constructing new mixed-income housing tax credit development that would include at least thirty units for residents whose household incomes are at or below 60% Median Family Income (MFI). (*Redevelopment of Urbana Townhomes & Aspen Court*)

Provide Decent Housing by providing 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 line. (*Tenant Based Rental Assistance*)

Provide Decent Housing by developing new down payment assistance programs for low-income buyers. (*HOME Consortium – Acquisition Rehab; Urbana Dream Down Payment Assistance Program*)

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. (*Urbana Transitional Housing Program for Homeless Families with Children; Supportive Housing Program for 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*)

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 Rehabilitation 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 Funding 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 Funding 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 Funding Projects)*

3. Evaluation of past performance

Based on input received during public hearings, Community Development Commission meetings and City Council meetings, funds should be set aside for future public facilities and infrastructure projects, as this will help to provide a more suitable and safe living environment. The set aside for infrastructure reconstruction and installation projects in this Annual Action Plan will also address suitable and safe living environment objectives.

The demand for assistance through the Emergency, Access, and Senior Repair Programs fluctuates year-to-year. Increasing utility and maintenance costs as well as other rising housing costs place a burden on the lower income households. The City maintains a waiting list for Whole House Rehabilitation participants for which the demand remains high, due to limited funding availability. Owner-occupied housing rehabilitation programs have a positive impact for participants and help stabilize properties. Programs addressing neighborhood conditions are continuing to becoming more successful at improving the overall appearance of the target neighborhoods.

City of Urbana staff annually conducts a survey in targeted neighborhoods to identify blighted secondary structures and vacant, deteriorated buildings that need to be repaired or demolished. As part of this program, during FY 2016-2017, staff will continue to work with owners to encourage mitigation of the blighted conditions. Property owners are also informed of the availability of City of Urbana programs for income-qualified owner-occupants that will offset the cost of abatement. This process has resulted in the removal of at least twenty-four (24) blighted structures.

The Neighborhood Newsletter is mailed two-three times each year to provide residents of the target neighborhoods notification of the available programs for assistance and to address these conditions. The City also keeps residents informed through public notices and information posted on the City website at www.urbanaininois.us, in the local newspaper, and on the public access television channel (UPTV). The City's Emergency Grant and Senior Repair Service Programs provide much-needed funds that mitigate the immediate and deferred maintenance issues for those who otherwise would not be able to afford such repairs. The Access Grant Program is intended to help remove barriers to accessibility for persons with disabilities. It is available for renters or homeowners who earn less than 80% of Median Family Income to make necessary improvements. Both programs are essential elements needed to help stabilize targeted neighborhoods.

4. Summary of Citizen Participation Process and consultation process

The Annual Action Plan was developed by the City of Urbana in accordance with its Citizen Participation Plan included as part of the 2015-2019 Consolidated Plan process. The Urbana Community Development Commission sponsored public hearings to obtain input prior to and during plan preparation.

In order to encourage public participation by the broadest audience possible, the City held public hearings, and solicited citizen input at various times and locations throughout the City, as follows:

Date	Format	Target Audience	Location	Morn.	Eve.
1/11/16	Neighborhood Meeting	Residents of Neighborhood, Urbana & Consortium	Dr. Preston L. Williams Jr. Elementary School		✓
1/12/16	Neighborhood Meeting	Residents of Neighborhood, Urbana & Consortium	Hamilton on the Park Clubhouse		✓
1/13/16	Neighborhood Meeting	Residents of Neighborhood, Urbana & Consortium	Crystal View Townhomes Community Center		✓
1/14/16	Public Hearing	Social Service Agencies	Urbana City Building Council Chambers	✓	
1/14/16	Neighborhood Meeting	Residents of Neighborhood, Urbana & Consortium	Urbana City Building Council Chambers		✓
3/22/16-4/21/16	Public Review & Comment	Residents of Neighborhood, Urbana & Consortium, and all interested parties	Urbana Public Library	(Business Hrs)	
				✓	✓
			City Clerk's Office	✓	✓
			Community Development Services Office	✓	✓
3/22/16	Public Hearing	Residents of Urbana & Consortium and all interested parties	Urbana City Building	✓	✓

5. Summary of public comments

Comments received in January – March 2014 regarding the Annual Action Plan will be included in the final Annual Action Plan. Meeting minutes and attendance sheets are also included as Appendix IV to this Action Plan. In order to broaden public participation in the Consolidated Plan/Annual Action Plan process, the City provided notice of neighborhood meetings and public hearings as follows:

- Provided public notice by advertising in a local, widely-read newspaper
- Provided public notice on City Website www.urbanaininois.us and UPTV
- Emailed public notice to social service agencies, media, and concerned citizens
- Posted 14-day public notice on each site where public hearing was to be held.

6. Summary

The Annual Action Plan reflects the coordinated efforts of the Urbana HOME Consortium and its citizens, as well as the expansive network of housing and human service providers in Champaign County. Through strategies documented in this plan, the effectiveness and impact of federal funds will be maximized through thoughtful investment of resources, reduced duplication of services, and improved service delivery. The goals and objectives identified in this plan aim to improve the quality of life in Champaign County, particularly for low-income, homeless, elderly, and/or special needs individuals and families.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	URRBANA	Community Development/Grants Management Division
HOME Administrator	URRBANA	Community Development/Grants Management Division

Table 1 – Responsible Agencies

Narrative:

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

1. Introduction

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

The Housing Authority continues to inform local jurisdictions of major housing opportunities and is currently collaborating on major redevelopments in Champaign (Bristol Place) and Urbana (Aspen Court/Urbana Townhomes and Highland Green/Kerr Avenue). The Housing Authority also has several new developments being designed in the county. The consultation confirmed the need for additional rental housing opportunities for low income households. The Urbana HOME Consortium coordinates with the Mental Health Board during the drafting FY 2015/16 Annual Action Plan. The staff of both groups will continue to discuss and monitor ongoing needs for persons with mental health needs, particularly low-income persons and youth. Staff from local government and the Mental Health Board currently serve together on the United Way of Champaign County's Community Impact Committee and will be serving together in the upcoming year on the local Continuum of Care's monitoring subcommittee.

