

RESOLUTION NO. 2022-04-034R

**A RESOLUTION APPROVING THE CITY OF URBANA
AND URBANA HOME CONSORTIUM (CHAMPAIGN/URBANA/CHAMPAIGN
COUNTY)**

FY 2022-2023 ANNUAL ACTION PLAN

WHEREAS, the City of Urbana has been designated an entitlement city under the Federal Housing and Community Development Act of 1974, as amended, and as such is eligible for Community Development Block Grant (hereinafter "CDBG") funds upon proper submittal being made to the United States Department of Housing and Urban Development (hereinafter "HUD"); and

WHEREAS, the City of Urbana has been designated lead entity for the Urbana HOME Consortium in accordance with the Cranston-Gonzalez National Affordable Housing Act of 1990, as amended, and as such is eligible to receive HOME Investment Partnerships (hereinafter "HOME") funds on behalf of the City of Urbana, City of Champaign, and Champaign County; and

WHEREAS, on January 5, 1995, HUD published a final rule in the Federal Register requiring a five-year consolidated plan and annual action plans for all HUD community planning and development formula grant programs, consolidating into a single annual submission the planning, application, and reporting aspects of the CDBG, HOME, Emergency Shelter Grants, and Housing Opportunities for Persons with AIDS Programs, and the Comprehensive Housing Affordability Strategy; and

WHEREAS, the Urbana City Council approved the *City of Urbana and Urbana HOME Consortium (Champaign/Urbana/Champaign County) FY 2020-2024 Consolidated Plan* on June 8, 2020; and

WHEREAS, the Urbana Community Development Commission, assisted by Urbana Community Development Services staff, has prepared the *City of Urbana and Urbana HOME Consortium Annual Action Plan FY 2022-2023* (hereinafter the "Annual Action Plan"); and

WHEREAS, on September 9, 2021; January 13, 2022; and March 10, 2022, notices were published on the City of Urbana website describing the Annual Action Plan, requesting public input, and announcing public hearings that were held on September 14, 2021; January 26, 2022; and March 17, 2022, regarding the Annual Action Plan; and

WHEREAS, on March 15, 2021, a notice was published on the City of Urbana social media and website describing the Annual Action Plan; announcing a public review period beginning March 15, 2022 and ending April 15, 2022 during which members of the public are able to view a Draft Annual Action Plan and provide input;

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Urbana, Illinois, as follows:

Section 1. That the *City of Urbana and Urbana HOME Consortium Annual Action Plan FY 2022-2023*, in substantially the form as attached hereto and incorporated herein by reference, is hereby approved.

Section 2. That the Mayor is hereby designated as the authorized representative of the City of Urbana to take any action necessary in connection with said Annual Action Plan to implement the CDBG and HOME programs and to provide such additional information as may be required.

Section 3. That upon review and comment by the Urbana Community Development Commission and Urbana City Council, the Mayor is hereby designated to execute subgrantee agreements for programs and activities identified in said Annual Action Plan.

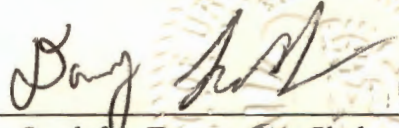
Section 4. That subgrantee agreements for programs and activities identified in said Annual Action Plan shall be subject to review and approval by the Urbana City Council before execution by the Mayor.

PASSED by the City Council this 25th day of April, 2022.

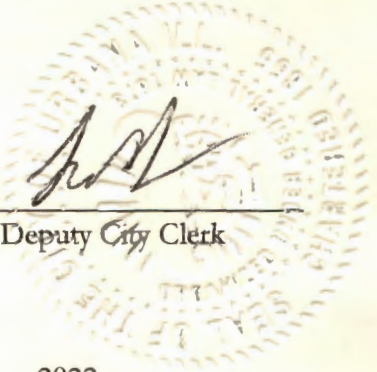
AYES: Wu, Evans, Hursey, Wilken

NAYS: None

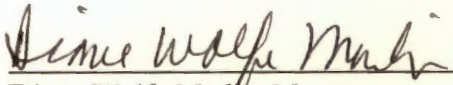
ABSTAINS: None



Darcy Sandefur, Deputy City Clerk



APPROVED by the Mayor this 29th day of April, 2022.



Diane Wolfe Marlin, Mayor



***CITY OF URBANA
AND
URBANA HOME CONSORTIUM***

**Annual Action Plan
FY 2022-2023**

Prepared by:
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Community Development Services
Grants Management Division
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Resolution No. 2022-04-034R

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 2022-2023 identifies activities that Consortium members and the City plan to implement during the period beginning July 1, 2022 and ending June 30, 2023. 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 2022-2023 furthers strategies identified in the Urbana HOME Consortium and City of Urbana Consolidated Plan for Program Years 2020-2024.

The City of Urbana and the Urbana HOME Consortium will undertake the activities identified in this Annual Action Plan during the third 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 2022-2023. 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 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 15, 2022 through April 15, 2022. The City held public hearings to obtain citizen comments regarding the draft Annual Action Plan on September 14, 2021, January 25, 2022, and March 17, 2022. The hearings took place virtually via Zoom, and information regarding the hearings was published on the City's website. 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.

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

The City of Urbana works closely with the local broadband companies, school districts, and housing authority to identify broadband needs in the community. All infrastructure is up-to-date and available throughout the City; however, there is a need for monthly utility assistance. The City continues to partner with nonprofit agencies to identify resources for residents.

2. Summarize the objectives and outcomes identified in the Plan

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

Below is a summary of the Consolidated Plan Objectives and Outcomes. Each project identified in this Annual Action Plan provides the applicable Objectives and Outcomes. The anticipated results are provided as “Outcome Indicators.”

3. Evaluation of past performance

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

The COVID-19 pandemic challenged the City of Urbana and Urbana HOME Consortium’s ability to implement housing programs. Due to health concerns, rehabilitation projects were limited to those that addressed an immediate life safety concern. Despite these challenges, the City of Urbana and Urbana HOME Consortium made considerable strides toward achieving the goals and anticipated outcomes in FY 2020-2021 and FY 2021-2022. The City of Urbana used CDBG funds to complete housing rehabilitation projects through the City's Emergency/Access Grant Program and Senior Repair Program. CDBG Public Service funds helped support the City's Consolidated Social Service Fund (CSSF), which provided public services to 986 low/moderate residents of Urbana. City of Urbana staff initiated a Youth Services Grant program utilizing public service funds. In FY 2021-2022, six agencies received funding through this grant to support eight programs. The City also serviced 184 Urbana households during the Fall 2021 Neighborhood Cleanup Day, which was funded with public service funds. Three families received stable housing and case management through the City of Urbana's Transitional Housing Program.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Annual Action Plan was developed by the City of Urbana in accordance with its Citizen Participation Plan included as part of the 2020-2024 Consolidated Plan process. The Urbana Community Development Commission sponsored two public hearings to obtain input prior to and during plan preparation. In order to encourage public participation by the broadest audience possible, City Staff sponsored one public input session to solicit citizen input. Staff also presented the Annual Action Plan to various community groups made up of housing, social service, and financial agencies, including the Champaign County Continuum of Care.

5. Summary of public comments

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

Public comment received by City staff highlighted the ongoing need for subsidized housing citywide, improvement in affordable housing stock, and funding for homeownership programs. Public comment also highlighted the need for public service funding, as well as infrastructure improvements such as street lighting and sidewalk projects.

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

Not applicable

7. 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	URBANA		Community Development/Grants Management Division
HOME Administrator	URBANA		Community Development/Grants Management Division

Table 1 – Responsible Agencies

Narrative

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 2020-2024, 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. The Grants Management Division also administers the Community Development Block Grant (CDBG), on behalf of the City of Urbana.

Consolidated Plan Public Contact Information

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

- Urbana Free Library, 210 West Green Street, Urbana

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

- Champaign Public Library, 200 West Green Street, Champaign

Questions or comments regarding the Community Development Program should be addressed to City of Urbana Community Development Services Department, Grants Management Division, 400 South Vine Street, Urbana, Illinois 61801 or grants@urbanaininois.us.

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

1. Introduction

The Consortium regularly participates in a number of meetings with 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. 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 Annual Action Plan. Input from the public was also sought through public hearings and virtual meetings.

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

The City of Urbana works closely with the local broadband companies, school districts, and housing authority to identify broadband needs in the community. All infrastructure is up-to-date and available throughout the City; however, there is a need for monthly utility assistance. The City continues to partner with nonprofit agencies to identify resources for residents.

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

The Housing Authority of Champaign County continues to inform local jurisdictions of major housing opportunities and continues to collaborate on major redevelopments in Champaign and Urbana. The Housing Authority also has several new developments in the county. The Urbana HOME Consortium coordinated with member organizations on the Human Services Council during the drafting FY 2022/2023 Annual Action Plan. The Continuum of Services Provides to the Homeless, which includes Staff, coordinates closely with the local homeless shelter to develop training and funding opportunities related to mental health and substance abuse support. Staff will continue to coordinate with other funding groups to discuss and monitor ongoing needs for persons with mental health and other needs, particularly low- income persons and youth.

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

The Urbana HOME Consortium members have all served as past chairs for the Continuum of Care. All three participating jurisdictions/subrecipient to the HOME Consortium continue to serve on the Executive Committee of the Continuum of Care. The City of Urbana continues to administer Emergency Solutions Grant (ESG) and Emergency Solutions Grant CARES Act (ESG-CV) funding for agencies in the community that work with homeless populations, including Champaign County Regional Planning Commission, Crisis Nursery, CU at Home shelter, and Cunningham Township Supervisor's Office.

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 Service Providers to the Homeless (CoC) receives an ESG and ESG-CV allocation from the State of Illinois. Agencies in Champaign County can apply to the CoC for ESG funds. During the review process, the CoC Rating & Ranking Committee convenes to review agency applications and make funding determinations. The Committee uses standardized scoring criteria for each review. The Rating & Ranking Committee also takes into account the past performance of agencies that have received ESG funding, in order to determine how to allocate ESG funds in the community. Once the Committee has reviewed the applications, recommendations for ESG funding are presented to the full membership of the CoC for a vote.

The Champaign County Regional Planning Commission administers the HMIS system under an 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 Exchange 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 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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CHAMPAIGN
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Champaign, as an Urbana HOME Consortium member, has gathered substantial public input regarding consortia-wide projects. City of Champaign staff attended a public hearing for social service agencies, as an Urbana HOME Consortium member, to provide input regarding community needs.
2	Agency/Group/Organization	CHAMPAIGN COUNTY REGIONAL PLANNING COMMISSION
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Employment Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Urbana HOME Consortium members have all served on the Executive Committee or past chairs for the Continuum of Council of Service Providers to the Homeless. All three participating jurisdictions/subrecipients to the HOME Consortium continue to be active on the Continuum of Service Providers to the Homeless. During the April 5, 2022 meeting, the Urbana HOME Consortium consulted with the group to outline the upcoming AAP process and seek input. The Community Needs Assessment Survey was sent out to the CoC and members were encouraged to participate.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

Not applicable

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	CCRPC	The CoC Strategic Plan overlaps with regard to housing, i.e. by PROVIDING A COMPREHENSIVE CONTINUUM OF HOUSING SERVICES, Increase affordable housing

Table 3 – Other local / regional / federal planning efforts

Narrative

Affordable rental units are in great demand in the community. As a member of the Urbana HOME Consortium, the Champaign County Regional Planning Commission continues to operate a Tenant Based Rental Assistance Program that is countywide. The City of Urbana also supports a Tenant Based Rental Assistance Program operated by Courage Connection, which targets victims of domestic violence. The City will continue to work closely with all Consortium members to support this important program in the community.

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

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

A draft of the FY 22-23 Annual Action Plan was made available to the public on the City's website during the 30-day public comment period, which took place from March 15, 2022 to April 15, 2022. Information about virtual public hearings and a public input session was also posted on the City of Urbana's website, and on the city's calendar for public review. Public hearings were held prior to the regularly scheduled Community Development Commission Meetings on September 14, 2021, and January 25, 2022. Staff held a virtual public input session on Thursday, March 17, 2022 at 5:00 PM. The purpose of this meeting was to obtain resident input regarding community development and housing needs. City Staff also presented the Annual Action Plan at regular meetings of various community groups made up of housing, social service, financial agencies, and neighborhood groups in targeted areas to receive input on the plan.

Staff engaged with neighborhood groups, service providers, and housing advocates during the development of the Annual Action Plan. Groups consulted include the Dr. Ellis Neighborhood group, Middle Urbana Neighborhood Association, the Community Reinvestment Group, Human Services Council of Champaign County, the Champaign County Continuum of Service Providers to the Homeless, PACE, and the Homestead Corporation.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Non-targeted/broad community	Staff from the City of Urbana held a public hearing before the September 2021 regular meeting of the Urbana Community Development Commission to gain feedback on the Annual Action Plan.	None	None	N/A
2	Public Hearing	Non-targeted/broad community	Staff from the City of Urbana held a public hearing before the January regular meeting of the Urbana Community Development Commission to gain feedback on the Annual Action Plan.	None	None	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	Staff from the City of Urbana held a virtual public meeting to gather citizen input on the Annual Action Plan.	Residents expressed the need for increased services and affordable housing programs throughout the City's targeted neighborhoods.	None	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach	Non-targeted/broad community	Staff sent out two surveys to gather input on community needs. One survey targeted Urbana residents, and the other survey targeted homeless service providers and housing advocates. The surveys were sent out via direct email and through the City social media accounts. The surveys were also posted on the City website.	Staff received over 40 responses to the surveys. Respondents ranked affordable housing construction as the highest priority need in Urbana. Home repair grants and public services were also ranked as important needs in the community. When asked what infrastructure improvements were needed in their neighborhood, two-thirds of respondents identified sidewalks and walkability as the highest priority. Homeless service providers and housing advocates identified housing stock as the single largest barrier to affordable housing in Champaign County. Affordable housing and homeless services were ranked as the most urgent needs in Champaign County.	None	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The Urbana HOME Consortium will receive \$792,414 in FY 2022/2023 and an average of \$725,000 annually after that for a total allocation of \$1,517,414. Prior Year Resources are unexpended HOME funding from program year 2019, 2020, and 2021. These funds are distributed annually with the Consortium wide-area based on priorities identified by the Consortium Members. Program Income is repayment of funding for projects that sold prior to affordability period ending.

The City of Urbana anticipates the CDBG entitlement grant to remain consistent over the Consolidated Plan period. The City of Urbana will receive a CDBG allocation of \$511,333 in FY 2022-2023 and an average of \$420,000 annually after that for a total of \$931,333. Funds will be allocated to priorities set by the community and staff over the five-year period. Prior Year Resources are unexpended CDBG funding from program year 2018, 2019, 2020, and 2021.

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

Anticipated Resources

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	511,333	0	640,071	1,151,404	1,571,404	Funding will support housing rehabilitation and neighborhood revitalization activities including the Emergency Grant, Access Grant, Senior Repair Service Grant, and Energy Efficiency Grant program in partnership with Ameren Illinois. Funding will also support HOME Program Assistance for housing activities. The Emergency Grant Program allows up to \$8000 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/repared. The Access Grant provides improvements necessary to remove barriers to accessibility to person with disabilities. It is available for renters or homeowners who earn less than 80% of the Median Family Income. The Senior Repair Service Program provides home maintenance repair for elderly or persons with disabilities who are at or below 50% of the Median Family Income. The Energy Efficiency Grant provides supplemental assistance to low income households seeking to make energy efficiency upgrades to their homes. The ultimate goal of these programs is to sustain housing so occupants can remain in their home. The ultimate goal of the program is to sustain the housing so the occupants can remain in their home. Prior Year Resources are unexpended CDBG funding PY 2018, 2019, 2020, and 2021.

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	792,414	42,500	1,150,685	1,985,599	2,710,599	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, multifamily rental rehab, new construction for ownership, and TBRA: Funds, including carryover funds, may be allocated by the City of Urbana to programs such as Down Payment Assistance, Acquisition-Rehab, Purchase-Rehab-Resale, Rental Rehab, Lot Acquisition/Demolition, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Community Development Services Department. Funds may be allocated by the City of Champaign to new or existing programs, such as TBRA, the Acquisition-Rehab, Full Home Improvement, or Lot Acquisition programs, to promote revitalization efforts of targeted neighborhoods. Funds may be allocated by Champaign County to TBRA or to provide rehabilitation assistance to both investor-owned properties as well as single-family owner-occupied projects. Admin and Planning: Funds will be contributed to personnel costs as well as supplies and other expenses. Prior Year Resources are unexpended HOME funding from program year 2019, 2020, and 2021.

Table 2 - Expected Resources – Priority Table

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

All Consortium members continue to seek private investment, tax credits, and grant opportunities from the State of Illinois that further the goals outlined in the Consolidated Plan. Tax credit developments are anticipated in the City of Urbana in the Consolidated Plan period, such as a proposed senior living facility on Federal Drive development. The City of Champaign and Urbana continue to work with private developers applying for tax credit incentives on future developments. Champaign will focus its HOME funds on the continued development of Bristol Place.

The 25% match requirement for the HOME program utilizes a variety of leveraging sources to fulfill this obligation. The City of Urbana and Champaign contribute cash match towards its HOME projects from private investment in development projects. Land donations for developments will contribute to the program in the coming year, as well as sweat equity and cash contributions provided by the volunteers of Habitat for Humanity of Champaign County. The Consortium has a large carryover match balance that will exceed the anticipated match requirement in the coming years.

CDBG funded City of Urbana projects for public facility and infrastructure leverage general funds and State of Illinois Motor Fuel Tax dollars to have a greater impact on the projects. This practice will continue through the 2020/2024 Consolidated Plan.

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

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

Discussion

Not applicable

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide decent affordable housing opportunities	2015	2019	Affordable Housing	Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan Urbana Consortium-wide Area Bristol Park Neighborhood Plan Area	Affordable Housing	CDBG: \$102,266 HOME: \$235,603	Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted Housing Code Enforcement/Foreclosed Property Care: 150 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Address Barriers to Affordable Housing	2015	2019	Affordable Housing Non-Housing Community Development	Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan Urbana Consortium-wide Area Bristol Park Neighborhood Plan Area	Community Development Needs	HOME: \$94,658	Tenant-based rental assistance / Rapid Rehousing: 12 Households Assisted
3	Preserve Existing Affordable Housing Supply	2015	2019	Affordable Housing	Urbana Consortium-wide Area	Affordable Housing	CDBG: \$110,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Coordinate with Housing Authority	2015	2019	Affordable Housing Public Housing	Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan Urbana Consortium-wide Area Bristol Park Neighborhood Plan Area	Affordable Housing	HOME: \$295,110	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 60 Household Housing Unit
5	Support Services & Training for Low-Income Persons	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	Urbana Consortium-wide Area	Community Development Needs Homeless Prevention & Services Youth Services	CDBG: \$74,000 HOME: \$0	Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 9 Beds
6	Support Homeless Needs	2015	2019	Homeless Non-Housing Community Development	Urbana Consortium-wide Area	Homeless Prevention & Services	HOME: \$167,043	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted
7	Reduce Lead Exposure Risk	2015	2019	Lead Based Paint Hazard Removal	Urbana Consortium-wide Area	Community Development Needs	CDBG: \$0 HOME: \$0	Homeowner Housing Rehabilitated: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Support Infrastructure Improvements	2015	2019	Non-Housing Community Development	Census Tracts 53, 54,55,56, and 57	Community Development Needs	CDBG: \$420,069 HOME: \$0	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 25 Households Assisted
9	Preserve Consortium Neighborhoods	2015	2019	Non-Housing Community Development	Census Tracts 53, 54,55,56, and 57	Affordable Housing Community Development Needs Homeless Prevention & Services Non-Homeless Special Needs	CDBG: \$445,069 HOME: \$1,193,185	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 25 Households Assisted Buildings Demolished: 2 Buildings

Table 3 – 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 to for-profit developers building new affordable renter and owner units, support construction of new affordable rental units through LIHTC including the Bristol Park Phase II Redevelopment Project, 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 Section 8 Homeownership program, support the development of local Lease Purchase Programs, directly encourage homeownership through down payment assistance programs such as programs funded with Private activity bond funds, develop new down payment assistance programs for low-income buyers.</p>

2	Goal Name	Address Barriers to Affordable Housing
	Goal Description	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 visit-able housing units for persons with disabilities; encourage housing developers to include visit-ability/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 visit-able 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 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.
3	Goal Name	Preserve Existing Affordable Housing Supply
	Goal Description	Homeowner Housing Rehabilitated: 5 Household Housing Unit
4	Goal Name	Coordinate with Housing Authority
	Goal Description	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 60 Household Housing Unit

5	Goal Name	Support Services & Training for Low-Income Persons
	Goal Description	Public services for low to moderate income residents including Transitional Housing, Neighborhood Cleanups, youth services, and other programming Transitional Housing funded through public services. 9 beds added.
6	Goal Name	Support Homeless Needs
	Goal Description	TBRA for low-income families and individuals experiencing homelessness.
7	Goal Name	Reduce Lead Exposure Risk
	Goal Description	Support opportunities that address lead hazards that are outside the scope of our other programs. The City will continue to use Lead Safe Practices in implementing its various rehabilitation activities. Education opportunities will be provided at public workshops. Lead-based paint remediation policies and procedures are included in each housing rehabilitation contracted funded with federal funds. Contractors are required to following lead-safe work practices to be in compliance with local, state, and federal requirements.
8	Goal Name	Support Infrastructure Improvements
	Goal Description	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit
9	Goal Name	Preserve Consortium Neighborhoods
	Goal Description	Public Facility or Infrastructure Activities for Low/Moderate Income Housing, Capital Improvement Projects, Blight Reduction, Code Enforcement, Public Facility

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Urbana made its funding allocation decisions based on public input received during the Consolidated Plan and Annual Action Plan process. Social service funding allocations are determined by a committee of City staff and City Council representatives, with input and direction provided by the City’s Community Development Commission. Funding is awarded based on eligible activities and priorities identified in the application. The following is a list of proposed programs for the 5-year Consolidated Plan period. All of the proposed projects are in response to an identified need in the Consolidated Plan. Consideration has also been given to program delivery, and staffing requirements to successfully operate the grant activities, various objectives of leveraged funding available, as well as programmatic constraints of both the HOME Investment Partnerships and Community Development Block Grant programs. The projected target start date for the proposed programs is July 1, 2022 and projected commencement of proposed programs is June 30, 2023.