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

The Urbana HOME Consortium members (Lisa Benson, Kelly Mierkowski, and Kerri Spear) have all served as past chairs for the Continuum of Care and/or Council of Service Providers to the Homeless. All three participating jurisdictions/subrecipients to the HOME Consortium continue to serve on the Continuum of Care and Council of Service Providers to the Homeless.

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

The Champaign County Continuum of Care receives funding allocation amounts from the State of Illinois that are then made available to agencies. The Continuum of Care reviews the past performance of agencies who have received the funding, in order to determine how to allocate ESG funds in the community. The Champaign County Continuum of Care is currently developing performance standards and the evaluation of outcomes for members who receive funding. The HMIS system is administered by the Champaign County Regional Planning Commission under agreement with the CoC. HMIS staff assigns access and provides initial training for authorized users, maintains oversight and continuing training updates for quality of data entry, collects HMIS data for HUD HDX and other grant reports, and supports CoC planning efforts requiring data about clients served. At this time, most data is entered by a single user from hard copy documents collected at agency intake (not real time data entry) and data is shared among agencies only in aggregated formats to preserve confidentiality of households.

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

Please see following page regarding attendees at Public Hearing on January 14, 2016 for Social Service Agencies.



PUBLIC HEARING SIGN-IN SHEET
THE CITY OF URBANA & URBANA HOME CONSORTIUM
FY 2016-2017 ANNUAL ACTION PLAN
THURSDAY, JANUARY 14, 2016 @10:00 AM
 Urbana Council Chambers, 400 South Vine Street, Urbana



NAME	ORGANIZATION	PHONE	EMAIL
JANEL GOMEZ	CITY OF CHAMPAIGN	403-7070	janel.gomez@ci.champaign.il.us
Linda Cutton	Community Elements	693-4535	lcutton@communityelements.org
Juli Korte	Community Elements	693-4550	juliek@communityelements.org
Tom Bartlett	Urbana Park District	367-1536	tbartlett@urbana-parks.org
Kate Adams	Crisis Nursery	337-2731	Kate@crisisnursery.net
Jermaine Pope	PAGE	314-5433	jermaine@page.org
Lisa Benson	CCRPC	817-819-4062	lbenson@ccrpc.org
Math Rejc	City of Urbana	217-389-2206	no
Kelly Mihalowski	City of Urbana	217-389-2111	KMihalowski@urbana.il.us
Ellen Kirsand	Urbana Park District	217-367-1536	ekirsand@urbana-parks.org

Table 2 – Agencies, groups, organizations who participated

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Table 3 – Other local / regional / federal planning efforts		

Narrative

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

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)

Table 4 – Citizen Participation Outreach

Date	Format	Target Audience	Location	Morn.	Eve.
1/11/16	Neighborhood Meeting	Residents of Neighborhood, Urbana & Consortium	Dr. Preston L. Williams Jr. Elementary School		✓
1/12/16	Neighborhood Meeting	Residents of Neighborhood, Urbana & Consortium	Hamilton on the Park Clubhouse		✓
1/13/16	Neighborhood Meeting	Residents of Neighborhood, Urbana & Consortium	Crystal View Townhomes Community Center		✓
1/14/16	Public Hearing	Social Service Agencies	Urbana City Building Council Chambers	✓	
1/14/16	Neighborhood Meeting	Residents of Neighborhood, Urbana & Consortium	Urbana City Building Council Chambers		✓
3/22/16-4/21/16	Public Review & Comment	Residents of Neighborhood, Urbana & Consortium, and all interested parties	Urbana Public Library	(Business Hrs)	✓
			City Clerk's Office		✓
			Community Development Services Office		✓
3/22/16	Public Hearing	Residents of Urbana & Consortium and all interested parties	Urbana City Building	✓	✓

Expected Resources

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

Introduction

The Urbana HOME Consortium expects to receive \$637,772, which will be distributed amongst the Consortium Members based on the population share of the Consortium-wide area. The City of Urbana expects to receive \$364,772 in Community Development Block Grant funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	364,676	15,000	0	379,676	Acquisition: Funds will be allocated for the purchase and maintenance of properties and structures primarily in Census Tracts 53, 54, 55, and 56 Block Group 1. Admin and Planning: Administration Activities include personnel, HOME Admin costs, and other admin expenses. Economic Development: The Urbana HOME Consortium does not plan to use CDBG funding for ED purposes. Housing: Funds will be allocated for EGs, AGs, and SRS Grants. Public Improvements: Funds will be allocated towards the installation of infrastructure for affordable housing developments, and the construction or reconstruction of City infrastructure in the City Target areas. Public Service: Funds will be contributed to the City of Urbana's transitional housing program/one-day, neighborhood cleanup activities held in Fall 2016 & Spring 2017, in the CD Target Area, and Consolidated Social Service Funding.
							Expected Amount Available Remainder of ConPlan \$ 1,458,704

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description	
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$			Total: \$
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	637,772	30,000	0	667,772	2,551,088	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, multifamily rental rehab, new construction for ownership, and TBRA: Funds, including carryover funds, may be allocated by the City of Urbana to programs such as DPA, Acquisition-Rehab, Purchase-Rehab-Resale, Rental Rehab, Kerr Avenue Sustainable Development, Lot Acquisition/Demolition, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Funds may be allocated by the City of Champaign to new or existing programs, such as TBRA, the Acquisition-Rehab, Full Home Improvement, or Lot Acq programs, to promote revitalization efforts of targeted neighborhoods. Funds may be allocated by Champaign County to TBRA or to provide rehabilitation assistance to both investor-owned properties as well as single-family owner-occupied projects. Admin and Planning: Funds will be contributed to personnel costs as well as supplies and other expenses.

Table 1 - Expected Resources – Priority Table

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

These federal funds will assist to leverage a variety of private, state and local funds. The City of Urbana and Cunningham Township have historically invested general funds into public service activities funded with CDBG. The City of Urbana was also awarded a Federal Home Loan Bank of Chicago grant to supplement down payment assistance funds to low- and very-low income households. There is a potential for additional funds in future application rounds. Other funds that the City of Urbana uses to meet match obligations include grant funds from the Attorney General and allocations from the City's Capital Improvement Plan. All Consortium members continue to seek grant opportunities from the State of Illinois that further the goals outlined in the Consolidated Plan. The City of Champaign used its CDBG funding to leverage a Section 108 Loan from HUD for the redevelopment of Bristol Neighborhood. Several tax credit developments are anticipated in the Consolidated Plan period, including the redevelopment of Aspen Court and former Urbana Townhomes site, as well as the Kerr Avenue Sustainable Development. Habitat secured an Attorney General grant in the amount of \$2M for redevelopment activities that will be matched with HOME CHDO funding and donation of vacant/blighted properties (2-3 per year). That grant will be matched to meet future obligations with HOME CHDO funding for HOME projects or for projects that will be conditioned with HOME funding. Regarding the match requirement for the HOME program, the Consortium has utilized a variety of leveraging sources to fulfill this obligation. The City of Urbana contributes cash match towards its HOME projects, and the City of Champaign has historically used a combination of cash match and forbearance of customary fees for large developments. Land donations for larger developments will contribute to the program in the coming year, as well as sweat equity and cash contributions provided by the volunteers of Habitat for Humanity of Champaign County will exceed the anticipated match requirement in the coming five years.

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

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide decent affordable housing opportunities	2015	2019	Affordable Housing	CENSUS TRACT NUMBERS 53, 54, 55, AND 56	Affordable Housing	HOME: \$255,088	Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 24 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Address Barriers to Affordable Housing	2015	2019	Affordable Housing Non-Housing Community Development	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan City of Urbana City of Champaign Urbana Consortium-wide Area Bristol Park Neighborhood Plan Area	Community Development Needs	HOME: \$680,000	Direct Financial Assistance to Homebuyers: 15 Households Assisted
3	Preserve Existing Affordable Housing Supply	2015	2019	Affordable Housing				

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Provide decent affordable housing opportunities
Goal Description		<p>Increase supply of affordable housing available to low and moderate income households, by providing 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, support new construction for homeownership sponsored by CHDOs and other nonprofits, support new construction of affordable rental units sponsored by CHDOs and other nonprofits, support and provide guidance for for-profit developers building new affordable renter and owner units, support construction of new affordable rental units through LIHTC, in compatible areas, encourage the development of non-profit housing development organizations eligible for CHDO status. Expand homeownership opportunities for low and moderate income households, by providing support and encourage homeownership education programs, support the Housing Authority of Champaign County's Section 8 Homeownership program, support the development of local Lease Purchase Programs, directly encourage homeownership through downpayment assistance programs such as programs funded with Private activity bond funds, develop new downpayment assistance programs for low-income buyers.</p>

2	<p>Goal Name</p> <p>Address Barriers to Affordable Housing</p>	<p>Goal Description</p> <p>Address barriers to obtaining affordable housing, by addressing issues faced by certain special populations, such as seniors and individuals in need of supportive service/ substance abuse treatment, partner with other municipalities and agencies in the Consortium 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; provide assistance for affordable permanent housing for persons with targeted disabilities; support efforts to increase accessible and visitable housing units for persons with disabilities; encourage housing developers to include visitability/accessibility measures in new construction efforts; Access Grants that provide grants for approximately 25 low-income residents over a five-year period to increase the supply of accessible and visitable housing; 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; Education and training opportunities, which focus on eliminating barriers to affordable housing, will be encouraged; encourage the Urbana Human Relations Division, the Building Safety Division, and Persons Assuming Control of their Environment, Inc. (PACE) 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; support tenant advocacy and educational efforts by agencies such as the C-U Tenant Union; encourage landlord and community group distribution of information in multiple languages to help overcome language and/or cultural barriers; and the City could consider undertaking a discrimination testing program to obtain preliminary results to determine if further programs are necessary.</p>
3	<p>Goal Name</p> <p>Preserve Existing Affordable Housing Supply</p>	<p>Goal Description</p>

Table 3 – Goal Descriptions

AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name

Table 3 – Project Information

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

1	Project Name	HOME Planning & Administration
	Target Area	CENSUS TRACT NUMBERS 53, 54, 55, AND 56
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$65,308
	Description	Funds will be used to support the administrative activities associated with carrying out the HOME program goals and strategies.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The administrative activities associated with carrying out HOME program activities will benefit all possible quantitative outcomes of the program.
	Location Description	This activity covers the entire Consortium area.
	Planned Activities	Activities include administrative undertakings associated with carrying out the HOME Program goals and objectives. This funding is continuously expended throughout the program year.
2	Project Name	HOME City of Urbana Neighborhood Revitalization
	Target Area	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 City of Urbana
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$145,833