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

Table 4 – Project Information

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

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

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Planning & Administration
	Target Area	Census Tracts 53, 54,55,56, and 57
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$102,266
	Description	Funds will be used to support the administrative activities associated with carrying out the goals and objectives of the CDBG program.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Low to moderate income households from community development target areas will be served.
	Location Description	City of Urbana and targeted neighborhoods.
	Planned Activities	Funds will be used to support administrative activities for the Community Development Block Grant funds.
2	Project Name	CDBG Neighborhood Revitalization
	Target Area	Census Tracts 53, 54,55,56, and 57
	Goals Supported	Support Infrastructure Improvements Preserve Consortium Neighborhoods
	Needs Addressed	Community Development Needs
	Funding	CDBG: \$840,138
	Description	Funds will be used to support neighborhood revitalization programs including code enforcement, blight reduction, and capital improvement projects.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Low to moderate income individuals and households within the City of Urbana will benefit from the proposed activities.
	Location Description	City of Urbana and targeted neighborhoods.

	Planned Activities	Funds will be used to support neighborhood revitalization programs including code enforcement, blight reduction, and capital improvement projects.
3	Project Name	CDBG Public Services
	Target Area	Census Tracts 53, 54,55,56, and 57
	Goals Supported	Support Services & Training for Low-Income Persons
	Needs Addressed	Non-Homeless Special Needs Community Development Needs Youth Services
	Funding	CDBG: \$74,000
	Description	Funds will be used to support the public services undertaken by the City of Urbana.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Assistance estimated at 10 households
	Location Description	City of Urbana and targeted neighborhoods
	Planned Activities	Transitional housing, neighborhood cleanup, Youth Services Grant program
4	Project Name	CDBG Housing Activities
	Target Area	Census Tracts 53, 54,55,56, and 57
	Goals Supported	Preserve Existing Affordable Housing Supply
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$110,000
	Description	Funds will be used to support housing rehabilitation activities undertaken by the City of Urbana, as well as the acquisition of available properties in order to further affordable housing. Funding for HOME Program Assistance for housing activities.
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 5 households will be assisted by these activities
	Location Description	City of Urbana and targeted neighborhoods
	Planned Activities	Emergency Grant, Access Grant, Senior Grant, and Energy Efficiency Grant programs, HOME Program Assistance for housing activities will be funded under this project.
5	Project Name	CDBG Property Acquisition/Demolition/New Construction
	Target Area	Census Tracts 53, 54,55,56, and 57
	Goals Supported	Preserve Consortium Neighborhoods
	Needs Addressed	Community Development Needs
	Funding	CDBG: \$25,000
	Description	Funds will be used to support property acquisition, demolition, and new construction projects undertaken by the City of Urbana.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	The proposed activities will impact an estimated two structures in Urbana
	Location Description	City of Urbana and targeted neighborhoods
	Planned Activities	Anticipate removing or rehabilitating two abandoned blighted homes from targeted neighborhoods
6	Project Name	HOME Planning & Administration
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$79,241
	Description	Funds will be used to support the administrative activities associated with carrying out the HOME program goals and strategies.
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Urbana Consortium-wide Area
	Planned Activities	Administrative activities associated with carrying out the HOME program goals and strategies.
7	Project Name	HOME CHDO Reserve
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$118,867
	Description	Funds will be used to support the projects undertaken within the Consortium-wide area by Community Housing Development Organizations. CHDO Reserve funds are being set aside to be allocated to CHDO's whose proposed project(s) meet project readiness requirements. In order to meet project readiness, the CHDO project(s) receiving reserve allocations must be able to begin construction within one year from the date of execution of the agreement. Staff is continuing to work to identify feasible projects in the Consortium area. A rolling CHDO project application is utilized.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	An estimated four households will benefit from the proposed activities
	Location Description	Urbana Consortium-wide Area
	Planned Activities	Funds will be used to construct or rehab four new affordable housing projects
8	Project Name	HOME CHDO Operating
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing

	Funding	HOME: \$37,500
	Description	Funds will be used to support projects undertaken within the Consortium-wide area by Community Development Housing Operations.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	An estimated four households will benefit from the proposed activities
	Location Description	Urbana Consortium-wide Area.
	Planned Activities	Funds will be used to support projects undertaken within the Consortium-wide area by Community Development Housing Organizations.
9	Project Name	HOME City of Champaign Neighborhood Revitalization
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Coordinate with Housing Authority
	Needs Addressed	Affordable Housing
	Funding	HOME: \$295,105
	Description	Funds will be used to support neighborhood revitalization activities undertaken by the City of Champaign including down payment assistance, acquisition-rehab, purchase rehab resell, rental rehab, new construction activities, tenant based rental assistance, owner occupied rehab, lot acquisition/demolition and/or other programs currently under development or may be proposed that further the affordable housing goals and missions of the City and Council. Programs must comply with applicable local, state, and federal regulations including but not limited to HOME regulations.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	An estimated two households will be impacted by the proposed activities
	Location Description	Urbana Consortium-wide Area

	Planned Activities	HOME funds will be used to support the neighborhood revitalization activities undertaken by the City of Champaign, including Phase II of the Bristol Place housing development.
10	Project Name	HOME Champaign County Neighborhood Revitalization
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Address Barriers to Affordable Housing
	Needs Addressed	Affordable Housing Homeless Prevention & Services
	Funding	HOME: \$94,658
	Description	Funds will be used to support neighborhood revitalization activities undertaken by the Champaign County Regional Planning Commission, including tenant based rental assistance and owner occupied rehab.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 12 households will benefit from these activities
	Location Description	Urbana Consortium-wide area.
Planned Activities	Tenant Based Rental Assistance	
11	Project Name	HOME City of Urbana Neighborhood Revitalization
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Support Homeless Needs
	Needs Addressed	Homeless Prevention & Services
	Funding	HOME: \$167,043
	Description	Funds will be used to support neighborhood revitalization activities undertaken by the City of Urbana, including down payment assistance, acquisition rehab resell, rental rehab, new construction activities, tenant based rental assistance, owner occupied rehab, lot acquisition/demolition and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Programs must comply with applicable local, state, and federal regulations including HOME regulations.
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	An estimated two households will benefit from these activities
	Location Description	Urbana Consortium-wide area.
	Planned Activities	Funds will be used to support the neighborhood revitalization activities undertaken by the City of Urbana, including resale, rental, rehab, new construction activities, Tenant Based Rental Assistance, Owner-occupied rehabilitation and/or proposed projects that further the affordable housing goals and mission of the City and Council.
12	Project Name	HOME Neighborhood Revitalization
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Preserve Consortium Neighborhoods
	Needs Addressed	Affordable Housing
	Funding	HOME: \$1,193,185
	Description	Neighborhood Revitalization Projects to meet goals outlined in Consolidated Plan
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Assist 25 families
	Location Description	Urbana Consortium-wide area
Planned Activities	Funds will be used to support neighborhood revitalization activities in the Urbana Consortium-wide area.	

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

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

Urbana is a city in and the county seat of Champaign County, Illinois. The population is estimated at 38,336 as of June 1, 2020. Urbana is the tenth-most populous city in Illinois outside of the Chicago metropolitan area. Urbana is notable for sharing the campus of the University of Illinois at Urbana–Champaign with its sister city of Champaign. The three largest employers in Urbana are two non-profit hospitals and the University of Illinois.

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

Geographic Distribution

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

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

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

Affordable Housing

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

Introduction

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

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

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

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

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

Discussion

Not applicable.

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

Introduction

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 economically self-sufficient, and increasing housing choice for low income households. The broad flexibility to waive statute and regulations allows HACC to better serve and house residents while streamlining internal operations.

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

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

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

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

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

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

Discussion

Not applicable.

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

Introduction

The Champaign County Continuum of Service Providers to the Homeless surveys homeless persons in Champaign County each January as required by HUD in an effort to count the number of individuals and families experiencing homelessness to better understand the causes of homelessness and to plan services that will effectively address the needs of this population. The 2022 Point in Time Count took place on Thursday, January 27, 2022. The 2022 PIT Count found approximately 137 individuals and 98 households living in shelters in Champaign County. Of those surveyed, two were classified as unsheltered individuals. 16 adults without children were classified as chronically homeless 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.

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 is given to programming that meets the needs of the chronic homeless population and homeless households with children. Addressing emergency shelter and transitional housing needs of homeless persons continues to be a priority. The City works closely with Cunningham Township Supervisor's Office, and other service providers to address the needs of all persons experiencing homelessness.

The Champaign County Continuum of Service Providers to the Homeless manages the centralized intake system to assist persons experiencing homelessness find the services they need. As the lead agency of the CSPH, the Champaign County Regional Plan Commission oversees the Coordinated Entry System.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are several emergency shelter options in the community offering both congregate and non-congregate settings operated by non-profits as well as government entities. Champaign County's primary homeless shelter currently operates a year-round program, as well as a low-barrier winter shelter that is operational from December-April. Local agencies and the City of Urbana and Champaign are working in collaboration with this organization. City of Urbana staff serve on the Steering Committee for the low-barrier winter shelter, and the CSPH coordinates closely with the shelter to provide training and other support as needed.

In addition, the City of Urbana's transitional housing has provided transitional housing and case-management services to three households. The City has partnered with local agencies to provide wrap-around services to these households to ensure success in the program. This partnership provides 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

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

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

Discussion

Not applicable.

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. Because the City zoning code is one of the primary tools used to regulate development, staff from the City of Urbana's Planning Division actively monitors its use. Careful attention is paid to address any issues that may impact the development of affordable housing. Urbana started its Comprehensive Planning Process in FY 20/21 and hopes to finalize in FY 22/23. Barriers to affordable housing will be one of the items under review during the process.

Discussion

Not applicable.

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

Introduction

Proposed actions associated with the City's 2022-2023 Annual Action Plan are described primarily in the specific related sections of the Plan. This section describes any actions to be undertaken by the City of Urbana that will further the goals of the 2020-2024 Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

The City of Urbana will continue to focus its community development efforts in the following three areas as it addresses obstacles to meet underserved needs: 1) affordable housing, 2) economic development and business retention opportunities, and 3) strong and vibrant neighborhoods. Affordable housing needs will be addressed by focusing on housing cost burden. Rental assistance will be provided and investment in affordable housing developments will continue in FY 22/23. However, the limited supply and rising cost of housing makes challenges like homelessness and racial inequity in housing even more difficult to address. Economic development and business retention will be targeted to small businesses in the City of Urbana Community Development Target Areas. This need will be addressed by providing grants and/or small loans to businesses to build, expand or rehabilitate a building, purchase equipment, or provide expansion assistance. Creation of strong and vibrant neighborhoods will focus on support for low- and moderate-income persons. Needs addressed through strategic investments in infrastructure, public facility improvements, and community assets will strengthen and enhance the health of the neighborhoods.

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

effectiveness during the Annual Action Plan year. Economic development opportunities will be provided to small businesses located in Community Development Target areas. Priority funding will be made available to social service agencies that target youth programming for low-income families.

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

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

Actions planned to develop institutional structure

Urbana staff work to foster creative ideas for improving the institutional structure that is part of a larger, more holistic network of services that benefit low-income households. By supporting various social service agencies through staff participation on the Continuum of Service Providers to the Homeless, the City of Urbana plays a role in developing programmatic improvements that will further the impact of these services in the community. Staff collaborated closely with the local homeless shelter in developing and managing a low-barrier winter shelter option and served on the shelter's newly formed steering Committee. In addition, staff will continue to review internal and external policies and procedures to eliminate barriers.

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

The City of Urbana will continue its efforts to increase coordination and collaboration with the public and private housing and social service agencies in the community. Urbana staff regularly attend board meetings for the Housing Authority of Champaign County. The City also maintains an active presence on the Continuum of Service Providers to the Homeless, offering assistance with various reporting and application systems inherent to the successful delivery of the Continuum of Care network. City staff and the CSPH also worked closely with the Housing Authority of Champaign County in the creation of the Emergency Housing Voucher MOU, and continued to collaborate during the referral process to make sure the 113 Emergency Housing Vouchers assigned to Champaign County were utilized in a timely manner.

The City plays an active role in the Community Reinvestment Group, a group of local lenders looking to address affordable housing issues in the community. The City hosts a public input meeting each year specifically for social service agencies in order to gauge the evolving needs in the community and in within the service network.

Discussion

Not applicable.

Program Specific Requirements

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

Introduction

The City uses CDBG funds to ensure decent affordable housing, to provide services to the most vulnerable in our community, to create jobs through the retention of businesses, and to support strong and healthy neighborhoods through infrastructure improvements and code enforcement. Fiscal years 2022, 2022, and 2023 are covered in this plan. A minimum of 70 percent of CDBG funds are used for activities that benefit low- and moderate-income persons. Each funded activity meets at least one of the following national objectives:

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

80.00%

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

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

The Urbana HOME Consortium will not be carrying out activities outside of those described in Section 92.205 in the 2022-2023 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. A five year affordability period prorated basis is as follows:

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

As a PJ, there are no plans to refinance existing debt. 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.

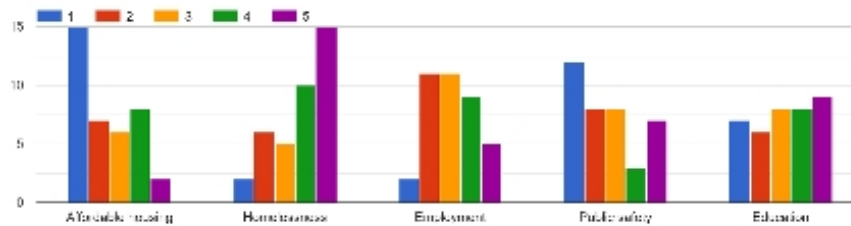
Not applicable.

Attachments

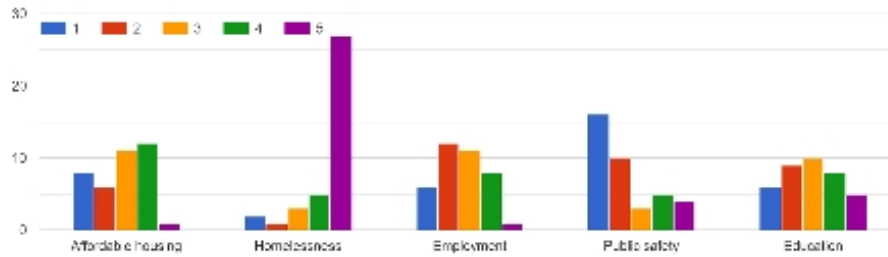
Citizen Participation Comments

City of Urbana
 Community Needs Assessment
 Annual Action Plan FY 2022-2023

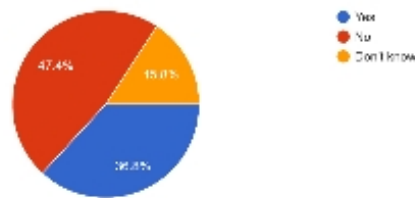
What do you think are the most significant needs or issues facing your neighborhood? *Please rank from 1-5, with 1 being the most important, and 5 being the least important.



What are the most significant needs or issues facing you and your household? *Please rank from 1-5, with 1 being the most important, and 5 being the least important.

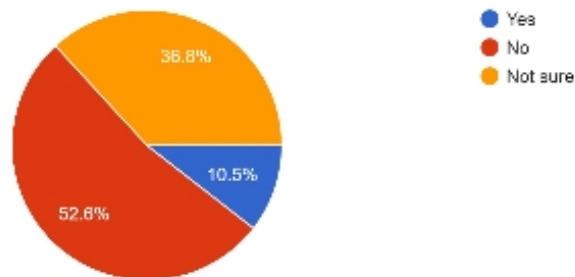


In general, do you believe housing in your neighborhood is affordable?
 38 responses



In general, are there sufficient services for low income residents in the community?

38 responses



What services, if any, should be provided that are not currently available?

Work programs for BIPOC

Life Skills Training-money, self worth, resume and job skills

Programs in place to prevent large rent increases every year when properties have not been improved or maintained. Landlords should have to prove investment in property maintenance and quality beyond tenant work orders before being able to annually increase rent, rents in Urbana are getting to the point where they are unreasonable and certainly not attainable with current minimum wage, so some sort of arrest or controls on rent increases would be excellent.

More mental health services; something for at-risk youth

If we had a city fund for rehabbing existing properties rather than encouraging building of new student-oriented (high cost, high luxury) apartments, we'd all be better off.

More advocacy for safe/comfortable housing for low income folks. People who are low income can often get housing, but the housing they get is not very nice, comfortable, or safe.

Domestic violence assistance

More cash assistance for the poor.

Housing, supports for youth and families

It is troubling to see homeless individuals on the streets. If they want to be there, that's okay. However, I take exception, because I assume it's because either there is no shelter for them to visit or that the conditions in the shelter are disadvantageous.

Increased access to fresh produce and medical care

HOME BUYER PROGRAMS BACKED THRU GRANTS not just Banks or crooked flippers Rent to Own schemes, Less money needed for rent/mortgage= larger monthly budget to spend in businesses

child care, affordable housing, food and health support

Affordable access to fiber/high speed internet in underserved areas.

Work together with Champaign and the county to help families find a place to call home where they can live long term, so children don't have to change schools/school districts every time rent goes up, a lease ends, or they fall behind on rent.

More advocats/assistants to help overwhelmed people figure out resources, and to get through gathering, filling out and submitting the requirements to access existing different types of assistance, and participating in helpful programs. Many eligible people fall through the cracks, then struggle even more to just survive.

Accessible, affordable health care (Carle Care does NOT count, not even close); comprehensive case management so people in need are connected to all of the resources they need and qualify for; expanded job training; better affordable childcare options

The rental housing stock seems sub-standard, with many old buildings that could use better upkeep and maintenance.

Forced Evictions of families known to commit or harbor gun criminals whether friends or family members.

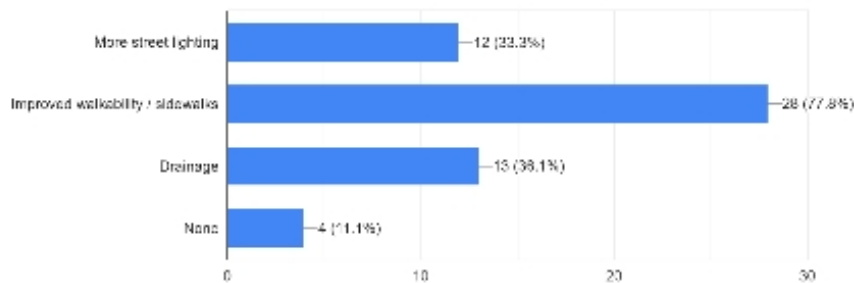
Maintaining sidewalks is a problem, especially in older neighborhoods and unkempt brick sidewalks..

Child care, financial assistance for home repairs/improvement for owners/landlords

Domestic violence and family violence services. The UPD, court system and related agencies are too often failing victims of child abuse and spousal abuse.

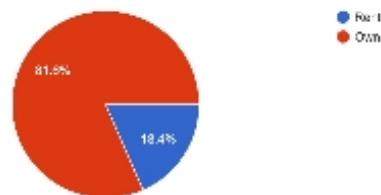
What infrastructure improvements, if any, are needed in your neighborhood?

35 responses



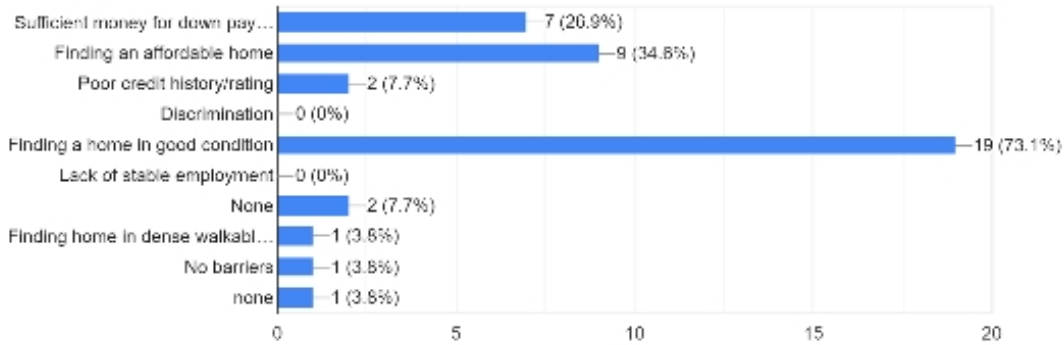
Do you rent or own your primary residence?

33 responses



If you own your home, what factors, if any, were barriers to purchasing your home?

26 responses



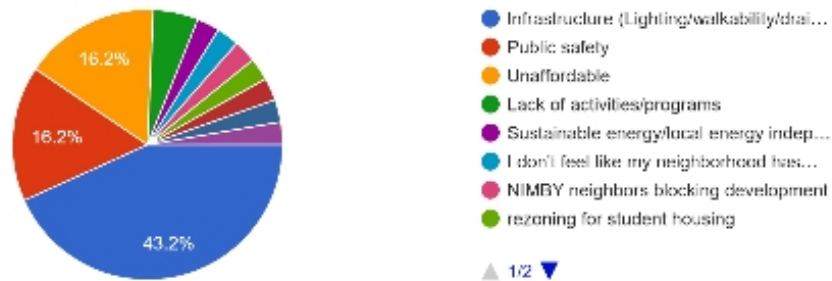
Have you or your household ever had to temporarily give up paying for food, utilities, or healthcare to pay your rent or mortgage?

38 responses



The biggest issue facing my neighborhood is:

37 responses



Please share any additional comments or questions about affordable housing and community development needs in the community.

let's preserve the existing housing stock by reinvesting in saving well-built aging houses that developers have neglected and stop incentivizing them to let them run down and then push for higher zoning to build more fancy student housing

1st time homeowners grants are needed

My answer to the first two questions is bogus because the survey did not let me skip the questions. I don't think my neighborhood has these issues. My household definitely does not have those issues. Bad survey design!

I am very concerned about gun violence. I am afraid to walk at night, though it's been happening during the day too. Many of my neighbors are moving. I love it here and want us to all be safe.

Also, I was forced in question two to rank issues which my household fortunately doesn't have. Our only issue is public safety. But I want more social support for my neighbors who need it.

Only a few people seem to be able to deter much needed development in Urbana. City government should not kowtow to a minority of self-appointed West Urbana "representatives."

I really think increasing the supply of affordable housing should be a priority. For the affordable housing that does exist, if it is anything like New York City, I hope money is put towards repairs. Nobody should have to live in conditions that undermine their health, because they happen not to be paid very well.

The sidewalks in our neighborhood are inaccessible. One of my neighbors has a motorized wheelchair and they have to be in the street. It is dangerous, especially since our street has no speed bumps and people regularly speed down the street. The sidewalks need to be fixed.

Curbs and gutters on Urbana from Oregon to Main. The second question is stupid; my household doesn't face any of those problems, except possibly public safety being a 4. The others are all 5's.

There are so many new apartment buildings around campus, and many units are empty. Work together with Champaign and the county, so families can afford to live in nice new empty units that already exist. Require all new apartment buildings from now on to be multi-income.

Though traffic is low and the streets are generally safe, improved infrastructure for residents to bike and walk to work and school would be helpful. There are some sidewalks that could really use repair, and the area could benefit from designated "safe streets" to be used as arterials for children cycling to school.

If you zone for apartments then give the roads more attention around them and make landlords with apartment pay higher taxes for the repairs.

Landlords whose tenants disrupt the peace with vulgar music from vehicles, shootings, criminal activity should lose the property.

Stop and Frisk known repeat offenders as well as jay walkers. You prevent more extreme crime by removing individuals when they commit lowlevel crimes.

Housing prices have gone sky high with the pandemic. With the inflation, what were once (just 2 years ago) affordable houses are now out of reach for many people.

We need a better way to handle domestic disputes in Urbana. While the police have always been excellent at deescalating family/partner disputes, there needs to be a long term solution so it's just not whack-a-mole when the fights erupt, but there's long term intervention with anger management, family or partner counseling. It is always the same people having fights. Example: Tickets get issued to attend a counseling session, just as bad drivers have to attend traffic court.

Not more lighting but better lighting. You guys really need to be careful on wording of your surveys. You sometimes ask the wrong questions. Urbana lights are quaint, they are inefficient. The light needs to point down and be a bit brighter for nighttime walking.

Draining is an issue and with heavier storms predicted for the future, we should have the infrastructure to handle it.

Sidewalks--places without sidewalks should get them and all the uneven, root riddled sidewalks are a hazard. Never have I ever seen so many people just walk down the middle of the street either because the sidewalks are too uneven for strollers or people are nervous about walking on the uneven surfaces.

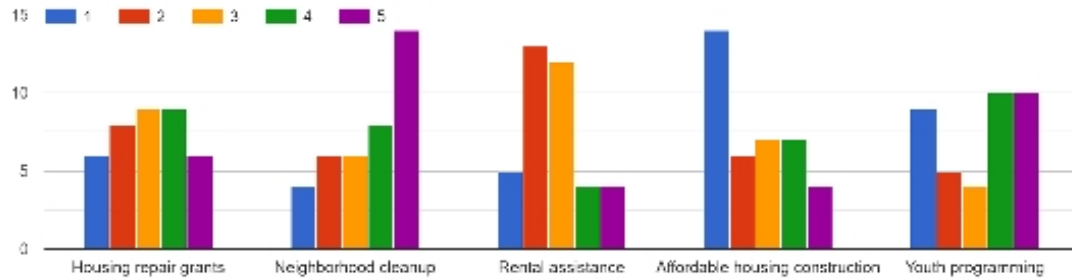
Disenfranchised youth in our community need help. It's the only way to prevent more senseless violence and losing young people to drug abuse and the prison system. There have been a lot of good community meetings held on this. We just need to get programs in place--sports programs, tech programs (videogames, music production), art programs, carpentry and craft builder programs couple with mentorship pairings. The Boys and Girls Club and Big Brother/ Big Sister program had working models at one time.

Out reach efforts need to be better advertised and held on days when most people are available. 5PM on a week night may not be the best time. There should be multiple sessions with the same topics and meetings should be available online afterwards and ways to add input afterwards if someone missed a meeting due to work obligations.

How can the city help address the vacant houses in that are left boarded up and neglected?

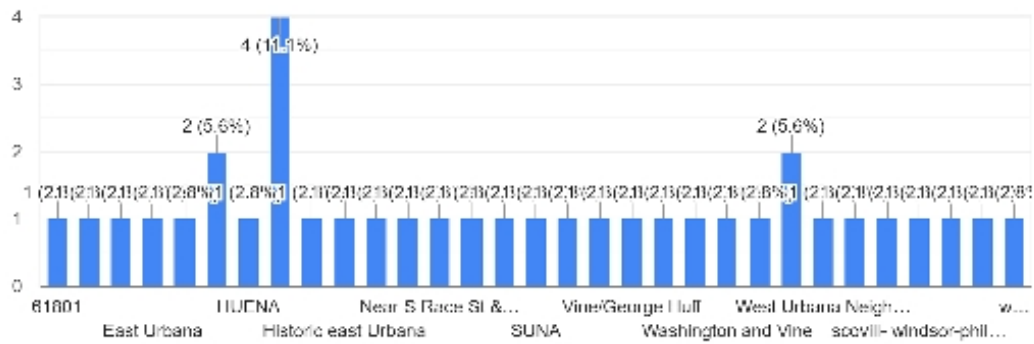
Urbana adopted a set of shared principles last year that acknowledged the harm that historic racism has done to its African-American communities, but needs to go much further than that. Urbana needs to back up the principles with financial investment and reparation: our African-American citizens are justly owed enormous monetary restitution, individually and communally, not only for the human rights abuses directly inflicted upon their antecedents, but equally, for the too often debilitating impacts of severe transgenerational trauma that is the tragic legacy of slavery, over-criminalization, over-incarceration, and ongoing institutionalized racism. Enact a truly just financial reparations policy - this means millions of dollars - and watch the currently escalating gang violence and related gun violence drop overnight.

HUD funds can be used for a variety of housing and community development related projects. Please rank the below projects from most to least important, with 1 being the most, and 5 being the least.



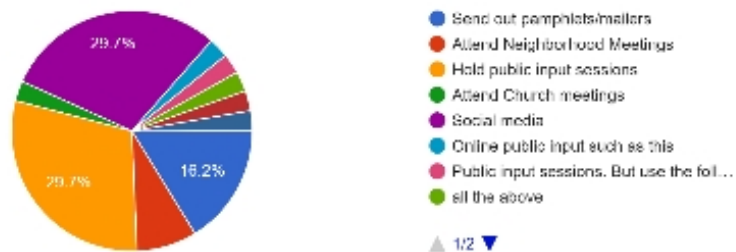
Where do you live in Urbana? (Please provide neighborhood or general area. Do not include street address. All answers will be kept strictly confidential).

36 responses



The City values public input. What is the best way for the City to engage with members of your community?

37 responses



What is the most significant need facing low income residents in Champaign County?

Gun violence

Affordable housing

Housing

Secure housing

pandemic recovery

Housing which is affordable.

Mental health for homeless persons AND gun violence

Availability of low income housing; ability to pay utilities, especially if unexpected expenses arise.

rent assistances, food, jobs

Rent / Mortgage Assistance

Safe, affordable housing

Rent assistance

Social Determinants of Health

Affordable housing

violence, lack of hope

Housing (rent and ownership)

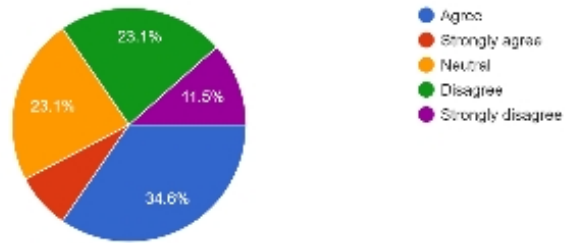
A way out of low income

housing

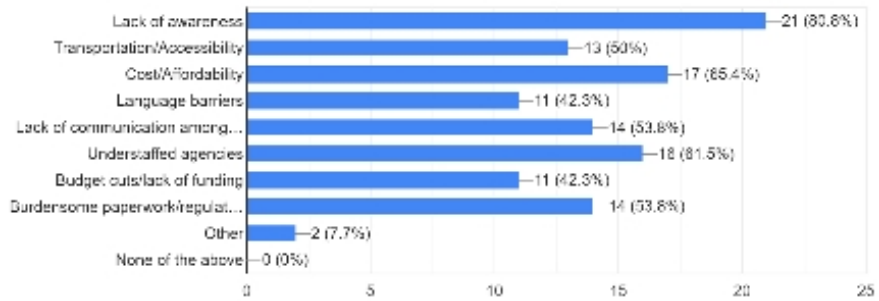
funding for long term housing

Stable housing and health care

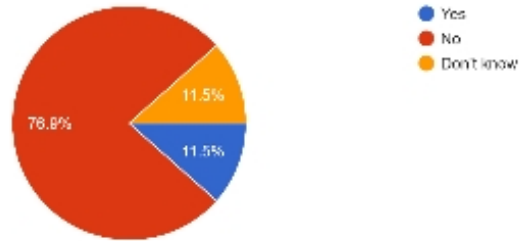
In general, agencies in Champaign County provide sufficient services for low income residents
26 responses



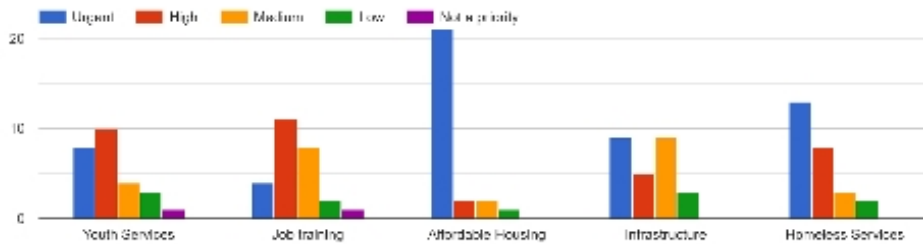
What factors, if any, do you think make it difficult for people to get the services they want or need?
26 responses



In general, do you believe housing in Champaign County is affordable?
25 responses



Below is a list of service areas that impact low income residents in Champaign County. Please rank the priority level for each service area.



Please share any additional comments about affordable housing and community development needs in Champaign County.

Families are living pay check to pay check and it's not acceptable to have housing at the cost it is in Champaign without relief for families trying to make and unable to because they don't fit the homeless, etc. requirement, but are trying and not succeeding due to the costs.

More childcare options for babies and toddlers so parents are able to work and afford rent

We need more accessible dwelling units

Immigrants face the biggest barriers to affordable housing because of lack of SSN/ background check requirements. They face additional barriers, including language access, to accessing all services especially mental health services.

better collaboration amongst social service agencies and the community

The community needs more human and fiscal resources

Grantee Unique Appendices

City of Urbana
Grantee Unique Appendices

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Analysis of Impediments to Fair Housing, 2010 | Page 9

**Urbana HOME Consortium
Resale and Recapture Guidelines for
HOME Program Activities**

The Urbana HOME Consortium will use HOME Investment Partnerships Program funds to provide housing for low-income persons. The forms of funding used to assist homebuyers and/or developers include: down payment assistance, development subsidies, or some combination of these methods. The Consortium will use the Recapture method of insuring affordability for all homebuyer activities in which direct HOME funds assistance is provided. The Consortium will use the Resale provision of insuring affordability when direct HOME funds assistance is not provided. Only one method shall be utilized for each project, the Recapture method is only allowed when there is direct HOME funds assistance provided.

Recapture Provisions

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 minimum length of affordability is based on the total direct HOME funds assistance provided:

Total HOME Subsidy per unit	Minimum period of Affordability
Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years

Affordability Requirements for the HOME Program

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

The Recapture Provisions are as follows:

- The Affordability Period shall be based on the total direct HOME subsidy to the homebuyer and does not take into account a development subsidy provided on the unit.
- The buyer must be purchasing the home to use as a principal residence. In other words, the buyer must intend to live in the home for the entire affordability period and not be buying the home for any other purpose, such as investment or rental property.
- Enforcement Mechanisms – Recapture provisions shall be detailed within each program written agreement between the homebuyer and a Consortium entity and enforced through a Notice of Use Restriction filed with the Champaign County Recorder’s Office. The 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, promissory note, and land use regulatory agreement 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. The mortgage and promissory note are to be recorded against the title to the property.
- The requirements within shall be triggered upon sale or transfer of the HOME assisted property. As listed below:

- In the event of a sale, conveyance or other transfer of the property, excluding any one or more of the following (each, a “Permitted Transfer”): any sale, conveyance or transfer
 - (A) to a spouse upon a dissolution of marriage, (B) to the surviving spouse upon the death of a joint tenant Owner, (C) by will, or (D) upon foreclosure or deed in lieu of foreclosure, provided however that there are no Net Proceeds from the foreclosure or deed in lieu of foreclosure or that the Consortium has received all or a portion of the funds from the Net Proceeds from the foreclosure or deed in lieu of foreclosure, then the Consortium shall receive a portion of the funds from the Net Proceeds.
- The Consortium 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:
 - First Year - 90% of HOME investment from available Net Proceeds
 - Second Year - 70% of HOME investment from available Net Proceeds
 - Third Year - 50% of HOME investment from available Net Proceeds
 - Fourth Year - 30% of HOME investment from available Net Proceeds
 - 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 Consortium, including, but not limited to, title insurance, recording fees, Realtor’s commissions or property taxes.
- Additionally, the assisted Homebuyer will agree within the Affordability Period, to not vacate and then lease the property. In the event that the Homebuyer should vacate and then lease the property within the Affordability Period, the Homebuyer agrees, upon written demand from the Consortium sent to the Homebuyer’s last known address, to re-occupy the property within a reasonable time as determined by the Consortium and remain in the property until the expiration of the Affordability Period. If re-occupancy does not occur the Homebuyer agrees to repay the total amount of the HOME subsidy assistance to the Consortium. The repayment shall become due and payable upon the Consortium’s demand.

Resale Provisions

Subject to Resale Provisions are the total HOME funds that are invested in a HOME-assisted unit in which no direct subsidy assistance is provided. The minimum length of affordability is based on the total HOME funds assistance provided:

Affordability Requirements for the HOME Program	
Total HOME Subsidy per unit	Minimum period of Affordability
Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years

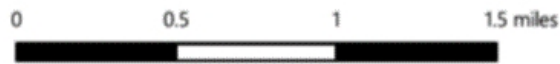
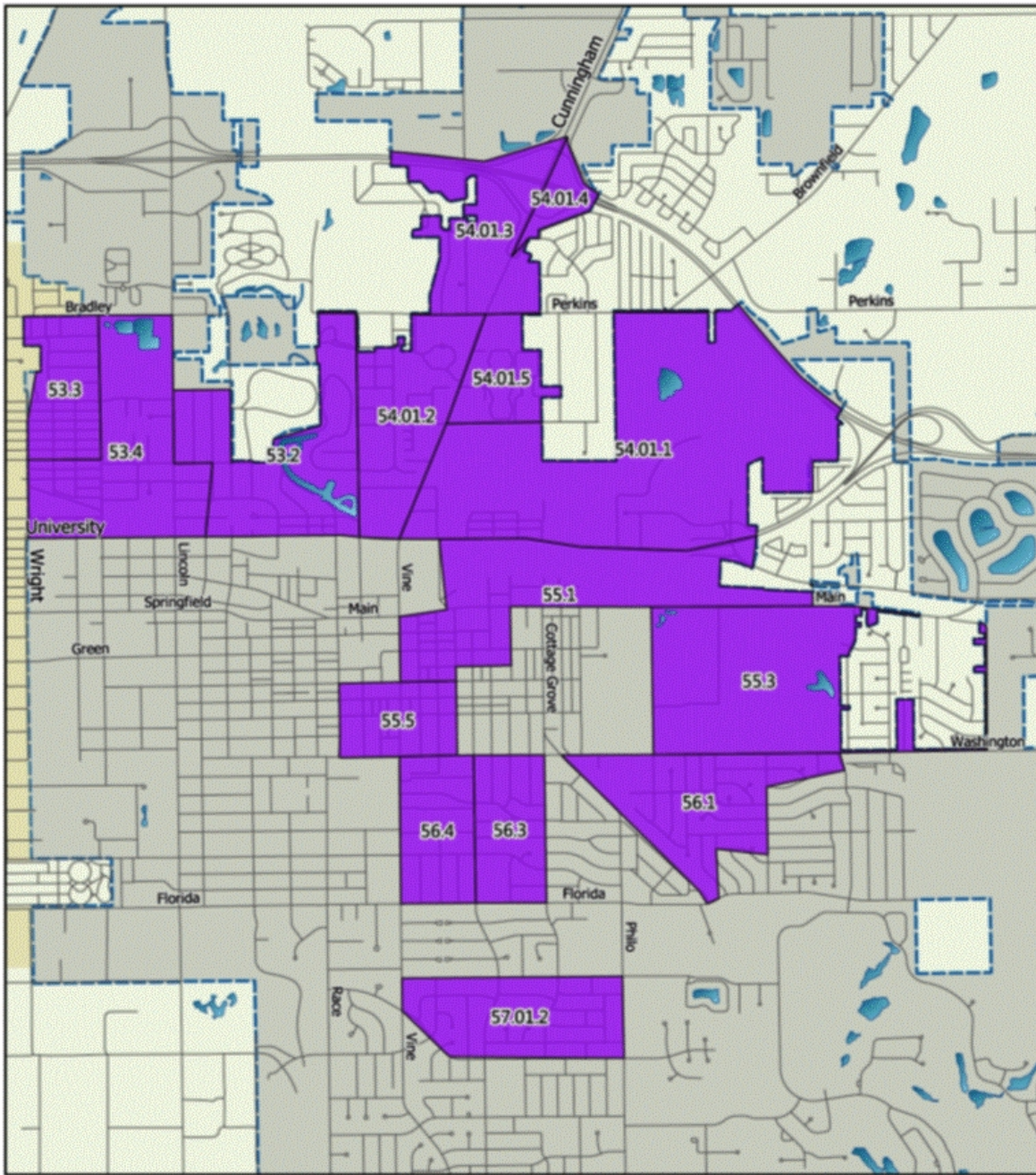
The period of affordability shall commence from the date the activity is identified as “completed” in HUD’s Integrated Disbursement Information System (IDIS).

The Resale Provisions are as follows:

- The Affordability Period is based on the total amount of HOME funds invested in a property.
- The buyer must be purchasing the home to use as a principal residence. In other words, the buyer must intend to live in the home for the entire affordability period and not be buying the home for any other purpose, such as investment or rental property.
- Enforcement Mechanisms – Recapture provisions shall be detailed within each program written agreement between the homebuyer and the Urbana HOME Consortium and enforced through a Notice of Use Restriction filed with the Champaign County Recorder’s Office.
- Methods – The Resale option ensures that the HOME assisted unit remains affordable over the entire period of affordability. Resale Provisions must be used where there is no direct HOME funds assistance provided.
- The requirements within shall be triggered upon sale or transfer of the HOME assisted property. As listed below:
 - Within the Affordability Period, the Owner agrees to only sell, convey or otherwise transfer the property to a low-income buyer for a sales price that is affordable and provides a fair return on owner investment, excluding any one or more of the following (each, a “Permitted Transfer”): any sale, conveyance or transfer (A) to a spouse upon a dissolution of marriage, (B) to the surviving spouse upon the death of a joint tenant Owner, (C) by will to a low-income buyer, or (D) upon foreclosure or deed in lieu of foreclosure, provided however the Affordability Period has not expired and any resale of the property is to a low-income buyer who will occupy the property for the remainder of the Affordability Period.
- 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.
- 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 shall be recorded against the title to the property. This document 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.
- For HOME-assisted, homeownership units, wherein HOME funds are not 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 sales price may encompass the following in its formula:
 - The cost of any capital improvements, documented with receipts including but not limited to the following:
 - Any additions to the home such as a bedroom, bathroom, or garage;
 - Replacement of heating, ventilation, and 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; and
 - Outdoor improvements such as a new driveway, walkway, retaining wall, or fence.

- 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 improvements as described above (Z).
 - (Example - Home purchased in 2000 for \$50,000. The HPI for 2000-2004 stayed the same at +.03 for each year, which calculates to a cumulative percentage of .12. To calculate "fair return" one must multiply \$50,000 x 1.12 = \$56,000, plus the documented improvements of \$4,000 would total \$60,000. The "fair return" to the seller would be the increase in value of \$60,000, minus the original investment of \$50,000 to equal a \$10,000 fair return.)
- Additionally, the assisted Homebuyer will agree within the Affordability Period, to not vacate and then lease the property. In the event that the Homebuyer should vacate and then lease the property within the Affordability Period, the Homebuyer agrees, upon written demand from the Consortium sent to the Homebuyer's last known address, to re-occupy the property within a reasonable time as determined by the Consortium and remain in the property until the expiration of the Affordability Period. If re-occupancy does not occur the Homebuyer agrees to repay the total amount of the HOME subsidy assistance to the Consortium. The repayment shall become due and payable upon the Consortium's demand.