Description	Funds will be used to support the neighborhood revitalization activities undertaken by the City of Urbana, including: Down Payment Assistance, Acquisition-Rehab, Purchase-Rehab-Resale, Rental Rehab, Kerr Avenue Sustainable Development, New Construction activities, Tenant Based Rental Assistance, Owner-Occupied Rehabilitation, Lot Acquisition/Demolition, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Programs must comply with applicable local, state and federal regulations, including but not limited to HOME regulations.
Target Date	6/30/2016
Estimate the number and type of families that will benefit from the proposed activities	Approximately 22 households will benefit from Neighborhood Revitalization activities.
Location Description	The various neighborhood revitalization programs are available within the Urbana city limits.
Planned Activities	Neighborhood Revitalization activities include: Down Payment Assistance, Acquisition-Rehab, Purchase-Rehab-Resale, Rental Rehab, Kerr Avenue Sustainable Development, Lot Acquisition and/or Demolition, New Construction activities, Owner Occupied Rehabilitation, Tenant Based Rental Assistance, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Programs must comply with applicable local, state and federal regulations, including but not limited to HOME regulations. Funds are anticipated to be used for the Urbana Dream Down Payment Program and the Whole House Rehabilitation program. If tax credits are approved for the Urbana Townhomes/Aspen Court and the Kerr Avenue site, the City of Urbana will pursue investing in these tax credit projects in FY 15-16. This funding is continuously expended throughout the program year.
3	
Project Name	HOME CHDO Project
Target Area	Urbana Consortium-wide Area
Goals Supported	Provide decent affordable housing opportunities
Needs Addressed	Affordable Housing
Funding	HOME: \$97,962

	Description	Funds will be used to support the projects undertaken within the Consortium-wide area by Community Housing Development Organizations. CHDO Reserve funds in the amount of 15% of the total annual allocation are being set aside to be allocated to certified Urbana Consortium CHDO or CHDOs whose proposed project(s) meet project readiness requirements. In order to meet project readiness requirements, the CHDO project(s) receiving reserve allocation(s) must be able to begin construction within one year from the date of execution of the agreement. Staff is continuing to work to identify feasible projects in the Consortium area, and a rolling CHDO Project application process is currently underway.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately four households will benefit from CHDO-funded new construction activities using FY 2015-2016 HOME funding.
	Location Description	CHDO Activities will be carried out in the Consortium-wide area.
	Planned Activities	New construction of approximately four single-family units. This funding is continuously expended throughout the program year.
4	Project Name	HOME Champaign County Neighborhood Revitalization
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$82,746
	Description	Funds will be used to support the neighborhood revitalization activities undertaken by the Champaign County Regional Planning Commission, including Tenant Based Rental Assistance and Owner-Occupied Housing Rehabilitation.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 12 households will benefit from FY 2015-2016 HOME funds under the TBRA No Limits program operated by CCRPC.
	Location Description	TBRA participants can choose to live throughout the Consortium-wide area.

	Planned Activities	TBRA and Owner-Occupied Housing Rehabilitation. This funding is continuously expended throughout the program year.
5	Project Name	CDBG Planning & Administration
	Target Area	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 City of Urbana
	Goals Supported	Preserve Existing Affordable Housing Supply Support Services & Training for Low-Income Persons Support Homeless Needs Support Infrastructure Improvements
	Needs Addressed	Homeless Prevention & Services Non-Homeless Special Needs Community Development Needs
	Funding	CDBG: \$75,102
	Description	Funds will be used to support the administrative activities associated with carrying out the goals and objectives of the Community Development Block Grant Program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The families that will benefit from this activity are all the households receiving CDBG assistance as a direct and indirect result of the administrative undertakings of the Grants Management Division staff.
	Location Description	City-wide in Urbana, IL.
	Planned Activities	Funds will be used to support the administrative activities associated with carrying out the goals and objectives of the Community Development Block Grant Program. These funds are anticipated to be entirely spent during PY 2015.
6	Project Name	CDBG Public Services
	Target Area	City of Urbana City of Champaign
	Goals Supported	Support Services & Training for Low-Income Persons
	Needs Addressed	Homeless Prevention & Services Non-Homeless Special Needs
	Funding	CDBG: \$56,327
	Description	Funds will be used to support the public service activities undertaken by the City of Urbana

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The City of Urbana operates a transitional housing program that will utilize CDBG funding for case management for the program participants. The City of Urbana also uses a portion of its CDBG dollars to support public service grant awards for services provided to Urbana residents. The award recipients are not yet known at this time; however, historically approximately 300 persons have benefitted from various services provided as part of these awards to local not-for-profit agencies.
	Location Description	The City of Urbana's Transitional Housing program is operated in Urbana at scattered sites. The public service grant awards will serve participants from both the Champaign and Urbana communities.
	Planned Activities	Transitional Housing and public service grant awards. This funding is continuously expended throughout the program year.
7	Project Name	CDBG Housing Activities
	Target Area	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 City of Urbana
	Goals Supported	Preserve Existing Affordable Housing Supply
	Needs Addressed	Affordable Housing Community Development Needs
	Funding	CDBG: \$95,000
	Description	Funds will be used to support housing activities undertaken by the City of Urbana.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 30 households will benefit from the City of Urbana's Emergency Grant, Senior Repair, and Access Grant programs.
	Location Description	These programs will be carried out within the City of Urbana limits.