Community Development Target Area



- Community Development Target Area
- City of Urbana
- Roads

2010

**ANALYSIS OF IMPEDIMENTS
to Fair Housing Choice**



Grants Management
City of Urbana
Adopted by
Ordinance 2009-12-127



Passed: December 21, 2009
Signed: December 23, 2009

COPY

ORDINANCE NO. 2009-12-127

**AN ORDINANCE APPROVING THE ANALYSIS OF IMPEDIMENTS
TO FAIR HOUSING CHOICE FOR THE CITY OF URBANA**

(FY 2009-2010)

WHEREAS, the City of Urbana receives Community Development Block Grant (CDBG) and HOME Investment Partnership Act (HOME) funding from the U.S. Department of Housing and Urban Development; and

WHEREAS, as a recipient of these funds, the City of Urbana is required to develop and update an Analysis of Impediments to Fair Housing Choice;

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF URBANA, ILLINOIS, as follows:

Section 1. That The Analysis of Impediments to Fair Housing Choice for the City of Urbana (FY 2009-2010), substantially in the form of the copy of said document attached hereto and hereby incorporated by reference, be and the same is hereby authorized and approved.


Section 2. That the Mayor of the City of Urbana, Illinois, is hereby authorized to execute said document as so authorized and approved for and on behalf of the City of Urbana, Illinois.

PASSED by the City Council this 21st day of December,
2009.

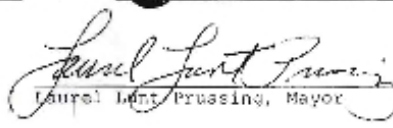
AYES: Howersox, Gehrig, Lewis, ~~McPain~~, Roberts, Smyth, Stevenson

NAYS:

ABSTAINING:


City Clerk
Deputy Clerk

APPROVED by the Mayor this 23rd day of December,
2009.


Laurel Lent Prussing, Mayor

Analysis of Impediments to Fair Housing Choice for the City of Urbana 2010

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I. EXECUTIVE SUMMARY

The purpose of the Analysis of Impediments to Fair Housing Choice (AI) is to address barriers to fair housing within the Urbana community. To meet the requirements of the Civil Rights Act of 1968 and the Housing and Community Development Act of 1974, any community receiving entitlement funding is required to submit certification of its efforts to affirmatively further fair housing. The last Analysis of Impediments to Fair Housing Choice (AI) was developed in 2003, and much has changed since then. This report serves as a summary of the most recent analysis performed by the Grants Management Division and is followed by recommendations for future actions needed to remove these barriers. As a recipient of Community Development Block Grant (CDBG) and HOME Investment Partnership Program funds, the City of Urbana will perform the following tasks:

- (1) Conduct an analysis to identify impediments to fair housing choice within the jurisdiction
- (2) Take appropriate actions to overcome the effects of any impediments identified
- (3) Maintain records reflecting the analysis and actions in this regard

The Department of Housing and Urban Development (HUD) has defined *impediments* in the Fair Housing Planning Guide, Volume I, as:

“Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin which restrict housing choices or the availability of housing choices; or

Any actions, omissions, or decisions which have the effect of restricting housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.”

Since 2003, the population has increased, development of affordable housing is underway, and housing discrimination complaints have dropped significantly since 2001. This does not necessarily mean that discrimination is not occurring within the housing market, but it may be an indicator that landlords are becoming more aware of their obligations under the Fair Housing Act and Urbana’s Human Rights Ordinance.

Factors considered in the development of this report include:

- Discrimination
- Accessible housing stock for persons with disabilities
- Affordable housing options
- Proximity of housing to employment opportunities
- Age of housing stock – utility costs, presence of lead
- Housing discrimination complaint process

-
- Public housing access and availability
 - Financial barriers
 - Secondary issues related to housing, such as transportation options, economic development, and social services

The AI is made available on the City of Urbana’s website for public review and comment or in print form upon request. Contact information is provided on the website for public input and comment on the report. It is made available to persons with disabilities in electronic format compatible for persons needing large print material, and staff are available to read the report orally if requested. For those without access to the internet, print copies are also available upon request. Persons in need of a copy of the report in an alternate format, such as Braille or translated into a language other than English, should contact the Grants Management Division to make these arrangements.

Every case of discrimination is unique; as such, each case must be handled differently. The Champaign Urbana Tenant Union (CUTU), the City of Urbana’s Human Rights Commission, and the Department of Housing and Urban Development all handle complaint intake and deal with each case according to the protected class involved. While the intake process can be simple, utilizing the legal system to remedy a problem can take up to a year or more before reaching a resolution.

Other impediments can be combated with various tactics such as policy initiatives, research, and financial assistance. The list of protected classes spans across more than a dozen categories, rendering a broad range of factors to take into consideration for such decisions. The City of Urbana, the Champaign Urbana Tenant Union, Land of Lincoln Legal Assistance, and several other organizations work to assist those facing housing challenges in several ways. Educational programs, marketing material, and grant programs offer some form of assistance to those struggling in the housing market. Some of the programs offered by the City of Urbana include:

- Whole House Rehabilitation Program
- Accessibility Grants
- Downpayment Assistance
- Senior Repair Service

In addition to these programs offered by the City, a multitude of assistance programs exist to assist low-income renters and homeowners, including:

- Champaign County Regional Planning Commission’s Weatherization Program
- U.S. Department of Health and Human Services’ Low-Income Home Energy Assistance Program (LIHEAP)
- Illinois Housing Development Association’s Mortgage Credit Certificate Program

This analysis has identified four overarching impediments to fair housing choice, which are then broken into 14 categories critical to the Urbana community. While not all of the impediments have an immediate feasible response, awareness of these issues can help to guide future policy decisions. Below is the list of identified impediments and subsequent recommended actions:

IDENTIFIED IMPEDIMENTS & RECOMMENDED ACTIONS	
IMPEDIMENT: DISCRIMINATION ON THE BASIS OF MENTAL OR PHYSICAL DISABILITY	
EXPLANATION	CURRENT/RECOMMENDED FUTURE ACTION
There is insufficient data on the supply and demand of accessible housing.	Survey the existing housing stock for accessibility standards, both for quality and quantity.
There is no requirement stipulating that public or private property owners reserve/hold open accessible units for persons with physical disabilities, even if the unit is accessible.	Work with Persons Assuming Control of their Environment (PACE) to create better cooperation between the landlords and realtors of the area, facilitating the housing process for persons with disabilities and ensuring that the accessible housing units listing be as up-to-date as possible.
Persons who have developed a disability suddenly or over time often cannot afford to make modifications to their home, forcing them to seek out other housing that may also not be as affordable.	The City of Urbana offers up to \$5,000 for installation of Americans with Disabilities Act modifications in the home. The program is available city-wide to persons with disabilities who fall below 80% of the area median income limit.
Many units advertised as "accessible" do not have wheelchair accessible showers, or may lack other necessities.	Work with local organizations to educate property owners on the needs of the disabled community, as well as advocate the living terms already outlined by Persons Assuming Control of their Environment (PACE).
Landlords are often unaware of grants programs that allow for necessary modifications to rental properties for persons with physical disabilities.	Market the Access Grants available specifically to landlords. Furthermore, residential City-funded projects undertaken within city limits are required to adhere to the visitability standards outlined in the City of Urbana Visitability Ordinance. (See Appendix H)
IMPEDIMENT: CULTURE/LANGUAGE BARRIERS	
EXPLANATION	CURRENT/RECOMMENDED FUTURE ACTION
A significant percentage of the population speaks English as a second language, making the search for housing a challenge.	Encourage landlords and realtors to advertise housing opportunities in multiple languages by working with international organizations at the University of Illinois.
Some landlords may be unwilling to translate documents into a language other than English or may be unwilling to offer a translator.	Encourage landlords and realtors to offer legal documents in other languages for the purpose of understanding the terms of a lease or mortgage. Work with the University of Illinois to complete these tasks.
Cultural differences in housing standards may preclude some landlords and realtors from clearly conveying the expectations of a renter/homeowner.	Work with local community groups to create homeowner and renter pamphlets in other prevalent languages, outlining common expectations of a renter/homeowner. Information can then be printed and used by landlords, realtors, and other housing stakeholders to encourage cultural understanding.

IMPEDIMENT: INEFFICIENT COMPLAINT SYSTEM	
EXPLANATION	CURRENT/RECOMMENDED FUTURE ACTION
Many residents do not know what to do or where to go when they are faced with discrimination.	Work together with the Human Relations Commission and the Champaign Urbana Tenant Union (CUTU) to create a marketing strategy aimed at better educating community members of their rights as tenants and homeowners. Joint funding between these agencies will help create a more effective, economical campaign.
The court system in place for handling discrimination cases is slow.	Facilitate lateral coordination across multiple agencies in order to more efficiently direct discrimination complaints. Facilitate meetings to discuss this possibility with the CUTU, City of Urbana, and Persons Assuming Control of their Environment.
IMPEDIMENT: HOUSING AFFORDABILITY	
EXPLANATION	CURRENT/RECOMMENDED FUTURE ACTION
Over 70% of homes in Urbana were built before 1979. Upkeep of these homes can be costly, causing some to defer maintenance.	The City of Urbana runs a Whole House Rehabilitation Program to assist low-income residents in need of home repair, offering a combination of grants and deferred loans to those who qualify.
Affordability mismatch occurs when units that are affordable (or do not present a cost burden of more than 30% total income) are not rented to families within a certain percentage of Median Family Income are. For example, if a family whose income falls above 50% MFI is living in a home affordable to persons whose income only reaches 30% MFI, essentially it reduces the available affordable units for the lower income group.	The City is participating in the preparation of a Housing Needs Study for the Champaign-Urbana area to identify gaps in the housing stock. This will include an analysis of current housing availability and a projection of future housing needs.
Utility costs can present a significant barrier to homeownership. Even if a prospective homeowner is aware of the benefits of a home with energy efficient features, the initial cost of installing such features can be discouraging.	The City of Urbana has partnered with Ecological Laboratory Construction, a certified Community Housing Development Organization, to help make energy efficient design more affordable. Two housing units have been built and sold to date. The Crystal View Townhomes Affordable Housing Project also offers many different energy efficient design elements in 70 units currently under construction. The City received an Energy Efficiency and Conservation Block Grant to assist homeowners in auditing their homes and reducing energy bills. The Low Income Home Energy Assistance Program (LIHEAP) run by Champaign County also offers assistance to those in need of assistance in covering energy costs of heating and cooling homes.
According to Comprehensive Housing Affordability Strategy (CHAS) data provided by the Department of Housing and Urban Development (2002), 50.5% of renters and 37% of owners are experiencing a housing cost burden (i.e. paying more than 30% of total income towards housing) in Urbana.	Market available assistance opportunities to low-income residents in an effort to reduce cost burden throughout the community.

IMPEDIMENT: DISCRIMINATION ON THE BASIS OF MENTAL OR PHYSICAL DISABILITY

Accessibility/Mismatch

Accessible units are often leased out to tenants not needing these accommodations, resulting in a mismatch of tenants to units, and reducing the options for those who need it most. Persons Assuming Control of their Environment (PACE) serves the Champaign-Urbana area with informational services for persons with disabilities, among other things, and has identified accessible, affordable housing as one of the most common needs in the community (<http://www.pacecil.org/housing.html>). To help address this issue, PACE Homeowner Coalition offers a listing of accessible units by request, narrowing down the search for those in need.

IMPEDIMENT: CULTURAL/LANGUAGE BARRIERS

American Community Survey estimates provided by the U.S. Census Bureau show that Urbana has approximately 6,465 non-U.S. citizens, accounting for 17.4% of the population. These demographics are important to identifying and encouraging outreach opportunities. One of the most common barriers to fair housing for non-U.S. citizens lies in a lack of ability to communicate effectively with realtors and landlords. The City of Urbana will work with organizations at the University of Illinois to encourage landlords and realtors to offer legal documents in other languages for the purpose of understanding the terms of a lease/mortgage.

IMPEDIMENT: INEFFICIENT COMPLAINT SYSTEM

The Urbana Human Relations Commission actively works to better educate residents on their rights under the provisions laid out in the Urbana Human Rights Ordinance and the federally-mandated Fair Housing Act. When resolutions are not made at the local level, residents faced with discrimination from a landlord have the option of taking the issue to court. The legal system can take up to a year or more to resolve such matters, which may deter residents from formally filing a complaint.

Educational efforts are an important priority to preventing discrimination issues. In the fall of 2009, the City distributed more than 10,000 door hangers to local multi-family residences containing essential information on resident services offered in Urbana. The Human Rights Ordinance is available on the City's website, along with contact numbers for staff heading fair housing initiatives.

IMPEDIMENT: HOUSING AFFORDABILITY

The student population has a significant impact on rental housing in Urbana. Rents can become higher relative to other markets due to the presence of multiple student incomes in a single unit, increasing rents around the University of Illinois campus area. The cost

of housing in which the residents are principally students can also drive up rents due to the higher cost of maintenance and repair.

To assist homeowners with the costs associated with rehabilitation, the City offers a Whole House Rehabilitation grant program, providing a combination of grants and loans of up to \$25,000 to income qualified families. Utility costs present a serious issue for many residents as well, particularly those whose budgets are already strained by a high cost burden with rent and mortgage payments. Homestead Corporation of Champaign-Urbana, a Community Housing Development Corporation of the Urbana HOME Consortium, is developing single-family townhomes known as the Crystal View Townhomes Affordable Housing Project, which is currently under construction at the location of the former Lakeside Terrace public housing development. This project also represents a major step in support of efficient housing construction. The various energy efficient design elements of the 70 units being constructed will significantly reduce the cost burden on low-income persons living in the development, increasing the sustainability of the neighborhood as well.

The City maintains active cooperation with organizations offering utility assistance to low-income persons, including the Champaign County Regional Planning Commission (CCRPC), which administers the Low-Income Home Energy Assistance Program (LIHEAP).

Ecological Construction Laboratories, a local Community Housing Development Organization, is funded with HOME Investment Partnerships Program funds to further develop affordable and efficient housing in the area. Two homes have been completed and sold to date, with a third expected to begin construction in the next year.

II. INTRODUCTION

To meet the requirements of the Civil Rights Act of 1968 and the Housing and Community Development Act of 1974, any community receiving entitlement funding is required to submit certification on its efforts to affirmatively further fair housing. As a recipient of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funds, the City of Urbana will perform the following tasks:

- (1) Conduct an analysis to identify impediments to fair housing choice within the jurisdiction
- (2) Take appropriate actions to overcome the effects of any impediments identified
- (3) Maintain records reflecting the analysis and actions in this regard

The primary purpose of this report is to identify both direct and indirect impediments to fair housing in Urbana, IL as defined by federal, state, and local laws. The last Analysis of Impediments to Fair Housing Choice (AI) was developed in 2003 and 2004. This report serves as a summary of the most recent analysis performed by the Grants Management Division (the Division) and is followed by recommendations for future actions needed to remove these barriers.

This analysis was conducted by the Division during the months of May, June, July, and August of 2009. Future actions carried out in accordance with the AI will be recorded and maintained by the Division for public review.

DEFINITIONS

HUD has recently defined “impediments to fair housing choice” to include specific actions as well as a lack of action, as follows:

“Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin which restrict housing choices or the availability of housing choices; or

Any actions, omissions, or decisions which have the effect of restricting housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.”

The protected classes (race, religion, etc.) listed above are derived from the Fair Housing Act and the State of Illinois’ adopted legislation. Among the protected classes listed in the Human Rights Ordinance (HRO), the HRO prohibits any discrimination based on creed, class, age, marital status, appearance, sexual preference, matriculation, political affiliation, prior arrest or conviction, or source of income. This broad definition encompasses many of the impediments encountered in today’s housing market, further

protecting prospective homeowners and renters from possible discrimination within Urbana city limits.

FUNDAMENTAL ISSUES

This analysis aims to provide some insight into several fundamental housing issues, including the following:

- Discrimination
- Accessible housing stock for persons with disabilities
- Affordable housing options
- Proximity of housing to employment opportunities
- Age of housing stock – utility costs, presence of lead
- Housing discrimination complaint process
- Public housing access and availability
- Financial barriers
- Secondary issues related to housing, such as transportation options, economic development, and social services

The above issues play an important role in the availability and accessibility of housing to low- and moderate-income families and individuals, especially for those falling within a protected class. In an effort to eradicate any impediments present in the housing market, policy matters are routinely reviewed by the City to eradicate any potential barriers to fair housing choice. While existing policies do not present any immediate concerns, recommendations aim to broaden community awareness and increase understanding of fair housing laws.

METHODOLOGY

A framework for analysis was drafted to guide the Grants Management Division’s approach to identifying impediments. The framework included a review of the previous plan’s identified impediments and statistical data, research of overlooked or newly developing impediments in today’s market in conjunction with the Consolidated Planning process, consultation with key community stakeholders and professional community staff, and finally the development of this final plan which will be carried out over the next five years.

Data included in this report was extracted from various sources, including: the 2000 U.S. Census and the 2005-2007 American Community Survey statistics from the U.S. Census Bureau, Community Housing Affordability Strategy data provided by the Office of Policy Development and Research within the Department of Housing and Urban

Development (HUD), and Home Mortgage Disclosure Act (HMDA) data provided by the Federal Financial Institutions Examination Council, among other sources.

Local information was provided by key social service and governmental agencies, including organizations such as the Champaign County Public Health Department, Champaign County Housing Authority (HACC), Champaign-Urbana Tenant Union, and Persons Assuming Control of their Environment (PACE).

PUBLIC ACCESS & INPUT

The AI is made available on the City of Urbana’s website for public review and comment or in print form upon request. There is also an ongoing online comment form for those desiring to make recommendations or ask questions concerning the document located on the website. It is made available to persons with disabilities, such as persons needing large print material, and staff are available to read the report orally if requested. For those without access to the internet, print copies are also available upon request.

III. COMMUNITY PROFILE

Analysis of Impediments

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City of Urbana

POPULATION AND HOUSEHOLD CHARACTERISTICS

An understanding of the community's context is necessary to analyze the complex issues present in the housing market. The following analysis of the current population trends, growth or decline in the size of the housing market, and highlights of the protected classes in the area provides an in-depth look at the Urbana community and issues pertaining to fair housing choice. Unless otherwise stated, all statistics provided in this report are derived from the 2003-2007 American Community Survey data and the most recent decennial 2000 U.S. Census.

Urbana's incorporated population is presently at 40,550, representing an 11 percent increase in the total population since 2000. The number of units accounted for has only risen slightly, with less than a one percent increase in housing units between 2000 and 2007 (U.S. Bureau of Census). The population is still expected to increase by another 3.2 percent by 2010 due to building activities and annexations. Another important factor to take into consideration is the enrollment at the University of Illinois, which experienced a 15 percent increase from 2000 to 2009. This is partly due to an increase in international enrollment, which was up to 5,794 students in 2008, as well as an increasingly competitive application process.

In 1990, the Caucasian population was 75.7% of the total population, and in 2000 it was 67 percent. The American Community Survey estimate suggests that as of 2007 the Caucasian population has dropped another 3 percent. African American and Asian populations have continued to steadily increase.

The University population significantly changes the household landscape in Urbana, as students tend to live in non-family households, generally rent rather than own, and contribute to the transient nature of the housing community. Artificially inflated rents and student-targeted marketing campaigns present significant barriers to families and individuals seeking housing in the area near campus. With over 20,000 employees, seeking housing close to work can be a challenge for low-income persons. However, Champaign Urbana has been nationally recognized for its public transportation system provided through the Champaign Urbana Mass Transit District. The City of Urbana has also been noted for its walkable, bikeable neighborhoods.

INCOME & EMPLOYMENT DATA

Poverty, concentrated low-income areas, and high housing cost burden play an important role in the availability of housing choice. The unemployment rate for Champaign County has risen significantly over the past few years during the current economic recession. According to Local Area Unemployment Statistics (LAUS), the County's unemployment rate was 4.6% for all of 2003, and by 2008 this had climbed to 6.0%. This rate continues to rise, reaching 8.2% as of September 2009, but this is still lower than the current national unemployment rate of 9.7%.

Table 1

Labor Force & Employment Statistics for Champaign County										
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
	99075	99779	99596	99030	98948	101225	102667	104973	105980	105446
Unemployment	3496	3735	4246	4440	4476	4330	3997	4657	6037	7230
Employment	65579	96044	95350	94590	94472	96895	98670	100316	99943	98215
Unemployment Rate	3.5	3.7	4.3	4.5	4.5	4.3	3.9	4.4	5.7	8.2

Source: Local Area Unemployment Statistics, Bureau of Labor Statistics,
<http://www.bls.gov/Lau/>

According to 2002 CHAS data projections, 35% of Urbana’s population is in what HUD considers the very low-income bracket (0-50% of Median Family Income (MFI)), meaning that more than a third of the population earns less than half of the median family income for the Champaign-Urbana area.

COMMUNITY DEVELOPMENT TARGET AREA

The City has outlined the areas needing the most assistance based on 2000 census tract income data. Following HUD’s income guidelines, a Community Development Target Area was established in 1980 for the purpose of facilitating funding efforts to areas demonstrating a high need. The Grants Management Division regularly updates the CD target area as new census data is published, and the most current copy is provided in Appendix B. The Whole House Rehabilitation Program is offered within the boundaries of the CD Target Area.

IV. HOUSING STOCK CONDITIONS

Analysis of Impediments

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City of Urbana

HOUSING MARKET INVENTORY

In 2000 the median value for a single-family, owner-occupied home in Urbana was \$89,500. By 2007, single-family median home values reached \$135,200. In spite of the recently slow housing market, median home values in Champaign-Urbana are still more than twice that of 1990. Table 2 below illustrates the growth in housing value in Champaign-Urbana. Likewise, significant growth has affected median contract rent, although more recently rent has decreased over the last decade. This could be a result of increased investment in student housing within the University District. Whereas the 2000 median contract rent was \$537, the 2003-2007 median contract rent was \$463. Of the total housing units in 2000, 15,243, or 41 percent, were single-family.

Table 2
Home Values in Champaign-Urbana MSA

	1990	2000	2003-2007
Median Contract Rent	340	537	463
Median Home Value	69,000	89,500	135,200

Source: U.S. Bureau of Census

One of the greatest impediments to home ownership is lack of access to funding sources, particularly due to poor credit. The Cooperative Extension Service, Land of Lincoln Credit Counseling, and Consumer Credit Counseling currently offer budgeting and money management programs. The closure of the Urban League of Champaign County represented a significant reduction in programs and assistance to residents in the community as well, one of which provided credit counseling.

There are a number of reasons for loan denials, but lending institutions are not required by law to report them. The Home Mortgage Disclosure Act (HMDA) data available only offers a limited depiction of the lending market, organized by race:

Table 3

Denial Rates for Selected Race/Ethnic Groups in Champaign-Urbana			
Race/Ethnicity	Applications Received	Loans Denied	Denial Rate
White	3449	301	8.70%
Black or African American	211	49	23.22%
Asian	248	15	6.05%
American Indian or Alaska Native	6	1	16.67%
Native Hawaiian or Other Pacific Islander	7	7	0.00%
Race not Available	327	39	11.93%
Hispanic/Latino	96	15	15.60%

Source: Home Mortgage Disclosure Act data provided on the Federal Financial Institutions Examination Council website:
<http://www.ffiec.gov/hmda/>

Subprime lending remains a threat to current and potential homeowners in the market, especially because protected racial and ethnic classes are more likely than non-Hispanic whites to have received subprime loans. Homeowners who purchased their home at a subprime variable rate are in greater danger of defaulting on their mortgages as their interest rates rise. In Champaign County, 61.6 percent of subprime loans had variable rates, with almost one third of those loan rates having been reset in 2008, according to Federal Reserve Board data.

FORECLOSURE

American Community Survey estimates suggest that more than 11 percent of available rental and owner-occupied units are vacant in the Champaign-Urbana market, up 5 percent since 2000. This high vacancy rate is a concern and could in part be due to the recent foreclosure crisis. Many are finding themselves owing more on their mortgage than what their houses are actually worth, forcing some to go into foreclosure. From January through October in 2009, a total of 24 foreclosures have been reported in Urbana. The City continues to monitor the rate of foreclosure, making available information on support services in the area through consultation with local agencies. The Grants Management Division also provides each person inquiring on homeownership assistance with a packet containing valuable information warning residents about the risk of subprime lending and fraud. This information was distributed by HUD earlier this year.

HOUSING STOCK CONDITIONS

The 2005-2007 American Community Survey shows a total of 16,241 housing units in Urbana, representing an additional 930 units built since 2000. In Urbana, 60% of the occupied housing units are renter-occupied, while 40% are owner-occupied. Ownership has increased since 2000, when 37% of occupied housing units were owner-occupied and 63% were renter-occupied. The *Tenure and Family Type* map provided in Appendix B shows housing units based on tenure and family versus non-family households.

Current information on the condition of housing stock in Urbana is provided by the U.S. Census Bureau and through the results of the City's systematic Rental Housing Inspection Program. However, the City of Urbana is unique in the Champaign County area because of its Rental Registration and Inspection Program. This allows city inspectors to review the rental housing stock every five years. In addition to these records, the age of housing stock provided by the U.S. Bureau of Census is one factor that stands as a good indicator of possible housing needs. Table 4 below lists the age of housing in Urbana by decade.

Table 4

AGE OF URBANA HOUSING STOCK		
Year Built	Number of Units	Percent Total
Built 1999 to March 2000	174	1%
Built 1995 to 1998	1,410	9%
Built 1990 to 1994	798	5%
Built 1980 to 1989	1,816	12%
Built 1970 to 1979	3,034	20%
Built 1960 to 1969	2,713	18%
Built 1950 to 1959	2,027	13%
Built 1940 to 1949	1,003	7%
Built 1939 or earlier	2,268	15%
Total:	15,243	100%

Source: 2000 Census, U.S. Bureau of Census

Almost three-fourths of the community's housing was built before 1979, presenting several challenges. Lead based paint was considered eradicated from the market only after 1979. Raw data leaves 11,045 of Urbana's 15,243 units at a risk for presence of lead based paint, although the risk of lead poisoning is only considered a threat to children under the age of six. General maintenance and upkeep of older homes can be costly, impacting many individuals and families with limited incomes. In addition to

providing prospective rehabilitation applicants with lead awareness packets, the City also offers this informational material at public events such as Neighborhood Nights, National Night Out, and the Annual Housing Fair. Three times per year the Grants Management Division publishes a Neighborhood Newsletter that often incorporates lead awareness information and provides contact information to those concerned about lead in their homes. The State of Illinois also funds the City's 'Get the Lead Out' Program to assist eight Urbana homes over the course of three years, further eradicating the risk of lead in the community.

Older housing also presents many energy efficiency challenges, potentially putting a strain on utility budgets. The Champaign County Regional Planning Commission offers a Weatherization Program to income-qualified applicants residing in Champaign County that provides grant assistance towards improving home efficiency. The Low-Income Housing Energy Assistance Program (LIHEAP) offers utility assistance to income-qualifying families and individuals, reducing housing cost burden for families in Urbana. In addition to this program, the City recently received funding through the federal Energy Efficiency and Conservation Block Grant Program to purchase a blower door to be used for performing audits on both commercial and residential buildings. The City has also partnered with Ameren IP on its Act on Energy Program, ultimately helping residents and business owners alike in identifying strategies to reduce energy costs in the home or workplace.

The Urbana HOME Consortium and the City of Urbana are also participating in funding cost-efficient design features in the new Crystal View Townhomes project that is replacing the former Lakeside Terrace project. Among other design features made possible through a state grant, these units utilize geothermal heating in the hopes that this will significantly reduce the utility cost burden on low-income families.

HOUSING NEEDS ANALYSIS

The latest information available on the housing stock is provided by HUD through the CHAS data frames. Table 5 below outlines the housing and cost burden need of each income category and population group as defined by HUD for homeowners:

Table 5

HOUSING ASSISTANCE NEEDS OF LOW & MODERATE INCOME OWNER HOUSEHOLDS – Urbana, 2000: CHAS Data					
OWNER HOUSEHOLDS BY TYPE, INCOME & HOUSING PROBLEM	Elderly 1& 2 Members	Small Related (2 - 4)	Large Related (5 or more)	All Other Households	Total Owner Households
0 to 30% MFI	94	40	15	70	219
Percent with any Housing Problem	85.1%	62.5%	100%	78.6%	79.9%
Percent Cost Burden >30%	85.1%	62.5%	100%	64.3%	75.3%
Percent Cost Burden >50%	53.2%	62.5%	100%	50%	57.1%
31 to 50% MFI	203	80	29	90	402
Percent with any Housing Problem	48.8%	87.5%	13.8%	55.6%	55.5%
Percent Cost Burden >30%	48.8%	87.5%	13.8%	55.6%	55.5%
Percent Cost Burden >50%	9.4%	43.8%	13.8%	27.8%	20.6%
Other Low-Income (51 to 80% MFI)	270	250	55	140	715
Percent with any Housing Problem	24.1%	22%	54.5%	39.3%	28.7%
Percent Cost Burden >30%	24.1%	22%	36.4%	39.3%	27.3%
Percent Cost Burden >50%	0%	4%	0%	7.1%	2.8%
Total Households**	1626	2369	314	945	5254
Percent with any Housing Problem	17.7%	7.8%	26.8%	23.3%	14.8%

Source: <http://www.huduser.org/datasets/cp.html> See Appendix D for full definitions of table terms.

While every income level has housing problems present, the lowest income groups (extremely low-income and very-low income) have a greater prevalence of housing cost burden, meaning that the household must pay an amount greater than 30 percent of their income for housing each month. A significant number of households pay in excess of 50 percent for housing costs, meaning more than half of their earnings go towards rent or mortgage bills, regular maintenance, and utility costs. Housing Problems are an issue to both homeowners and renters. Renters have housing burden and housing problem numbers similar to those of homeowners, as illustrated in Table 6 below:

Table 6

HOUSING ASSISTANCE NEEDS OF LOW & MODERATE INCOME RENTER HOUSEHOLDS Urbana, 2000: CHAS Data					
RENTER HOUSEHOLDS BY TYPE, INCOME & HOUSING PROBLEM	Elderly 1 & 2 Members	Small Related (2 - 4)	Large Related (5 or more)	All Other Households	Total Renter Households
Extremely Low-Income (0 to 30% MFI)	239	525	64	2258	3086
Percent with any Housing Problem	43.5%	87.6%	84.4%	84.3%	81.7%
Percent Cost Burden >30%	43.5%	82.9%	84.4%	83.6%	80.4%
Percent Cost Burden >50%	28.9%	69.5%	62.5%	77.1%	71.7%
Very Low-Income (31 to 50% MFI)	254	469	70	1144	1937
Percent with any Housing Problem	48.8%	76.5%	64.3%	87.8%	78.1%
Percent Cost Burden >30%	48.8%	72.5%	50%	87.8%	77.6%
Percent Cost Burden >50%	21.3%	8.5%	0%	27.5%	21.1%
Low-Income (51 to 80% MFI)	97	584	80	1139	1900
Percent with any Housing Problem	40.2%	32.4%	50%	28%	30.9%
Percent Cost Burden >30%	29.9%	18.7%	12.5%	26.7%	23.8%
Percent Cost Burden >50%	10.3%	.7%	0%	1.8%	1.8%
Total Households**	780	2233	254	5690	8957
Percent with any Housing Problem	42.6%	47.2%	54.7%	57.3%	53.4%

Source: <http://www.huduser.org/datasets/cp.html> See Appendix D for full definitions of table terms.

The data above help us understand the projection of needed housing in Urbana. It is essential that the community provide for a wide variety of incomes, allowing for residents to choose various housing options within the community as their needs and preferences change. This especially applies to aging residents who may require housing that is adaptable to their evolving needs, as well as to persons experiencing fluctuations in income and household size.

The City recently adopted a rental registration program to further enforce code and zoning compliance among single family, duplex, and multi-family units rented, which is particularly important to ensuring housing safety in a community with more than 50% rental property. This is to the advantage of the average renter, who may very well be unaware of a landlord's duties, and also should be reflected in future data sets that seek to report housing problems.

Currently, the most pressing housing community development need in the Urbana community is affordable housing. The City has identified this gap in its Consolidated Plan for program years 2005-2009, recognizing the lack of local non-profit organizations with the capacity to develop and operate affordable housing. Rental housing is still a high priority, as well as addressing the need for housing that meets accessibility and visitability standards for persons with disabilities.

To further address issues concerning the housing stock, the City of Urbana, City of Champaign, Champaign County Regional Planning Commission, City of Rantoul, and the Housing Authority of Champaign have been meeting regularly to evaluate the housing stock in the area. A combination of collecting census data available, sample data collected from site visits, and possible contributions from one or more consulting agencies will help to evaluate the current housing situation and estimate projected needs for the future. A Housing Needs Study is to be completed in 2010.

HOMELESSNESS ISSUES

The Urbana-Champaign Continuum of Care has been in operation since 1995. It consists of a network of local service providers and local governments committed to creating a complete and viable system of delivering housing and supportive services for homeless persons in Champaign County. There are many stages in the Continuum to prevent homelessness and aid in the transition to permanent housing. There are prevention services, outreach/intake/assessment/advocacy, emergency shelter, transitional housing, permanent supportive housing, and permanent housing. The Continuum of Care providers serve the low-income and homeless populations throughout Champaign County, but most have their main offices within the metro area. There are approximately 30 service providers that are members and affiliates of the Continuum. The Continuum has been funded over the years through a multitude of sources including federal, state and local governments, as well as foundations and private donations.

In relation to the homeless population's needs in the area, the Urbana-Champaign Continuum of Care participated in a point-in-time survey during the first week of August 2009 to gather data on the local homeless population and their subsequent needs. Citizens could call or drop in at any Continuum member's agency to report on their current needs. The results of this point-in-time survey revealed a total of 345 homeless households accounting for at least 594 homeless persons in Champaign County.

Compared to the previous survey in January 2009, this represents a twenty percent (20%) increase in accounts of homelessness. At least half (50%) of the homeless households included minors, affecting a total of 358 children between the ages of 0 and 18.

While many of the homeless persons accounted for were unemployed, over fifty percent (50%) held some form of employment. The need for affordable housing in the area is an issue that the City will need to continue to prioritize in its funding allocations, and in working to secure State and Federal funding. Several projects are underway to add to the affordable housing stock, such as the Crystal View Townhomes Project, which will contribute seventy affordable units. The City funds Homestead Corporation and Habitat for Humanity as well, both who build homes for low-income families.

TRANSITIONAL HOUSING PROGRAM

The City of Urbana Grants Management Division offers a Transitional Housing Program to provide housing and support services to selected families who have been participants of one of the other transitional housing programs in the area or who are otherwise homeless. Families live in the houses from six months to two years while making the transition from homelessness to permanent housing. The Transitional Housing Program offers training in life skills and provides supportive relationships and services. To qualify for the program a family should be referred from another transitional housing program, a social service agency, school or church, and must have resided in Champaign County for at least three months. However, self-referrals are also accepted. Eligibility decisions are based on motivation, family size relative to the size of the house, and the potential for successful completion in the program. The City funds this program and provides case management services to the residents, while leasing five transitional housing properties. The Transitional Housing Program is funded with Community Development Block Grant Funding and Home Investment Partnerships funding. The latest round of applications resulted in over 30 applications for five housing opportunities, suggesting that more transitional housing is needed in the community.

PUBLIC AND SUBSIDIZED HOUSING

The Housing Authority of Champaign County (HACC) owns and rents both elderly and family apartments in Urbana. A full list is provided on the next page, which includes other affordable housing sites in the Champaign Urbana area as well. In 2008 the HACC purchased the Hayes Homes in Urbana which are intended to be used for Senior Housing. Dunbar Court, which is located in northwest Urbana in Census Tract 53, was built in 1950. The HACC plans to convert the units located at Dunbar Court in the near future. A full listing of housing units managed by the HACC is available on the HACC website: <http://www.hacc.net/Housing/housing.htm>. The list of housing units below gives a general idea of the affordable housing stock in the Champaign Urbana area.

Table 7

AFFORDABLE HOUSING UNITS IN URBANA-CHAMPAIGN

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 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% to 60% of the area median family income. Seven units (10%) will target residents in need of Supportive Housing, eighteen units (25%) will be public housing replacement units administered by the Housing Authority of Champaign County, and seven units (10%) 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 October 31, 2009, 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.

In addition to public housing, Section 8 vouchers are distributed by the HACC. Current data from HACC shows that 1358 families receive Section 8 vouchers in Champaign and Urbana to date. The HACC also has a waiting list of over 1500 families and individuals seeking a Section 8 voucher. Of those receiving voucher assistance, 89% are female heads of household, and 75% are African American.

In order to assess the performance of Public Housing Authorities, HUD requires PHAs to submit data to HUD's Real Estate Assessment Center (REAC) for scoring purposes. HUD scores PHAs on four criteria: physical, financial, management operations, and a customer survey. There is an overall PHA score that is issued based on those four factors for each PHA. There are four designations a PHA can be assessed: a high performer, standard performer, overall troubled, or troubled in one area. Most recently, HACC has been evaluated as a high performer. The City continues to assess the plans formulated by the Housing Authority of Champaign County for consistency with the City objectives for affordable housing each year.

V. PROTECTED CLASSES & DISCRIMINATION CASES

Analysis of Impediments

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City of Urbana

PROTECTION UNDER FEDERAL, STATE, AND LOCAL LAW

The issue of discrimination has been brought to the attention of policy makers on the federal, state, and local levels. Each have adopted legislation prohibiting discrimination, with states and local jurisdictions adopting more stringent measures as each sees fit. Title VI of the Civil Rights Act of 1964 originally prohibited discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance. Title VIII of the Civil Rights Act of 1968, also known as the Fair Housing Act, was passed protect persons from discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap.

Since the passage of the Civil Rights Act of 1968, notable additions to the State of Illinois Human Rights Acts extended these protections to include sexual orientation in the listing of protected classes in 2006. This protected class is also covered in the Urbana Human Rights Ordinance (HRO). See Appendix G for a copy of the HRO. Focus on these efforts on the part of policy makers has changed the landscape of housing market practices over the years. In Urbana, discrimination complaints have reduced significantly in the last decade, a good indicator that the landlords have increasingly taken notice of these laws and made efforts to comply with subsequent regulations. Appendix E offers data on the complaints received since 2000, showing that complaints have dropped from 17 in 2001 to 9 in 2004, with the lowest account of complaints occurring in 2005 at 3. Also important to note is the Landlord-Tenant Relationships chapter of the Human Rights Ordinance found in Appendix F, offering further stipulations on best practices to be taken on the part of the landlords in the community as well as on the part of the tenants.

A comprehensive assessment of fair housing takes into account an investigation of protected class representation amongst the resident population to determine whether any socio-economic disparity exists. The list of classes protected under the Urbana Human Rights Ordinance includes: race, color, religion, sex, disability, familial status, national origin, creed, class, age, marital status, appearance, sexual preference, matriculation, political affiliation, prior arrest or conviction, and source of income. To place these protected classes in the context of the Urbana community, the descriptions below offer an overview of some key issues pertaining to each class.

Race - Color - National Origin

The city-wide minority population is approximately 35 percent, comprised of African American (14%), Asian and Pacific Islanders (14%), Latino Hispanic (3%), two races or more (2%), and Other (2%). Minority representation has increased by almost 10 percent since the 2000 Census, with an estimated current population of 13,142. Also important to note is the drop in Caucasian residents. In 1990, the Caucasian population was 76 percent

of the total population, while in 2000 it was 67 percent. The American Community Survey estimate suggests that as of 2007 the Caucasian population has dropped another two percent. Areas of minority concentration in Urbana are identified in Appendix B and are accompanied with data tables by census tract. Data from the 2000 Census was used to compile the information due to sample population constraints of the more recent American Community Survey data. There are significant minority concentrations in several Urbana neighborhoods, including tracts 51 and 53 which have more than 50 percent African American representation and tract 60 which has over 40 percent of residents identifying with the Asian population.

Familial Status - Marital Status - Gender

One of the frequent complaints received by the Champaign Urbana Tenant Union involves discrimination against familial status. The total population under 18 years of age and living in family households was 5,098, representing 12 percent of the total population. Approximately 1,510 of those children are living in female-headed households.

Families headed by women have lower average incomes, placing them particularly at risk of discrimination due to limited affordable housing choices. Approximately 14 percent of Urbana households are headed by females with related children, compared to the State average of 8 percent.

Appearance - Sexual Preference

The City of Urbana first adopted the protected classes of Appearance and Sexual Preference in 2000, and the State of Illinois later included Sexual Orientation in its Illinois Human Rights Act in 2006. Data collected on these protected classes is processed by the Illinois Department of Human Rights and is kept confidential.

Religion - Political Affiliation - Matriculation

Data is not available from Census or American Community Survey data concerning religious affiliation.

Unique to Urbana is the University of Illinois, boasting an enrollment of more than 40,000 students. The transient nature of student living often leaves them at risk of discrimination from landlords. From withholding security deposits to resisting student tenancy, landlords could take advantage of students who may be inexperienced in the U.S. housing market. This creates a unique and challenging array of housing issues.

Prior Arrest or Conviction

In many communities, residents who have served time in the judicial system have very few opportunities to integrate into the community after being released due to limited housing options. A simple background check can reduce one's chance of obtaining housing, and the programs specifically offering housing opportunities to persons released from jail have limited space. The City of Urbana stipulates in its Human Rights Ordinance, which is available in Appendix G, that 'prior arrest or conviction' is a protected class.

Source of Income

The effects of this protection under the Human Rights Ordinance impact the more than 1,200 residents in Urbana receiving Section 8 voucher assistance. Many cities, including Champaign, grant landlords the option of denying a resident tenancy if they are using a voucher. This is in part due to the stigma of the program as well as the difficulty of having multiple lease contracts that require compliance to the program on the part of the landlord. However, persons holding a voucher have three months to search for housing, and the unit must meet the standards set by HUD's guidelines. In the event that a landlord chooses to bar someone from tenancy, residents can contact the Human Relations Commission through the City of Urbana for assistance.

Disability

Approximately 11 percent of the Urbana community has some form of a disability. This is below the total number of reported disabilities throughout Champaign County, which shows over 21 percent of the total population claiming a disability. The Census reports on the following categories of disability: sensory, physical, mental, self-care, go-outside-home, and employment. About 3,741 Urbana residents claimed over 6,000 reported disabilities in the 2000 Census, suggesting that persons often suffer from more than one disability.

It is important to note that housing discrimination not always limited to a single individual or family. Policies and practices that impede affordable housing choices for those who fall within any of the above classes can indicate discriminatory action on the part of the landlord.

CASES OF DISCRIMINATION

The City of Urbana's Human Relations Commission (HRC), Champaign-Urbana Tenant Union (CUTU), the Illinois Human Rights Commission, and HUD all offer avenues for discrimination complaints. According to long-time CUTU Director Esther Patt, there has

been a dramatic decline in the number of discrimination cases reported each year since the 1980s and 1990s, possibly because of several largely publicized cases resulting in significant damage settlements in 2000 and 2001. The list of discrimination accounts for each year between 2001 and 2008 are available in Appendix E.

While the Champaign Urbana Tenant Union handles complaints regarding lease issues, the organization does not file discrimination complaints. In the event of a case of discrimination, the City of Urbana's Human Rights Commission will handle the intake in order to come to a resolution. According to Todd Rent, the City's Human Rights Officer, the City tries to exhaust all administrative resources prior to filing a formal case with the court system in order to resolve the situation as quickly as possible. Often times landlords will be aware of the laws regarding discrimination but will not always have the resources or knowledge to recognize the applicability of the laws in certain circumstances. Each case is different and needs to be handled on an individual basis. The Human Relations Commission data is also available for review in Appendix E.

VI. IMPEDIMENTS & STRATEGIES

Analysis of Impediments

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City of Urbana

A combination of detailed research, demographic data analysis, consultation with local stakeholders, and review of key reports and documentation listed in Appendix A resulted in a final *Identified Impediments and Recommended Actions* list. Bearing in mind that there are always impediments that go unreported, the following impediments on the next pages represent the most pressing issues to fair housing choice in the market to date. Accompanying each impediment is a suggested action the City has deemed an appropriate response that can be feasibly carried out over the course of this plan.