	Planned Activities	Emergency grant, Access grant, and Senior repair programs. The Emergency Grants program allows up to \$5,000 in repairs that risk the health and safety of household occupants, such as a furnace failing in the winter months or an actively leaking roof that needs to be patched. The Access Grant provides improvements necessary to remove barriers to accessibility to persons with disabilities. It is available for renters or homeowners who earn less than 80% of the Median Family Income. The Senior Repair program provides for home maintenance repair for elderly or persons with disabilities who are at or below 50 percent of the Median Family Income. The ultimate goal of the program is to sustain the housing and continue the occupant's ability to remain in their home. This funding is continuously expended throughout the program year.
8	Project Name	CDBG Public Facilities
	Target Area	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 City of Urbana
	Goals Supported	Support Infrastructure Improvements
	Needs Addressed	Community Development Needs
	Funding	CDBG: \$74,000
	Description	Funds will be used to support the public facilities projects undertaken by the City of Urbana.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 households will benefit from public facility improvements in Urbana.
	Location Description	This activity will be undertaken within the City of Urbana limits.
	Planned Activities	Planned activities include public facility improvements to social service providers' brick and mortar assets. This funding is continuously expended throughout the program year.
9	Project Name	HOME City of Champaign Neighborhood Revitalization
	Target Area	Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan City of Champaign
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing

Funding	HOME: \$228,579
Description	Funds will be used to support the neighborhood revitalization activities undertaken by the City of Champaign, including full home improvement program (FHIP), acquisition rehabilitation program (Acq-Rehab) and lot acquisition/clearance for new construction (LAP). The FHIP and Acq-Rehab programs will be prioritized in the following areas of Champaign in order to provide maximum benefit in areas identified with the greatest housing needs and/or lowest incomes: Planning Areas 1, 2, 4, 7, 8, 9 14, and 15. The LAP program will be limited to neighborhoods with plans underway or being developed at the time of this Consolidated Plan: Beardsley Park, Bristol Park and Garden Hills.
Target Date	6/28/2019
Estimate the number and type of families that will benefit from the proposed activities	The City of Champaign's program will benefit approximately 10 households in FY 2015-2016.
Location Description	City of Champaign limits.
Planned Activities	Funds will be used to support the neighborhood revitalization activities undertaken by the City of Champaign, including full home improvement program (FHIP), acquisition rehabilitation program (Acq-Rehab) and lot acquisition/clearance for new construction (LAP). The FHIP and Acq-Rehab programs will be prioritized in the following areas of Champaign in order to provide maximum benefit in areas identified with the greatest housing needs and/or lowest incomes: Planning Areas 1, 2, 4, 7, 8, 9 14, and 15. The LAP program will be limited to neighborhoods with plans underway or being developed at the time of this Consolidated Plan: Beardsley Park, Bristol Park and Garden Hills. This funding is continuously expended throughout the program year.

AP-38 Project Summary

Project Summary Information

Table 4 – Project Summary

1	Project Name	HOME Planning & Administration
	Target Area	CENSUS TRACT NUMBERS 53, 54, 55, AND 56
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$65,308
	Description	Funds will be used to support the administrative activities associated with carrying out the HOME program goals and strategies.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The administrative activities associated with carrying out HOME program activities will benefit all possible quantitative outcomes of the program.
	Location Description	This activity covers the entire Consortium area.
	Planned Activities	Activities include administrative undertakings associated with carrying out the HOME Program goals and objectives. This funding is continuously expended throughout the program year.
2	Project Name	HOME City of Urbana Neighborhood Revitalization
	Target Area	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 City of Urbana
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$145,833

Description	Funds will be used to support the neighborhood revitalization activities undertaken by the City of Urbana, including: Down Payment Assistance, Acquisition-Rehab, Purchase-Rehab-Resale, Rental Rehab, Kerr Avenue Sustainable Development, New Construction activities, Tenant Based Rental Assistance, Owner-Occupied Rehabilitation, Lot Acquisition/Demolition, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Programs must comply with applicable local, state and federal regulations, including but not limited to HOME regulations.
Target Date	6/30/2016
Estimate the number and type of families that will benefit from the proposed activities	Approximately 22 households will benefit from Neighborhood Revitalization activities.
Location Description	The various neighborhood revitalization programs are available within the Urbana city limits.
Planned Activities	Neighborhood Revitalization activities include: Down Payment Assistance, Acquisition-Rehab, Purchase-Rehab-Resale, Rental Rehab, Kerr Avenue Sustainable Development, Lot Acquisition and/or Demolition, New Construction activities, Owner Occupied Rehabilitation, Tenant Based Rental Assistance, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Programs must comply with applicable local, state and federal regulations, including but not limited to HOME regulations. Funds are anticipated to be used for the Urbana Dream Down Payment Program and the Whole House Rehabilitation program. If tax credits are approved for the Urbana Townhomes/Aspen Court and the Kerr Avenue site, the City of Urbana will pursue investing in these tax credit projects in FY 15-16. This funding is continuously expended throughout the program year.
3	
Project Name	HOME CHDO Project
Target Area	Urbana Consortium-wide Area
Goals Supported	Provide decent affordable housing opportunities
Needs Addressed	Affordable Housing