<i>Table 8: IDENTIFIED IMPEDIMENTS & RECOMMENDED ACTIONS</i>	
IMPEDIMENT: DISCRIMINATION ON THE BASIS OF MENTAL OR PHYSICAL DISABILITY	
EXPLANATION	CURRENT/RECOMMENDED FUTURE ACTION
There is insufficient data on the supply and demand of accessible housing.	Survey the existing housing stock for accessibility standards, both for quality and quantity.
There is no requirement stipulating that public or private property owners reserve/hold open accessible units for persons with physical disabilities, even if the unit is accessible.	Work with Persons Assuming Control of their Environment (PACE) to create better cooperation between the landlords and realtors of the area, facilitating the housing process for persons with disabilities and ensuring that the accessible housing units listing be as up-to-date as possible.
Persons who have developed a disability suddenly or over time often cannot afford to make modifications to their home, forcing them to seek out other housing that may also not be as affordable.	The City of Urbana offers up to \$5,000 for installation of Americans with Disabilities Act modifications in the home. The program is available city-wide to persons with disabilities who fall below 80% of the area median income limit.
Many units advertised as "accessible" do not have wheelchair accessible showers, or may lack other necessities.	Work with local organizations to educate property owners on the needs of the disabled community, as well as advocate the living terms already outlined by Persons Assuming Control of their Environment (PACE).
Landlords are often unaware of grants programs that allow for necessary modifications to rental properties for persons with physical disabilities.	Market the Access Grants available specifically to landlords. Furthermore, residential City-funded projects undertaken within city limits are required to adhere to the visitability standards outlined in the City of Urbana Visitability Ordinance. (See Appendix H)
IMPEDIMENT: CULTURE/LANGUAGE BARRIERS	
EXPLANATION	CURRENT/RECOMMENDED FUTURE ACTION
A significant percentage of the population speaks English as a second language, making the search for housing a challenge.	Encourage landlords and realtors to advertise housing opportunities in multiple languages by working with international organizations at the University of Illinois.
Some landlords may be unwilling to translate documents into a language other than English or may be unwilling to offer a translator.	Encourage landlords and realtors to offer legal documents in other languages for the purpose of understanding the terms of a lease or mortgage. Work with the University of Illinois to complete these tasks.
Cultural differences in housing standards may preclude some landlords and realtors from clearly conveying the expectations of a renter/homeowner.	Work with local community groups to create homeowner and renter pamphlets in other prevalent languages, outlining common expectations of a renter/homeowner. Information can then be printed and used by landlords, realtors, and other housing stakeholders to encourage cultural understanding.

IMPEDIMENT: INEFFICIENT COMPLAINT SYSTEM	
EXPLANATION	CURRENT/RECOMMENDED FUTURE ACTION
Many residents do not know what to do or where to go when they are faced with discrimination.	Work together with the Human Relations Commission and the Champaign Urbana Tenant Union (CUTU) to create a marketing strategy aimed at better educating community members of their rights as tenants and homeowners. Joint funding between these agencies will help create a more effective, economical campaign.
The court system in place for handling discrimination cases is slow.	Facilitate lateral coordination across multiple agencies in order to more efficiently direct discrimination complaints. Facilitate meetings to discuss this possibility with the CUTU, City of Urbana, and Persons Assuming Control of their Environment.
IMPEDIMENT: HOUSING AFFORDABILITY	
EXPLANATION	CURRENT/RECOMMENDED FUTURE ACTION
Over 70% of homes in Urbana were built before 1979. Upkeep of these homes can be costly, causing some to defer maintenance.	The City of Urbana runs a Whole House Rehabilitation Program to assist low-income residents in need of home repair, offering a combination of grants and deferred loans to those who qualify.
Affordability mismatch occurs when units that are affordable (or do not present a cost burden of more than 30% total income) are not rented to families within a certain percentage of Median Family Income are. For example, if a family whose income falls above 50% MFI is living in a home affordable to persons whose income only reaches 30% MFI, essentially it reduces the available affordable units for the lower income group.	The City is participating in the preparation of a Housing Needs Study for the Champaign-Urbana area to identify gaps in the housing stock. This will include an analysis of current housing availability and a projection of future housing needs.
Utility costs can present a significant barrier to homeownership. Even if a prospective homeowner is aware of the benefits of a home with energy efficient features, the initial cost of installing such features can be discouraging.	The City of Urbana has partnered with Ecological Laboratory Construction, a certified Community Housing Development Organization, to help make energy efficient design more affordable. Two housing units have been built and sold to date. The Crystal View Townhomes Affordable Housing Project also offers many different energy efficient design elements in 70 units currently under construction. The City received an Energy Efficiency and Conservation Block Grant to assist homeowners in auditing their homes and reducing energy bills. The Low Income Home Energy Assistance Program (LIHEAP) run by Champaign County also offers assistance to those in need of assistance in covering energy costs of heating and cooling homes.
According to Comprehensive Housing Affordability Strategy (CHAS) data provided by the Department of Housing and Urban Development (2002), 50.5% of renters and 37% of owners are experiencing a housing cost burden (i.e. paying more than 30% of total income towards housing) in Urbana.	Market available assistance opportunities to low-income residents in an effort to reduce cost burden throughout the community.

IMPEDIMENT: DISCRIMINATION ON THE BASIS OF MENTAL OR PHYSICAL DISABILITY

Discrimination against protected classes is especially harmful for those with disabilities because housing choice is already limited for this class in terms of the number of accessible units. Accessible units are often leased out to tenants not needing these accommodations, resulting in a mismatch of tenants to units, ultimately reducing the options for those who need it most. Persons Assuming Control of their Environment (PACE) serves the Champaign-Urbana area with informational services for persons with disabilities, among other things, and has identified accessible, affordable housing as one of the most common needs in the community (<http://www.pacecil.org/housing.html>). To help alleviate this issue, PACE Homeowner Coalition offers a listing of accessible units by request, narrowing down the search for those in need. The City will work to assist in keeping this list up to date as well.

One of the barriers to homeownership for low-income residents involves maintenance and repair costs. This can place a burden on homeowners who may already be priced out of the newer home market and thus have limited housing options. Elderly and disabled persons may face an extra challenge in finding affordable remedies to accessibility issues.

In response to these growing needs, the City offers several grant programs to assist low-income Urbana residents. The following list describes each program and its subsequent requirements.

Senior Repair Service

The Senior Repair Service provides non-repayable grants up to \$850 per household for minor home maintenance repairs to enable the citizen to maintain his/her property. Typical projects funded through the Repair Service include furnace and plumbing repairs, porch and step repair, ceiling, wall, and floor repairs. Eligibility requirements indicate that the homeowner must have resided in the unit for a minimum of one year, must be 62 years of age or older or receive disability payments, must live within Urbana city limits, and must be income qualified at or below 50 percent of area median income (See Table 9 below)

Emergency Grant Program

The Emergency Grant Program is available to very low-income homeowners for repair of health or safety items. Emergency grant funds are available only if the repair is immediately needed to mitigate a hazardous condition. Eligible activities include only those repairs necessary to alleviate a hazardous condition which poses a threat to the health and safety of the occupant, including repair or replacement of defective mechanical, electrical or plumbing systems, building components, and surfaces. Eligibility requirements stipulate that the property must be owner-occupied for a minimum of one year, the property must be located within Urbana corporate limits, the owner must provide evidence of

property insurance, and household income may not exceed 50 percent of the area median income (See Table 9 below)

Maximum funding through the Emergency Grant Program is \$5,000 per household.

Access Grant Program

The Access Grant Program helps eliminate physical barriers that keep a person with a disability from using his or her home. Eligible households may receive up to \$5,000 of home improvements from a non-repayable grant. Typical projects funded through the Access Grant Program include ramp installation, bathroom modifications, and door widening. Access grants may be used to renovate single-family homes as well as units in duplexes and multiple-family buildings. Eligibility requirements:

- The applicant may be either a homeowner, renter or trust deed recipient.
- Household income may not exceed 80 percent of area median family income. (See Table 9 below)
- The property must be located within the Urbana corporate limits.

Get the Lead Out (GLO) Program

The City of Urbana and the Illinois Department of Public Health are working together to promote lead safe housing. Funds may be available to eliminate lead hazards in and around your home. Eligibility requirements are:

- You must have a child 6 years old or younger living in your home.
- Your home was built before 1978 and is within Urbana city limits.
- There must be visible signs of deteriorating paint that might contribute to lead-based paint hazards.
- Your household income may not exceed 50 percent of the area median family income. (See Table 9 below)

Whole-House Rehabilitation

Grants and loans totaling up to \$25,000 per project are available for renovation of owner-occupied housing. Half of the assistance is provided by the city in the form of a grant. The grant is generally not repaid to the city. The other half of the assistance is provided either by the city or by a local bank in the form of a loan. Eligible activities include general repairs which will bring the house into compliance with City codes. These include, but are not limited to, the following:

- Repair or replacement of defective mechanical, electrical, and plumbing systems.

- Repair or replacement of defective building components and surfaces, i.e., foundations, roofs, porches and stairways, floors, ceilings and walls, doors and windows, siding and trim.
- Energy conservation activities, i.e., insulation, caulking and weather-stripping, siding, doors, and windows.
- Lead paint hazard reduction.
- Accessibility for disabled persons.
- Incipient repairs and general property improvements of a non-luxury nature.

Eligible applicants for the programs listed above will meet income limits based on Median Family Income as established by the Department of Housing and Urbana Development. New income limits are published each year. Currently, the limits for each family size are as follows:

Table 9:

Income Limits

Family Size	50% of MFI	80% of MFI
1	\$22,800	\$36,500
2	\$26,100	\$41,700
3	\$29,350	\$46,950
4	\$32,600	\$52,150
5	\$35,200	\$56,300
6	\$37,800	\$60,500
7	\$40,400	\$64,650
8	\$43,050	\$68,850

Source: FY 2009 Income Limits Documentation System –Summary of Champaign-Urbana, IL MSA <http://www.huduser.org/datasets>

In addition to these programs, the Champaign County Regional Planning Commission administers a Weatherization Grant Program:

The Champaign County Regional Planning Commission (CCRPC) provides energy saving services for home weatherization. Work funded through the program includes caulking, insulation, window repair and replacement, door repair and replacement, and repair or replacement of heating systems. The dwelling to be weatherized must be located within Champaign County.

While the program primarily serves homeowners, renters may be assisted if they are otherwise eligible and if the property owner contributes half of the funds

needed for the weatherization work. Income-eligible households with relatively high energy bills and with young children, persons with disabilities, or elderly persons receive priority for funding.

There are also several housing opportunities for elderly persons with disabilities in the community, including 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. Canterbury Ridge and Prairie Winds also provide assisted living opportunities in the community.

IMPEDIMENT: CULTURAL/LANGUAGE BARRIERS

American Community Survey estimates provide by the U.S. Census Bureau show that Urbana has approximately 6,465 non-U.S. citizens, accounting for 17.4% of the population. These demographics are important to identifying and encouraging outreach opportunities. One of the most common barriers for non-U.S. citizens regarding finding housing lies in a lack of ability to communicate effectively with realtors and landlords.

Advertisements can be encouraged in multiple languages to ensure that non-citizen parties are reached. Once a family or individual has decided on a place to live, they may have difficulty understanding the terms of the lease or mortgage. Lenders may be unwilling to offer documents in a language other than English, and professional translators can be expensive. The City of Urbana will work with organizations at the University of Illinois to create document templates in foreign languages. This will eliminate translation costs for landlords, encouraging them to offer informational documents in other languages for the purpose of understanding the terms of a lease/mortgage.

City of Urbana Human Relations Officer Todd Rent considers education one of the key components of fair housing. The City will continue to encourage the Human Relations Commission to seek out ways of marketing the Human Rights Ordinance, which outlines the protected classes in Urbana.

IMPEDIMENT: INEFFICIENT COMPLAINT SYSTEM

The City actively works with the Human Rights Commission to better educate residents on their rights under the provisions laid out in the Urbana Human Rights Ordinance and the federally-mandated Fair Housing Act. In the fall of 2009 the City distributed more than 10,000 door hangers to local multi-family residences containing essential information on resident services offered in Urbana. The Human Rights Ordinance is available on the City's website, along with contact numbers for staff heading fair housing initiatives.

When resolutions are not made at the local level, residents faced with discrimination from a landlord have the option of taking the issue to court. Unfortunately, the legal system can take up to a year to resolve such matters, which may deter residents from formally filing a complaint. As such, many cases of discrimination go unreported each year. The City prioritizes maintaining good relationships with local housing stakeholders, encouraging other complaint intake organizations to do the same, so that disputes may be reconciled quickly and without legal assistance whenever possible.

Also of great importance is the issue of testing the market to check for discrimination issues. Discrimination testing can be costly due to the need to hire out consultants qualified to perform the work, and there are also limited organizations qualified to carry out the process. The City could consider undertaking a program of its own to minimize consulting expenses, obtaining preliminary results to determine if further programs are necessary.

IMPEDIMENT: HOUSING AFFORDABILITY

As mentioned previously, the Urbana community has a significant number of homes built prior to 1979, accounting for more than 70 percent of the total housing stock. For homeowners this can stand as a barrier to affordable housing due to the added cost of rehabilitation and maintenance needed on an older home. This can also lead to blight and health hazards if problems are left unattended over a long period of time.

To assist residents with the burden of housing rehabilitation, the City offers a Whole House Rehabilitation grant program, providing a combination of grants and loans of up to \$25,000 to income qualified families living within the Community Development Target Area. Eligible activities involve general repairs which will bring the house into compliance with City codes, including the following: repair or replacement of defective mechanical, electrical, and plumbing systems; repair or replacement of defective building components and surfaces such as foundations, roofs, porches and stairways, floors, ceilings and walls, doors and windows, siding and trim; energy conservation activities such as insulation, caulking and weather-stripping, siding, doors, and windows; lead paint hazard reduction; and accessibility for disabled persons.

The student population also has a significant impact on housing in Urbana. Rents can be higher due to the presence of multiple student incomes in a single unit, increasing rents around the University of Illinois campus area. The cost of housing in which the residents are principally students can also drive up rents due to the higher cost of maintenance and repair.

Affordability mismatch is also a significant issue among low-income households in Urbana due to the high cost burden. HUD defines housing cost burden as rent paid over 30 percent of household income, including utilities. The chart on the next page outlines the occurrence of mismatch in the community within the 30 percent Median Family

Income (MFI), 5 percent MFI, and 80 percent MFI income brackets. For example, line one (1.) refers to the number of occupied units available in the Urbana housing market that are affordable to persons or households falling at or below 3 percent of MFI.

Table 10

Affordability Mismatch Output for All Households

Name of Jurisdiction: Urbana, Illinois		Source of Data: CHAS Data Book		Data Current as of: 2000				
Housing Units by Affordability	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms			
	0-1 (A)	2 (B)	3+ (C)	Total (D)	0-1 (E)	2 (F)	3+ (G)	Total (H)
1. Rent <=30%					Value <=30%			
# occupied units	405	129	325	859		N/A	N/A	N/A
% occupants <=30%	54.3	69.8	41.5	51.8		N/A	N/A	N/A
% built before 1970	33.3	50.4	49.2	41.9		N/A	N/A	N/A
% some problem	11.1	50.4	21.5	21.0		N/A	N/A	N/A
# vacant for rent	0	45	45	90	# vacant for sale	N/A	N/A	N/A
2. Rent >30% to <=50%					Value <=50%			
# occupied units	1,620	1,755	555	3,930		50	650	1,435
% occupants <=50%	67.3	48.4	55.9	57.3		80.0	17.7	18.1
% built before 1970	50.0	39.9	53.2	45.9		100.0	86.9	80.1
% some problem	58.6	42.2	49.5	50.0		20.0	0.6	2.1
# vacant for rent	205	180	25	410	# vacant for sale	0	4	40
3. Rent >50% to <=80%					Value >50% to <=80%			
# occupied units	1,635	1,395	660	3,690		35	244	1,699
% occupants <=80%	80.1	68.5	69.7	73.8		28.6	28.3	13.5
% built before 1970	38.5	31.2	36.4	35.4		97.1	86.1	70.0
% some problem	64.8	57.3	59.8	61.1		28.6	10.2	1.5
# vacant for rent	70	45	20	135	# vacant for sale	0	4	40
4. Rent >80%					Value >80%			
# occupied units	245	93	194	532		42	202	864
# vacant for rent	10	20	30	60	# vacant for sale	0	15	20

*State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data. The Department of Housing and Urbana Development's Office of Policy Development and Research. (2000) See Appendix D for full definitions of table terms.

Utility costs present a serious issue for many residents, particularly those whose budgets are already strained by a high cost burden with rent and mortgage payments. The Crystal View Townhomes Affordable Housing Project, currently under construction at the location of the former Lakeside Terrace public housing development, also represents a major step in support of efficient housing construction. The various energy efficient design elements of the 70 townhomes being constructed will significantly reduce the cost burden on low-income persons living in the development, increasing the sustainability of the neighborhood as well.

In addition to these programs and developments, the City maintains active cooperation with organizations offering utility assistance to low-income persons, including the Champaign County Regional Planning Commission (CCRPC) which administers the Low-Income Home Energy Assistance Program (LIHEAP). LIHEAP is funded jointly by the U.S. Department of Health and Human Services and the State of Illinois to help low-income households with their home energy bills by providing bill payment assistance, heating reconnection assistance, and emergency furnace repair/replacement. The program provides a one-time benefit to both eligible renters and homeowners for utility bills. The amount of assistance is determined by income, household size, fuel type, and geographic location. Emergency reconnection assistance also may be available to households that are disconnected from an energy source needed for heating, or if a delivered fuel supplier has refused to deliver and the tank contains 10 percent or less. Reconnection assistance will only be provided to households that have made a good faith effort to maintain their energy services, or that can pay a portion of the amount owed for reconnection.

Within just the first three months of administering the program in 2006, CCRPC assisted 1,500 applicants and disbursed over \$500,000 of funding. This program has helped thousands of low-income persons pay their utility bills during peak season.

The City of Urbana has partnered with Ecological Construction Laboratories, a local Community Housing Development Organization funded with HOME Investment Partnerships Program funds, to further develop affordable and efficient housing in the area. Two homes have been completed and sold to date, with a third expected to begin construction in the next year.

EDUCATION

The Community Reinvestment Act of 1977 (CRA) specifically requires that financial institutions respond to the needs of low- and moderate-income neighborhoods. In 1989, Congress amended the CRA as a part of the Financial Institutions Reform, Recovery, and Enforcement Act, better known as the savings and loan bailout legislation. The amendments require more proactive measures by financial institutions to meet the goals of the original CRA. Each bank has a CRA officer, submits statements to the Federal

Reserve Board, and undergoes standardized bank audits. The most recent HMDA data reports that Busey Bank and Central Illinois Bank have “outstanding” CRA ratings.

The financial institutions in the area and the cities of Champaign and Urbana have formed the Community Reinvestment Group. The Community Reinvestment Group sponsors an Annual Housing Fair, offering workshops on the importance of credit, appraisals, home inspections, and Realtors; fair housing rights and responsibilities for landlords and tenants; and a two-hour workshop on general home maintenance techniques. (<http://ci.champaign.il.us/news/weekly-activity-reports/8th-annual-housing-fair-on-april-12-2008/>)

The Community Reinvestment Group is significant because it helps institutions streamline services offered and keeps members informed of federal program changes as grants and regulations are changed. Many grant programs funded by the City of Urbana in the past have been marketed by members of the CRG to the community, and bank members, such as Busey Bank, Regions Bank, Free Star Bank, First Federal Savings Bank, and National City Bank, have participated in application intake for those seeking further financial assistance when processing a home loan.

For many families seeking a home loan, credit stands as a significant barrier. In 2004, credit problems accounted for 41% of conventional home loan denials and 43% of FHA/VA loan denials in Champaign-Urbana. To combat this issue before it becomes a significant barrier to housing, the Community Reinvestment Group (CRG) offers free credit seminars annually, discussing topics such as managing your credit, identity theft, and predatory lending. The CRG consists of local municipalities, non-profit housing developers, credit counseling agencies, credit unions, and banks all working to promote affordable housing and community reinvestment in Champaign County. (<http://ci.champaign.il.us/news/weekly-activity-reports/free-credit-seminar/>)

SECONDARY ISSUES

Although transportation is considered a secondary issue to housing, it can serve as a significant barrier to those who are unable to drive due to disability or affordability issues and who need to prioritize units with amenities in close proximity to neighborhoods. According to Tom Costello of the Champaign-Urbana Mass Transit District (CUMTD), all Urbana residents are within one-quarter of a mile of a fixed bus route. Furthermore, all MTD buses are equipped with accessibility features for persons with disabilities. In 2009, CUMTD extended their services with the help of a grant to allow for further routes at a much more affordable price. An annual bus pass now costs just \$60 a year for unlimited rides, compared to the previous annual fee of \$235.

The City has also taken an active stance on protecting small business centers throughout the community. The Philo Road Action Plan was approved in 2005 to encourage and

increase investment in the Philo Road business district. The plan aided in preventing the decline in amenities in a neighborhood historically dependent on local commerce, serving many low-income residents. In addition to mitigating blight in the area, the plan helped to promote access to vital services for nearby residents.

Economic Development is also important to maintaining sustainable neighborhoods as well, and the City of Urbana offers several incentive options to draw local businesses to the area. Below is a list of current programs as of 2009:

Urbana TIF Redevelopment Incentive Program: For certain areas in the downtown Urbana and North Cunningham sectors, the City offers loan interest subsidies with possible grants to businesses who are making improvements with 50% exterior changes. The locations are determined by the Tax Increment Finance district boundaries.

Urbana Rent Subsidy Programs: The City offers one-year rent subsidies for up to 50% of the total monthly lease rate for one year to targeted new businesses and art galleries located within the Tax Increment Finance district boundaries in downtown Urbana. The program also includes an opening grant.

Urbana Enterprise Zone Program: For Urbana businesses that are constructing, expanding, or changing their site/building, the two most utilized incentives include sales tax exemptions on building materials, and property tax abatements on improvements in certain locations. The program boundaries include portions of downtown, North Urbana, and East Urbana. Other tax incentives are also available for businesses.