Funding	HOME: \$97,962
Description	Funds will be used to support the projects undertaken within the Consortium-wide area by Community Housing Development Organizations. CHDO Reserve funds in the amount of 15% of the total annual allocation are being set aside to be allocated to certified Urbana Consortium CHDO or CHDOs whose proposed project(s) meet project readiness requirements. In order to meet project readiness requirements, the CHDO project(s) receiving reserve allocation(s) must be able to begin construction within one year from the date of execution of the agreement. Staff is continuing to work to identify feasible projects in the Consortium area, and a rolling CHDO Project application process is currently underway.
Target Date	6/30/2017
Estimate the number and type of families that will benefit from the proposed activities	Approximately four households will benefit from CHDO-funded new construction activities using FY 2015-2016 HOME funding.
Location Description	CHDO Activities will be carried out in the Consortium-wide area.
Planned Activities	New construction of approximately four single-family units. This funding is continuously expended throughout the program year.
4 Project Name	HOME Champaign County Neighborhood Revitalization
Target Area	Urbana Consortium-wide Area
Goals Supported	Provide decent affordable housing opportunities
Needs Addressed	Affordable Housing
Funding	HOME: \$82,746
Description	Funds will be used to support the neighborhood revitalization activities undertaken by the Champaign County Regional Planning Commission, including Tenant Based Rental Assistance and Owner-Occupied Housing Rehabilitation.
Target Date	6/30/2016

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>Approximately 12 households will benefit from FY 2015-2016 HOME funds under the TBRA No Limits program operated by CCRPC.</p>
<p>Location Description</p>	<p>TBRA participants can choose to live throughout the Consortium-wide area.</p>
<p>Planned Activities</p>	<p>TBRA and Owner-Occupied Housing Rehabilitation. This funding is continuously expended throughout the program year.</p>
<p>5</p>	<p>Project Name</p>
<p>Target Area</p>	<p>CDBG Planning & Administration CENSUS TRACT NUMBERS 53, 54, 55, AND 56 City of Urbana</p>
<p>Goals Supported</p>	<p>Preserve Existing Affordable Housing Supply Support Services & Training for Low-Income Persons Support Homeless Needs Support Infrastructure Improvements</p>
<p>Needs Addressed</p>	<p>Homeless Prevention & Services Non-Homeless Special Needs Community Development Needs</p>
<p>Funding</p>	<p>CDBG: \$75,102</p>
<p>Description</p>	<p>Funds will be used to support the administrative activities associated with carrying out the goals and objectives of the Community Development Block Grant Program.</p>
<p>Target Date</p>	<p>6/30/2016</p>
<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>The families that will benefit from this activity are all the households receiving CDBG assistance as a direct and indirect result of the administrative undertakings of the Grants Management Division staff.</p>
<p>Location Description</p>	<p>City-wide in Urbana, IL.</p>

	Planned Activities	Funds will be used to support the administrative activities associated with carrying out the goals and objectives of the Community Development Block Grant Program. These funds are anticipated to be entirely spent during PY 2015.
6	Project Name	CDBG Public Services
	Target Area	City of Urbana City of Champaign
	Goals Supported	Support Services & Training for Low-Income Persons
	Needs Addressed	Homeless Prevention & Services Non-Homeless Special Needs
	Funding	CDBG: \$56,327
	Description	Funds will be used to support the public service activities undertaken by the City of Urbana
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The City of Urbana operates a transitional housing program that will utilize CDBG funding for case management for the program participants. The City of Urbana also uses a portion of its CDBG dollars to support public service grant awards for services provided to Urbana residents. The award recipients are not yet known at this time; however, historically approximately 300 persons have benefitted from various services provided as part of these awards to local not-for-profit agencies.
	Location Description	The City of Urbana's Transitional Housing program is operated in Urbana at scattered sites. The public service grant awards will serve participants from both the Champaign and Urbana communities.
	Planned Activities	Transitional Housing and public service grant awards. This funding is continuously expended throughout the program year.
7	Project Name	CDBG Housing Activities
	Target Area	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 City of Urbana

Goals Supported	Preserve Existing Affordable Housing Supply
Needs Addressed	Affordable Housing Community Development Needs
Funding	CDBG: \$95,000
Description	Funds will be used to support housing activities undertaken by the City of Urbana.
Target Date	6/30/2016
Estimate the number and type of families that will benefit from the proposed activities	Approximately 30 households will benefit from the City of Urbana's Emergency Grant, Senior Repair, and Access Grant programs.
Location Description	These programs will be carried out within the City of Urbana limits.
Planned Activities	Emergency grant, Access grant, and Senior repair programs. The Emergency Grants program allows up to \$5,000 in repairs that risk the health and safety of household occupants, such as a furnace failing in the winter months or an actively leaking roof that needs to be patched. The Access Grant provides improvements necessary to remove barriers to accessibility to persons with disabilities. It is available for renters or homeowners who earn less than 80% of the Median Family Income. The Senior Repair program provides for home maintenance repair for elderly or persons with disabilities who are at or below 50 percent of the Median Family Income. The ultimate goal of the program is to sustain the housing and continue the occupant's ability to remain in their home. This funding is continuously expended throughout the program year.
8	
Project Name	CDBG Public Facilities
Target Area	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 City of Urbana
Goals Supported	Support Infrastructure Improvements
Needs Addressed	Community Development Needs
Funding	CDBG: \$74,000

Description	Funds will be used to support the public facilities projects undertaken by the City of Urbana.
Target Date	6/30/2016
Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 households will benefit from public facility improvements in Urbana.
Location Description	This activity will be undertaken within the City of Urbana limits.
Planned Activities	Planned activities include public facility improvements to social service providers' brick and mortar assets. This funding is continuously expended throughout the program year.
Project Name	HOME City of Champaign Neighborhood Revitalization
Target Area	Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan City of Champaign
Goals Supported	Provide decent affordable housing opportunities
Needs Addressed	Affordable Housing
Funding	HOME: \$228,579
Description	Funds will be used to support the neighborhood revitalization activities undertaken by the City of Champaign, including full home improvement program (FHIP), acquisition rehabilitation program (Acq-Rehab) and lot acquisition/clearance for new construction (LAP). The FHIP and Acq-Rehab programs will be prioritized in the following areas of Champaign in order to provide maximum benefit in areas identified with the greatest housing needs and/or lowest incomes: Planning Areas 1, 2, 4, 7, 8, 9, 14, and 15. The LAP program will be limited to neighborhoods with plans underway or being developed at the time of this Consolidated Plan: Beardsley Park, Bristol Park and Garden Hills.
Target Date	6/28/2019