VI. CONCLUDING REMARKS

While the findings in the Analysis of Impediments to Fair Housing Choice for the City of Urbana (FY 2009-2010) outline many of the issues prevalent in the current housing market, it should be noted that the research process is only one step in the overall Analysis. The City will continue to evaluate impediments in the community and take corrective action to further awareness and education among its residents.

The City will continue to encourage cooperation between organizations such as the Urbana Human Relations Committee, the Champaign Urbana Tenant Union, and Persons Assuming Control of Their Environment (PACE). Establishing cooperative relationships with local landlords will help to encourage better working relationships and broader understanding of the issues surrounding fair housing choice.

The Grants Management Division will also continue to evaluate the recommendations made in this AI each year, providing updates on any progress and reporting on the results in each Annual Action Plan published during the end of the Fiscal Year.

Appendices

A. Resource List

Champaign County Regional Planning Commission, Newsletter April 2007.

City of Urbana, 2009. FY 2009-2010 Annual Action Plan.

Housing Authority of Champaign County, 2003, Housing Authority of Champaign County PHA Plans: 5-Year Plan for Fiscal Years 2003-2007, Annual Plan for Fiscal Year 2003.

Persons Assuming Control of their Environment (PACE). Accessible Affordable Housing. <http://www.pacecil.org/housing.html>

Patt, Esther. Personal Interview performed by Jen Gonzalez. 2009.

State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data 2000

State of Illinois, 2009. State of Illinois Analysis of Fair Housing Impediments.

United States Department of Commerce. Bureau of the Census. Census 2000 website <http://www.census.gov>

United States Department of Commerce. Bureau of the census. American Community Survey 2005-2007. <http://www.census.gov>

United States Department of Housing and Urban Development. Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide Volume 1. Washington: GPO, 1996

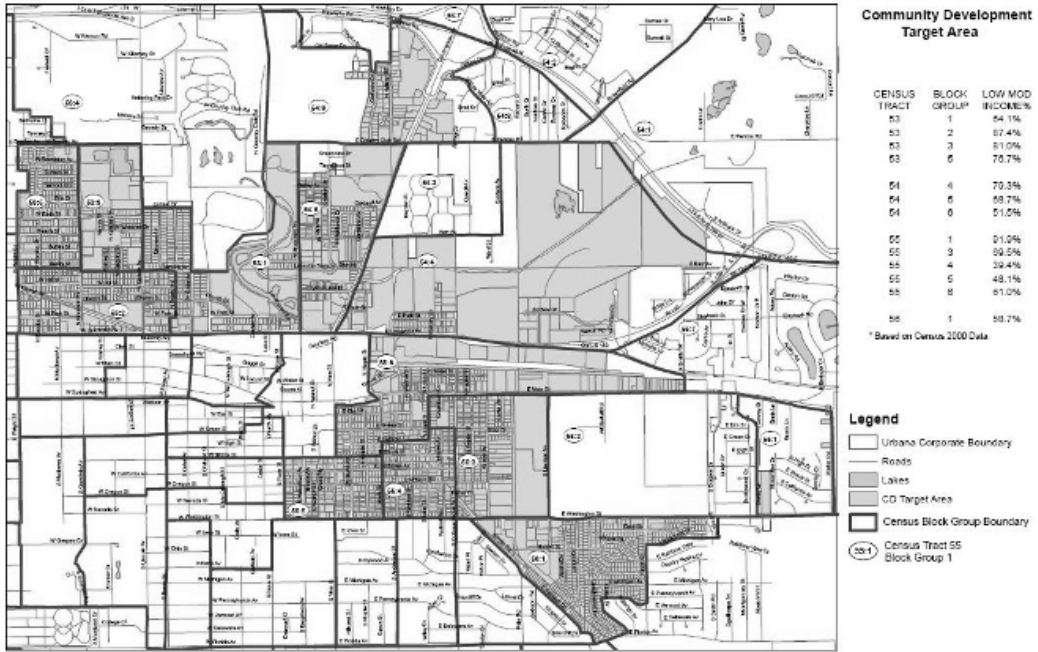
University of Illinois at Urbana-Champaign. Office of International Student Affairs, 2002. Student Enrollment website <http://www2.uiuc.edu/unit/oisa/>

Urbana-Champaign Continuum of Care, Media Release October 13, 2009.

US Census Bureau, Decennial Census 2000.

US Census Bureau, American Community Survey, 2005-2007.

**B. COMMUNITY
DEVELOPMENT TARGET
AREA MAP & CENSUS
INFORMATION BY CENSUS
TRACT**

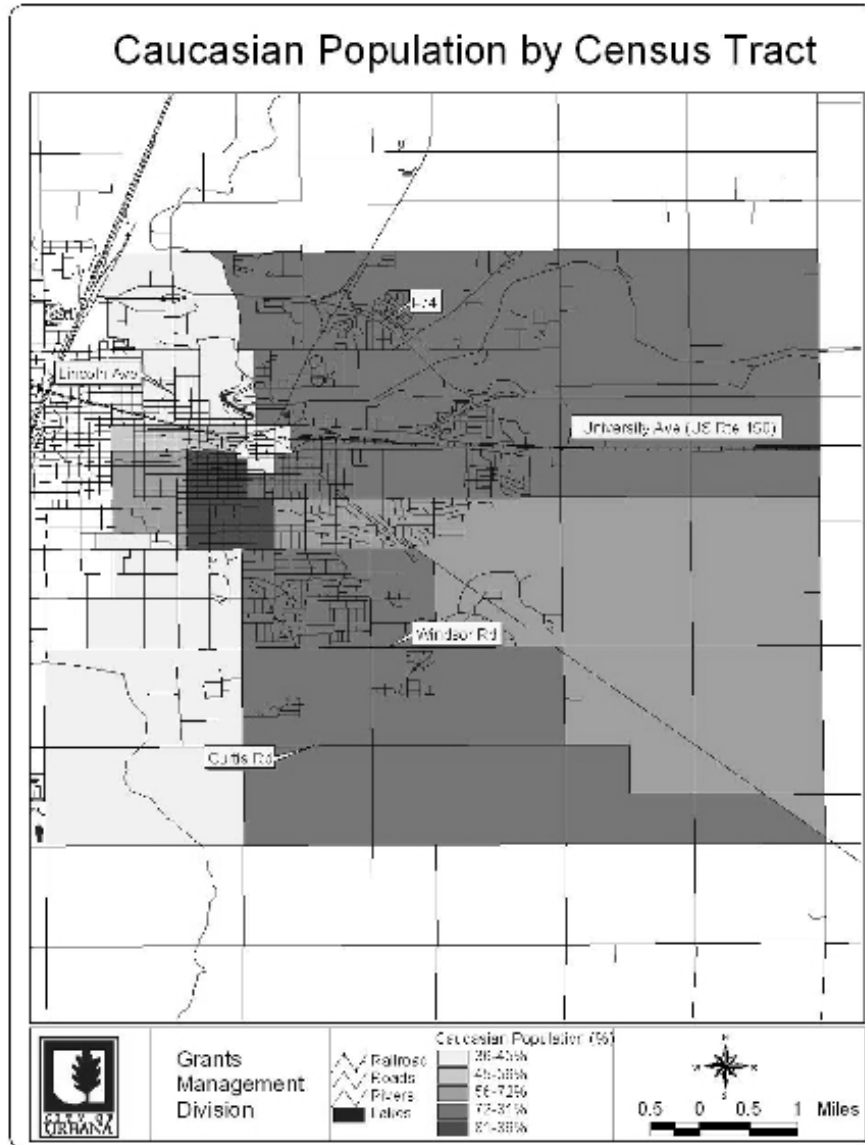


Analysis of Impediments

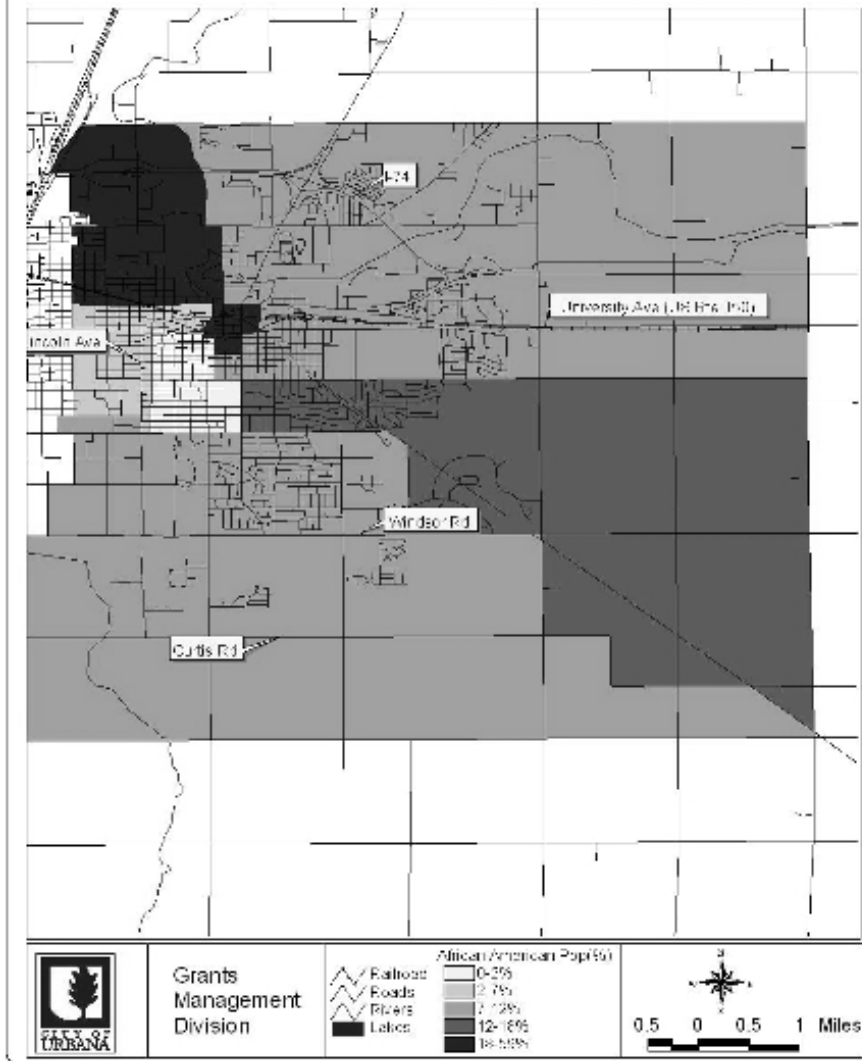
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APPENDIX

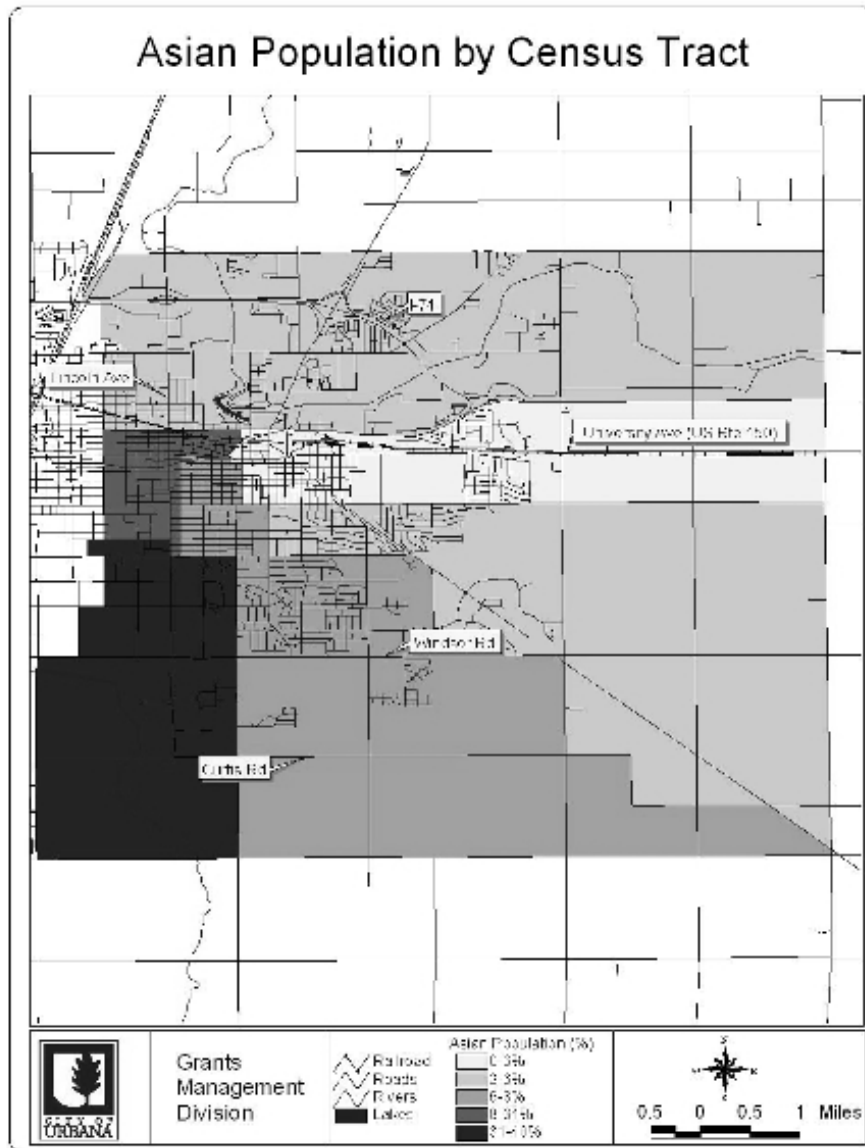
City of Urbana

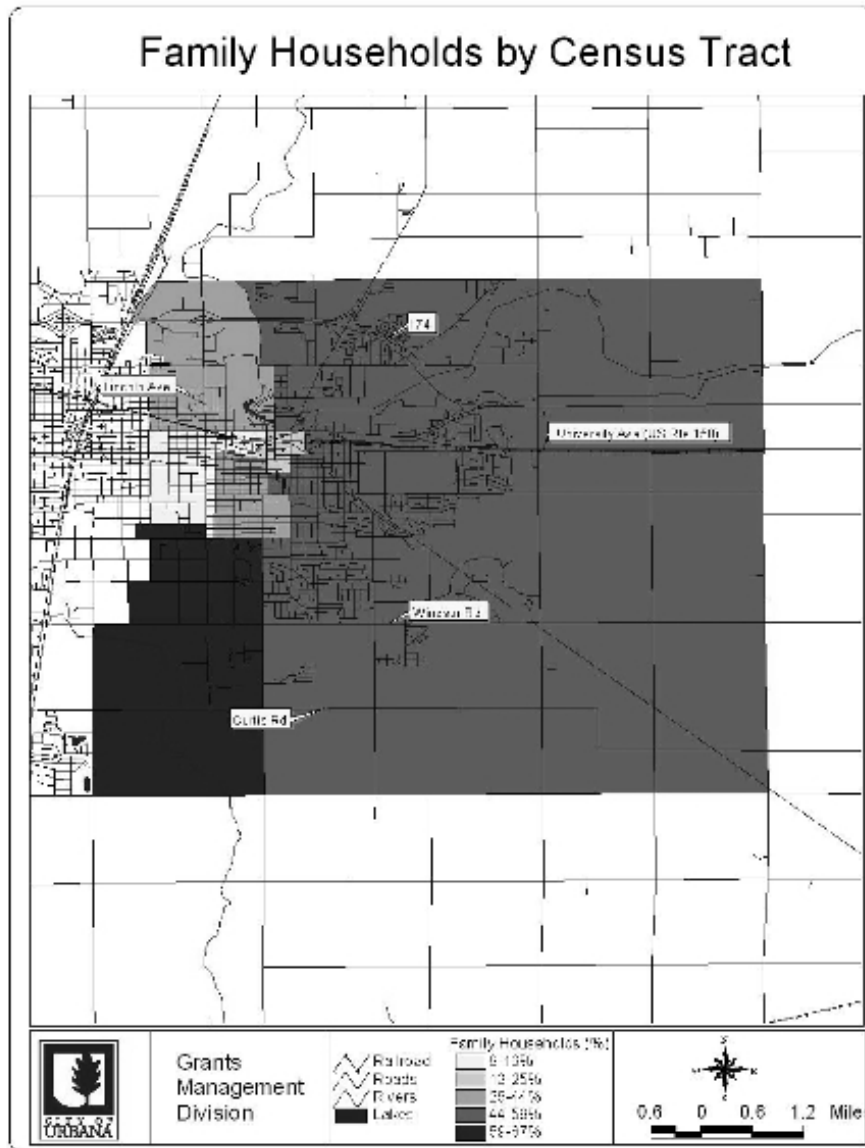
Census Maps :

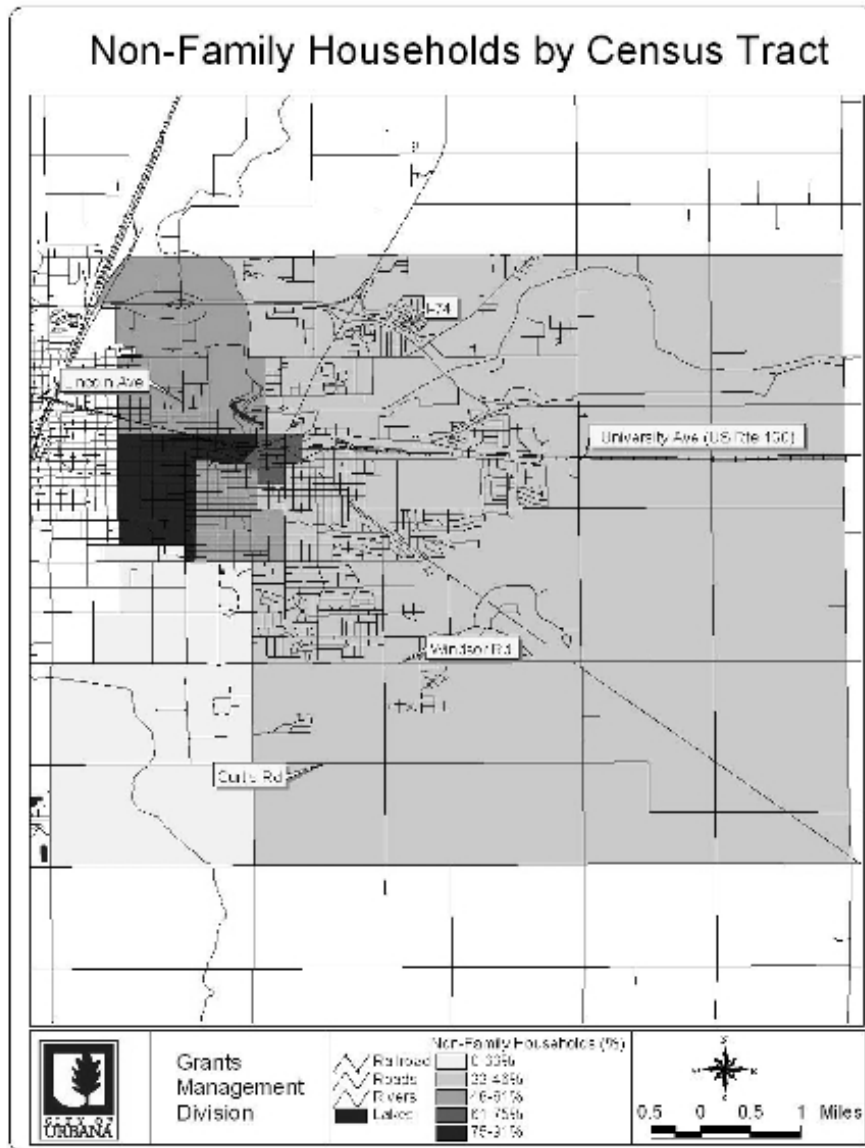


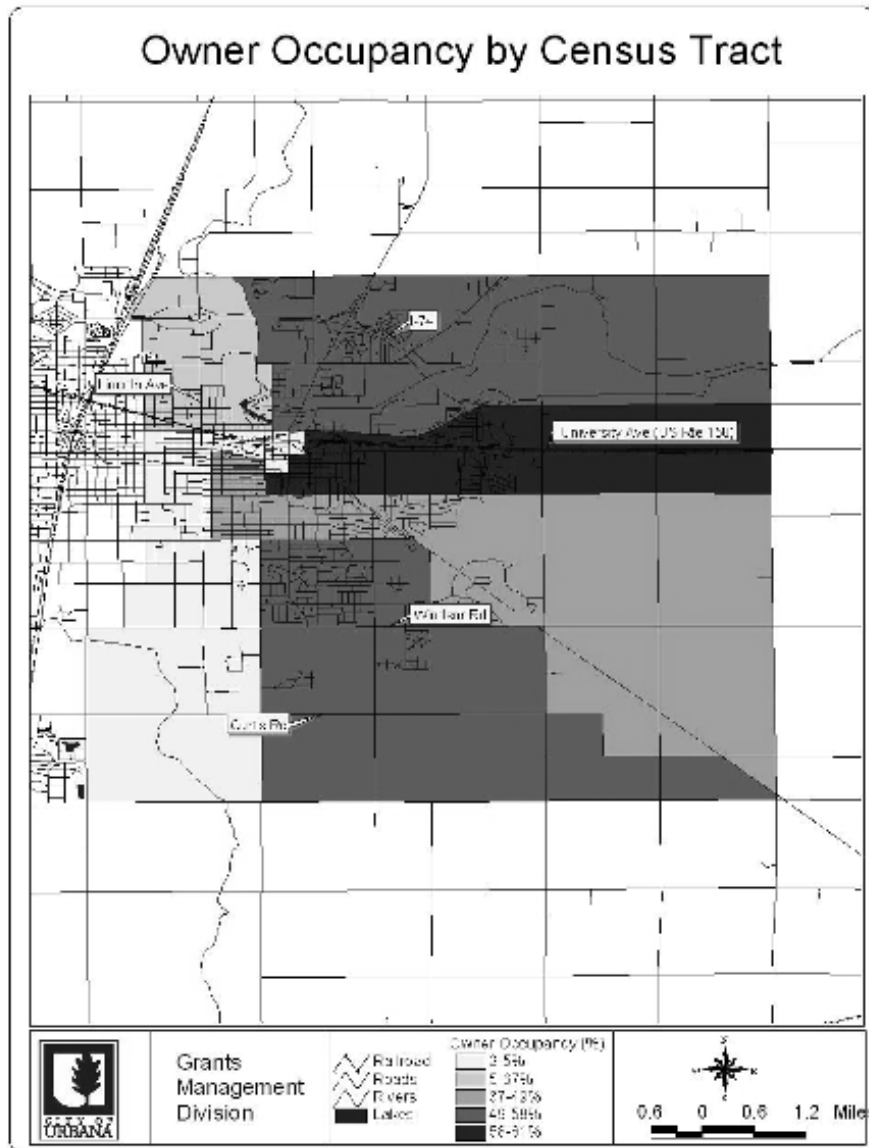
African American Population by Census Tract