9

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>The City of Champaign's program will benefit approximately 10 households in FY 2015-2016.</p>
<p>Location Description</p>	<p>City of Champaign limits.</p>
<p>Planned Activities</p>	<p>Funds will be used to support the neighborhood revitalization activities undertaken by the City of Champaign, including full home improvement program (FHIP), acquisition rehabilitation program (Acq-Rehab) and lot acquisition/clearance for new construction (LAP). The FHIP and Acq-Rehab programs will be prioritized in the following areas of Champaign in order to provide maximum benefit in areas identified with the greatest housing needs and/or lowest incomes: Planning Areas 1, 2, 4, 7, 8, 9 14, and 15. The LAP program will be limited to neighborhoods with plans underway or being developed at the time of this Consolidated Plan: Beardsley Park, Bristol Park and Garden Hills. This funding is continuously expended throughout the program year.</p>

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Geographic Distribution

Target Area	Percentage of Funds

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Assistance will be targeted in the City of Urbana's Community Development Target Area, which includes Census Tracts 53, 54, 55 and 56.

Geographic Distribution

Target Area	Percentage of Funds
CENSUS TRACT NUMBERS 53, 54, 55, AND 56	20

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

These census tracts have populations in which at least 51% of the total number of households is at or below 80% of the area median family income.

Discussion

Affordable Housing

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

Introduction

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

One Year Goals for the Number of Households to be Supported	
Homeless	24
Non-Homeless	200
Special-Needs	100
Total	324

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	24
The Production of New Units	5
Rehab of Existing Units	3
Acquisition of Existing Units	5
Total	37

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

Discussion

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

Introduction

The Urbana HOME Consortium and the City of Urbana Annual Action Plan for FY 2015-2016 identifies activities that are planned to be implemented by the City of Urbana and the members of the Urbana HOME Consortium during the period beginning July 1, 2015 and ending June 30, 2016.

This Annual Action Plan budgets the use of two federal housing entitlement funds, Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) Program. The Annual Action Plan for FY 2015-2016 has been developed to further five-year strategies identified in the *City of Urbana and Urbana HOME Consortium Consolidated Plan for Program Years 2015-2019*. The Annual Action Plan identifies activities that will be undertaken by the City of Urbana and the Urbana HOME Consortium during the first year of the five-year Consolidated Plan period.

The CDBG portion of the Annual Action Plan identifies the planned uses of CDBG entitlement funds by the City of Urbana for FY 2015-2016. The HOME portion of the Annual Action Plan identifies uses of HOME funds by members of the Urbana HOME Consortium. The members of the Urbana HOME Consortium (a.k.a. the Champaign/ Urbana/Champaign County HOME Consortium) are the City of Urbana, the City of Champaign, and Champaign County.

The Annual Action Plan was on file for public review and comment during the period beginning March 20, 2015 through April 20, 2015. On March 24, 2015, the City held a public hearing to obtain comments regarding the draft Consolidated Plan and Annual Action Plan. The hearing was held at 7:00 p.m. in the Council Chambers of the Urbana City Building, 400 South Vine Street, Urbana, IL. All comments received at the hearing, as well as other written comments submitted during the public review period, are included in the Consolidated Plan and Annual Action Plan.

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

Kelly H. Mierkowski, Manager, Grants Management Division, City of Urbana, Grants Management Division, at 217-384-2447 or by email: khmierkowski@urbanaininois.us.

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

Kerri Spear, Neighborhood Programs Manager, City of Champaign, Neighborhood Services Department, at 217-403-7070. The Neighborhood Services Department email address is NeighborhoodServices@ci.champaign.il.us.

For more information regarding use of HOME funds in Champaign County, contact:

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

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

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

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

The City will work with the HACC towards the rehabilitation of Aspen Court and the redevelopment of Urbana Townhomes complex. A developer has been selected for the site. The City will also continue to work with the HACC to develop collaborative measures to further each organization's programmatic goals in the community regarding affordable housing initiatives.

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

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

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

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

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

Introduction

The Champaign County Continuum of Care (CoC) surveys homeless person in Champaign County each January as is required by HUD, in an effort to count the number of homeless individuals and families, to better understand the causes of homelessness and to plan services that will effectively address the needs of this population. In summary, the 2014 Point-In-Time survey reported that Champaign County had approximately 222 homeless persons (including 47 children) in 176 household. Of those surveyed, at least one individual was classified as chronically homeless; at least 32 persons were identified as victims of domestic violence; and 23 single men were identified as veterans.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Priority will be given to programming that meets the needs of the chronic homeless population. However, of the chronic homeless population, priority will not be given to new projects at the expense of undermining the current homeless services provided by existing area organizations. The Champaign County Continuum of Care is working towards a centralized intake to assist persons experiencing homelessness find the services they need. Currently, the Phoenix Drop-in Center is working to fulfill that role.

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

Addressing the emergency shelter and transitional housing needs of homeless persons

The United Way and other members of the Emergency Family Shelter Steering Committee, which includes the City of Urbana, has partnered with the Housing Authority of Champaign County to rehabilitate a former Urban Park Place apartment complex into an Emergency Family Shelter and a Transitional Housing complex. The City hopes to include its transitional housing in the overall transitional housing program offered to persons exiting the Emergency Family Shelter. This partnership will ideally provide for better connectivity of services, as well as avoid duplication of services to persons experiencing homelessness.

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

In the most recent survey data available of homeless persons in Champaign County (January 2014), at least one person reported chronic homelessness, i.e. having been homeless for more than one year or having suffered homelessness four or more times in the past three years and having a disabling condition. Transitional homelessness occurs when a housing crisis (i.e. loss of job, domestic violence) temporarily renders an individual or family homeless. When homeless services are provided, these persons usually are able to locate and obtain another stable housing situation.

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

The Champaign County Continuum of care seeks to address homelessness at each stage of homelessness through prevention, outreach and assessment, emergency shelters and services, transitional housing, and helping homeless persons make the transition to permanent housing and independent living. There is a wide array of services provided in the community that help coordinate these efforts throughout Champaign County.

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

Introduction

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

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

The cost of housing within the Consortium is not significantly affected by local public policies. The City of Champaign, the City of Urbana, and Champaign County have policies on taxation, land use, zoning, building codes, fees, etc., that are conventional and similar to other downstate Illinois and Midwest communities. Housing costs are influenced by the large number of transient tenants and homebuyers who are attending the University of Illinois. This high demand for housing has resulted in increased housing costs, especially in the rental housing market. One significant program change that the City of Urbana will be implementing regarding its owner-occupied housing rehabilitation program is the lien structure imposed on participants receiving assistance. The program formerly operated as a deferred loan program that was not forgiven until sale transfer. This often resulted in liens that remained on a property for upwards of 20 years. Some residents aging out of housing may have been burdened by the lien, or those inheriting properties had to pay the lien to receive clear title. As such, the program is being restructured to allow the lien to be forgiven after a set amount of time, such as five or ten years. This will ensure that the low-income household receives the benefit of the investment but is not burdened by long-term secondary financing.

Discussion

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

Introduction

This section describes any actions to be undertaken by the City of Urbana that will further the goals of the Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

The communities within the Consortium face numerous obstacles to meeting underserved needs. These include but are not limited to the following: Limited Financial Resources. This is the core obstacle to meeting all underserved needs. It is unlikely that there will ever be enough funding to address all housing and community development needs in the community. Funding at levels of government for many community development initiatives increases the difficulty of meeting underserved needs.

Success in Providing Social Services. The City of Urbana and the greater community have been very successful in developing social service assistance programming. The provision of such quality services can result in persons requiring such services migrating to the community to consume these services and programs. With this continued influx of new persons in need, it becomes increasingly difficult to meet an ever-increasing demand.

Actions planned to foster and maintain affordable housing

The City of Urbana will continue to partner with developers, as well as the Housing Authority of Champaign County, to redevelop housing units that are in need of repair or replacement. This includes assisting developers with tax credit applications.

Actions planned to reduce lead-based paint hazards

The City of Urbana will seek funding opportunities to address lead hazards that are outside the scope of our other programs. The City will continue to use Lead Safe Practices in implementing its various rehabilitation activities.

Actions planned to reduce the number of poverty-level families

The Tenant Based Rental Assistance programs in the Consortium area are targeted towards persons who are below the poverty-level. The combination of self-sufficiency case management and stable housing is intended to assist households in escaping poverty. Staff will evaluate these programs for their effectiveness during the Annual Action Plan year.

Actions planned to develop institutional structure

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

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

Urbana staff regularly attend board meetings for the Housing Authority of Champaign County. The City also maintains an active presence on the Continuum of Care, offering assistance with various reporting and application systems inherent to the successful delivery of the Continuum of Care network. The City hosts a public hearing each year specifically for social service agencies in order to gauge the evolving needs in the community and in within the service network.

Discussion

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

The Urbana HOME Consortium will not be carrying out activities outside of those described in Section 92.205 in the 2015-2016 Fiscal Year.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

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

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

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

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

Subject to recapture are the HOME funds that are invested in a HOME assisted unit, as a direct subsidy to the homebuyer. The subsidy could include down payment assistance and the amount of

each subsidy would be a minimum of \$1,000 and differ per each homebuyer. The City will reduce the HOME investment amount to be recaptured from the Net Proceeds on a prorated basis for the time the Homeowner has owned and occupied the housing measured against the remaining years in the required Affordability Period. The prorated basis is as follows:

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

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

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

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

- Refinancing cannot be the primary purpose of the HOME investment. Refinancing is only appropriate when HOME funds are loaned to rehabilitate the property for which refinancing is being requested and then only when necessary to permit or ensure continued affordability. To demonstrate that rehabilitation is the primary activity for which HOME funds have been expended in connection with the property, at least \$5,000 per unit average in HOME funds must have been provided for rehabilitation of the property.
- The project sponsor requesting HOME funds for debt refinancing must demonstrate, and the Consortium must confirm, that disinvestment in the property has not occurred, long-term needs of the project can be met through the refinancing, and servicing the targeted population over an extended affordability period is feasible.
- Refinancing may be approved either to maintain current affordable units or to create additional affordable units.
- Properties for which refinancing is approved may be located anywhere within the corporate limits of the Consortium members.
- Properties for which refinancing is approved are subject to an affordability period of at least 15 years starting on the date the refinancing is closed.
- HOME funds cannot be used to refinance multiple-family loans made or insured by any other federal program, including but not limited to, the Community Development Block Grant Program.

Discussion