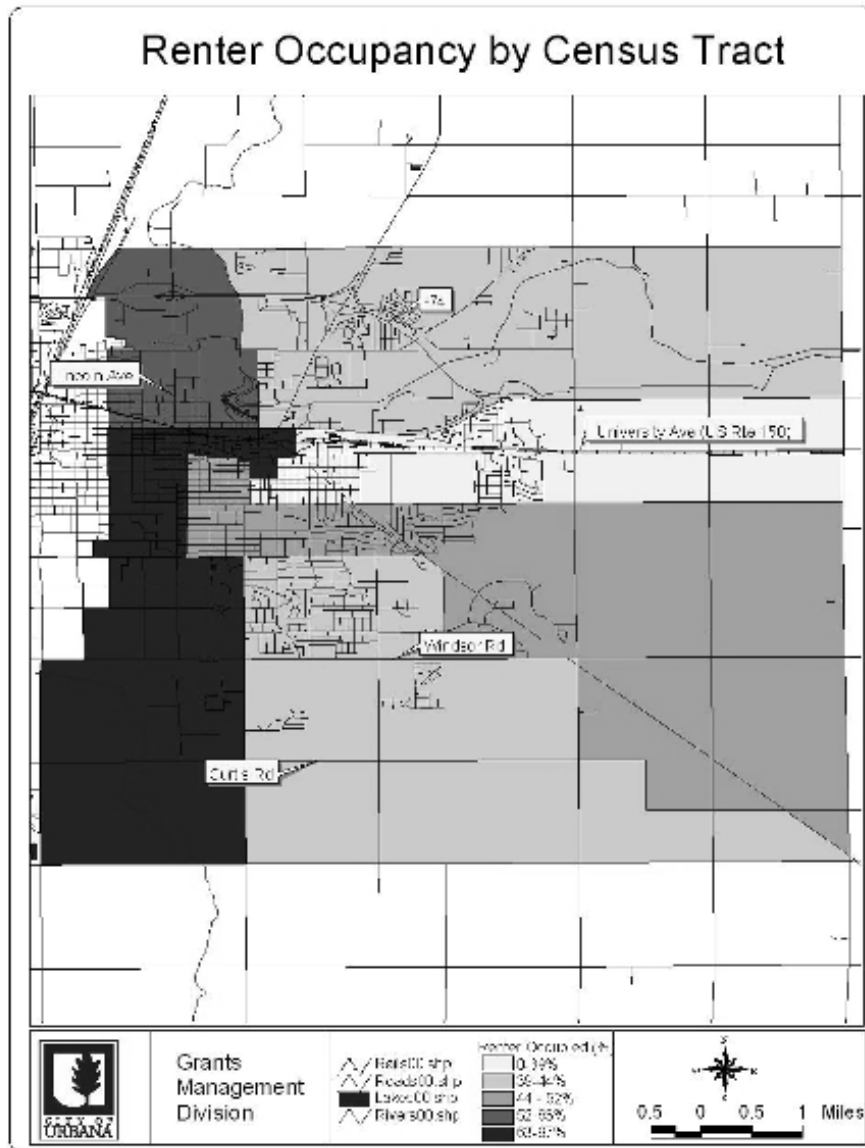












**C. DATA TABLES FROM 2000 U.S.
CENSUS**

Area	White%	Black%	Amerin%	Asian%	NatHaw/IP%	Other%	2>racess%	LatHis%
Urbana	67.01%	14.34%	0.18%	14.24%	0.04%	1.76%	2.45%	3.54%
United States	75.14%	12.32%	0.88%	3.64%	0.14%	5.46%	2.43%	12.55%
Illinois	73.46%	15.11%	0.25%	3.41%	0.04%	5.82%	1.89%	12.32%
Area	White%	Black%	Amerin%	Asian%	NatHaw/IP%	Other%	2>racess%	LatHis%
Champaign Co	78.76%	11.16%	0.24%	6.45%	0.04%	1.34%	1.96%	2.90%
Area	White%	Black%	Amerin%	Asian%	NatHaw/IP%	Other%	2>racess%	LatHis%
Champaign	73.16%	15.62%	0.24%	6.83%	0.03%	1.94%	2.19%	4.03%

Tracts	White%	Black%	Amerin%	Asian%	NatHaw/PI%	Other%	2>racess%	HisLat%
Tract 51	36.00%	58.86%	1.14%	0.00%	0.00%	0.00%	4.00%	2.29%
Tract 52	56.45%	6.55%	0.13%	30.83%	0.13%	3.30%	2.63%	6.13%
Tract 53	39.54%	50.45%	0.12%	5.96%	0.03%	0.96%	2.94%	2.67%
Tract 54	79.45%	11.69%	0.30%	5.21%	0.13%	1.13%	2.10%	2.03%
Tract 55	81.18%	12.19%	0.55%	2.91%	0.02%	0.84%	2.31%	2.47%
Tract 56	72.05%	18.38%	0.23%	5.72%	0.05%	1.26%	2.30%	2.65%
Tract 57	76.67%	10.79%	0.21%	8.50%	0.01%	1.75%	2.06%	3.63%
Tract 58	86.13%	2.20%	0.17%	7.77%	0.02%	1.71%	1.98%	2.94%
Tract 59	66.45%	4.63%	0.07%	24.15%	0.09%	2.04%	2.57%	3.98%
Tract 60	45.08%	9.35%	0.06%	40.18%	0.00%	2.74%	2.59%	4.99%

Tracts	Own occ%	Rent occ%	FamH%	NonfamH%	<18%	65>%
Tract 51	4.55%	95.45%	25.00%	75.00%	9.09%	2.27%
Tract 52	5.20%	94.80%	13.07%	86.93%	3.36%	2.52%
Tract 53	37.31%	62.69%	43.71%	56.29%	25.14%	15.69%
Tract 54	57.81%	42.19%	53.81%	46.19%	28.01%	15.93%
Tract 55	61.40%	38.60%	54.91%	45.09%	26.74%	18.00%
Tract 56	48.60%	51.40%	54.07%	45.93%	28.45%	19.19%
Tract 57	55.93%	44.07%	58.72%	41.28%	26.99%	30.20%
Tract 58	47.52%	52.48%	39.46%	60.54%	19.42%	14.22%
Tract 59	4.69%	95.31%	8.98%	91.02%	1.64%	2.66%
Tract 60	2.95%	97.05%	67.30%	32.70%	40.80%	1.91%

D. AFFORDABILITY MISMATCH DEFINITIONS

Affordability Mismatch Definitions

Definitions:

Rent 0-30% - These are units with a current gross rent (rent and utilities) that are affordable to households with incomes at or below 30% of HUD Area Median Family Income. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.

Rent 30-50% - These are units with a current gross rent that are affordable to households with incomes greater than 30% and less than or equal to 50% of HUD Area Median Family Income.

Rent 50-80% - These are units with a current gross rent that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Rent > 80% - These are units with a current gross rent that are affordable to households with incomes above 80% of HUD Area Median Family Income.

Value 0-50% - These are homes with values affordable to households with incomes at or below 50% of HUD Area Median Family Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase. For example, a household with an annual gross income of \$30,000 is estimated to be able to afford an \$87,000 home without having total costs exceed 30% of their annual household income.

Value 50-80% - These are units with a current value that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Value > 80% - These are units with a current value that are affordable to households with incomes above 80% of HUD Area Median Family Income.

Source: <http://www.huduser.org/datasets/cp.html>

E. ALLEGATIONS OF DISCRIMINATION

DISCRIMINATION ALLEGATIONS RECEIVED BY THE URBANA HUMAN RIGHTS COMMISSION:

DATE	DISCRIMINATION TYPE	PROTECTED CLASS BASIS	DISPOSITION	COMMENTS
February-08	HOUSING	CRIMINAL BACKGROUND	NO INJURY	LANDLORD WITHDREW ADVERSE ACTION
April-08	HOUSING	SEXUAL HARASSMENT	TIME BARRED	COMPLAINT FALLS OUTSIDE OF STATUTE OF LIMITATIONS
June-08	HOUSING	NOT APPLICABLE	NO SUBJECT MATTER JURISDICTION	COMPLAINANT DOES NOT FALL INTO PROTECTED CLASS
June-08	HOUSING	NOT APPLICABLE	NO SUBJECT MATTER JURISDICTION	COMPLAINANT DOES NOT FALL INTO PROTECTED CLASS
July-08	HOUSING	NOT APPLICABLE	NO SUBJECT MATTER JURISDICTION	COMPLAINANT DOES NOT FALL INTO PROTECTED CLASS
September-08	HOUSING	NOT APPLICABLE	NO SUBJECT MATTER JURISDICTION	COMPLAINANT DOES NOT FALL INTO PROTECTED CLASS
October-08	HOUSING	RACE	ISSUE RESOLVED	LANDLORD WITHDREW ADVERSE ACTION
October-08	HOUSING	NOT APPLICABLE	NO SUBJECT MATTER JURISDICTION	COMPLAINANT DOES NOT FALL INTO PROTECTED CLASS
February-09	HOUSING	SOURCE OF INCOME/ SEC 8	RESOLVED	LANDLORD WITHDREW ADVERSE ACTION
April-09	HOUSING	RACE	NO SUBJECT MATTER JURISDICTION	LAW ENFORCEMENT ISSUE - NO LANDLORD ADVERSE ACTION
June-09	HOUSING	RACE	NO INJURY	LANDLORD WITHDREW ADVERSE ACTION

Source: City of Urbana Human Relations Office

Allegations of Discrimination Reported to the Champaign-Urbana Tenant Union

January – December 2001

	Champaign	Urbana	Rantoul	Total
Race	7	1	1	9
Familial Status	1	1	0	2
Sexual Harassment	1	0	0	1
Disability	0	0	1	1
Ancestry	1	0	0	1
Arrest/Conviction Record	3	0	0	3
TOTALS	13	2	2	17

January – December 2002

	Champaign	Urbana	Rantoul	Total
Race	2	1	0	3
Familial Status	3	0	0	3
Matriculation	1	0	0	1
TOTALS	6	1	0	7

January – December 2003

	Champaign	Urbana	Rantoul	Total
Race	1	0	1	2
Familial Status	2	0	0	2
Sexual Harassment	0	0	1	1
Ancestry	1	1	0	2
Source of Income	1	1	0	2
Arrest/Conviction	1	0	0	1
TOTALS	6	2	2	10

January – December 2004

	Champaign	Urbana	Rantoul	Outside city limits	Total
Race	1	1	1	1	4
Familial Status	1	0	0	0	1
Disability	1	1	0	0	2
Source of Income	0	1	0	0	1
Military Status	1	0	0	0	1
TOTALS	4	3	1	1	9

January – December 2005

	Champaign	Urbana	Savoy	Total
Familial Status	2	0	1	3
TOTALS	2	0	1	3

January – December 2006

	Champaign	Urbana	Outside city limits	Total
Race	0	1	2	3
Familial Status	1	0	0	1
Ancestry	0	1	0	1
Source of Income	3	0	0	3
Arrest/Conviction Record	0	2	0	3
TOTALS	4	4	2	10

January – December 2007

	Champaign	Urbana	Savoy	Total
Race	1	0	0	1
Source of Income (Section 8)	1	0	0	1
Student Status	1	0	0	1
Total	3	0	0	3

January – December 2008

	Champaign	Urbana	Rantoul	Total
Race	2	1	2	5
Familial Status	1	0	0	1
Source of Income	1	0	0	1
(Section 8) *	1	0	1	2
Disability	1	0	0	1
Arrest/conviction record	1	0	0	1
Total	7	1	3	11

* Discrimination based on Section 8 as a source of income is no longer protected by law in Champaign (and has never been unlawful in Rantoul)

F. LANDLORD – TENANT RELATIONSHIPS ORDINANCE

Chapter 12.5
LANDLORD-TENANT RELATIONSHIPS

Editor's note--Section 1 of Ord. No. 9394-58, adopted January 18, 1994, amended Ch. 12.5, Arts. I--III, §§ 12.5-1--12.5-10, 12.5-21--12.5-24 and enacted a new Ch. 12.5 to read as herein set out. Former Ch. 12.5 pertained to similar subject matter and derived from Ord. No. 7879-49, §§ 1--10, adopted November 6, 1978, and Ord. No. 8182-67, § 1, adopted April 5, 1982.

Cross reference(s)--Buildings and building regulations, Ch. 5; housing code, § 5-357 et seq.; human rights, Ch. 12.

ARTICLE I.
IN GENERAL

Sec. 12.5-1. Purpose and declaration of policy.

It is the purpose of this chapter and the policy of the city, in order to protect and promote the public health, safety and welfare of its citizens, to establish rights and obligations of the landlord and the tenant in the rental of rental units in the city and to encourage the landlord and the tenant to maintain and improve the quality of rental housing within the community.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-2. Scope.

This chapter applies to, regulates and determines certain rights, obligations and remedies under a rental agreement for a rental unit located within the city. Unless created to avoid the application of this chapter, however, the following arrangements are not governed by this chapter:

- (1) Residence at an institution, public or private, if incidental to detention or the provision of medical, geriatric, counseling, religious or similar service;
- (2) Occupancy under a contract of sale of a rental unit or the property of which it is a part, if the occupant is the purchaser or a person who succeeds to his/her interest;
- (3) Occupancy by a member of a fraternal or social organization in the portion of a structure operated for the benefit of the organization;
- (4) Transient occupancy in a hotel, motel tourist home or tourist court;
- (5) Occupancy by an employee of a landlord whose right to occupancy is conditional upon employment in and about the premises.

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(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-3. Application.

The landlord and tenant may include in a rental agreement any terms and conditions not in conflict with this chapter or any other rule of law, including rent, term of the agreement, and other provisions governing the rights and obligations of the parties, and nothing contained herein shall likewise be deemed to waive or to forego the rights, obligations or remedies of any party as otherwise established by law or other applicable codes of the city.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-4. Definitions.

The following words and phrases, when used in this chapter, shall have the meanings respectively ascribed to them in this section, except where the context otherwise requires.

Actual costs means all costs incurred, which may include reasonable compensation for time spent by the landlord or the tenant.

Essential services means water, heat, hot water, gas, electricity, and sanitation as required to be maintained by the minimum housing code of the city, and substantially functional cooking facilities and refrigerator, if supplied by the landlord.

Firm certificate of insurance means a certificate issued by an insurance carrier which shall impose an unconditional duty upon the carrier to notify the landlord not less than ten (10) days prior to the cancellation or termination of the coverage specified therein.

Good faith means honesty in fact in the conduct of the transaction concerned.

Housing code means any law, ordinance or governmental regulation concerning fitness for habitation, or the construction, maintenance, operation, occupancy, use or appearance of any premises or rental unit.

Landlord means the owner or lessor of the rental unit or the building of which it is a part, not including a sublessor.

Owner means one (1) or more persons, jointly, severally or in common, or any organization, in whom is vested all or part of the legal title to property, or all or part of the beneficial ownership and a right to present use and enjoyment of the premises, including a mortgagee in possession. As used herein, an organization shall include a corporation, government, governmental subdivision or agency, trust, estate, partnership, association or any other legal or commercial entity.

Rent means all payments to be made to the landlord under the rental agreement.

Rental agreement means all agreements, written or oral, and valid rules and regulations embodying the terms and conditions concerning the use and occupancy of a rental unit and premises.

Rental unit means one (1) or more rooms in a structure or portion thereof arranged, designed and used as a residence or living quarters by one (1) or more persons who maintain a household together.

Tenant means a person or an organization entitled under a rental agreement to occupy a rental unit to the exclusion of others.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-5. Obligation of good faith.

Every duty under this chapter and every act which must be performed as a condition precedent to the exercise of a right or remedy under this article imposes an obligation of good faith in its performance or enforcement.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-6. Exclusivity of remedies.

The rights, obligations and remedies accorded to both landlords and tenants under this chapter are exclusively civil in nature and in no event shall the violation of any provision of this chapter be deemed to constitute a violation punishable by a fine or penalty under this chapter or section 1-10.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-7. Effective date.

This chapter shall take effect on April 1, 1994. It applies to rental agreements entered into or extended or renewed on and after that date.

(Ord. No. 9394-58, § 1, 1-18-94)

Secs. 12.5-8, 12.5-9. Reserved.

**ARTICLE II.
LANDLORD-TENANT RIGHTS, DUTIES, AND REMEDIES**

Sec. 12.5-10. Rental agreements--Prohibited provisions.

(a) Except as otherwise provided by this article, no rental agreement between the landlord and the tenant shall contain any provision:

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- (1) Waiving the rights or remedies provided under this article;
 - (2) Waiving any statutory rights or remedies provided under state or federal law;
 - (3) Providing that either the landlord or the tenant confess judgment on a claim arising out of the rental agreement;
 - (4) Providing that either the landlord or the tenant may recover attorney's fees incurred to enforce the rental agreement unless the rental agreement stipulates that both the landlord and the tenant be entitled to recovery of attorney's fees under identical terms and conditions;
 - (5) Limiting the liability of the landlord or the tenant arising under law;
 - (6) Prohibiting the tenant from subletting the rental unit;
 - (7) Requiring a monthly late fee in excess of five (5) per cent of the monthly rental payment per month; fees in excess of this amount may be charged if the landlord demonstrates actual costs which are greater;
 - (8) Providing for tenant's payment of lock-out charges, sublet fees, late checkout charges or any other fees or penalties that exceed the landlord's actual costs for services; or
 - (9) Automatically renewing the rental agreement by reason of the tenant's failure to provide notice of intent not to renew.

(b) A provision prohibited by subsection (a) included in a rental agreement is unenforceable. If the landlord deliberately attempts to enforce any provision in a rental agreement which is prohibited, the tenant may recover an amount totaling not more than two (2) months' rent and such damages, costs and reasonable attorney's fees as a court shall determine and award. The landlord shall be considered to have deliberately attempted to enforce a prohibited lease provision if the landlord knew or reasonably should have known that the provision was prohibited and the landlord:

- (1) Refuses to approve a sublease as required by law or requires, as a condition of granting approval of a sublease, payment of a prohibited sublease charge, acceleration of rent or payment of a higher rental rate than stipulated in the lease agreement;
- (2) Refuses to provide a service because of the tenant's nonpayment of a prohibited fee or charge;
- (3) Serves the tenant with written demand stating the intention to terminate the rental agreement for nonpayment of prohibited fees or charges;
- (4) Files suit against the tenant to enforce the prohibited provision.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-11. Same--Notice of nonrenewal.

(a) If the landlord elects to terminate a month to month tenancy, or the landlord elects to not renew the rental agreement, or to change the terms of the rental agreement upon renewal, the landlord shall notify the tenant, in writing, not less than thirty (30) days prior to the last day of the rental period.

(b) If the landlord fails to give the required written notice that the rental agreement will not be renewed, the tenant may remain in the rental unit on a month to month basis under the same other terms and conditions as the prior term, until such time as the required notice is given and becomes operative as set forth in subsection (a). The tenant shall be obligated to pay rent in a timely fashion.

(c) If the rental agreement is an oral agreement creating a month-to-month tenancy, the tenant shall notify the landlord, in writing, not less than thirty (30) days prior to the last day of the rental period, of the tenant's intention to vacate the premises by the last day of the rental period.

(d) If the tenant fails to give the required written notice to terminate the oral rental agreement, the tenant shall be liable to the landlord for lost rent during the time that the rental unit remains vacant, until the end of the next rental period, except that the tenant shall not be liable for payment of said lost rent if the landlord failed to provide the tenant with notice of the tenant's obligations as described in section 12.5-12 of this Code. The landlord shall have a duty to mitigate damages.

(e) The written notice required by this section may be delivered by personal service, first class mail, or any other means reasonably intended to provide actual notice.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-12. Same--Copy of this chapter to be provided.

A copy of this chapter, or a summary thereof in a form prepared by the city and available for public inspection and copying, shall be provided by the landlord to every tenant at the time of signing a written rental agreement or entering into an oral rental agreement, except a renewal thereof if a copy of the required material has already been provided.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-13. Same--Late charges.

A landlord may not impose a late charge unless the amount of the late charge is specified in the lease. A tenant shall not be subject to a late charge if the envelope containing the payment is postmarked on or prior to the date payment is due.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-14. Same--Notice of charges.

A landlord may not impose any charge or fee, with the exception of rent, unless written notice of the charge or fee is provided to the tenant within thirty (30) days.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-15. Landlord's right to access.

(a) The tenant shall not unreasonably withhold consent to the landlord to enter the rental unit in order to inspect the premises, make necessary or agreed repairs, supply necessary or agreed services, make alterations or improvements if such alterations or improvements do not interfere with the tenant's use of the premises, or to show the rental unit to prospective or actual purchasers, mortgagees or tenants.

(b) The landlord shall not abuse the right of access to the rental unit or use it to harass the tenant. Except in cases of emergency or by mutual consent, the landlord or landlord's agents shall not enter the rental unit without first providing the tenant with at least twenty-four (24) hours advance notice of the entry and may enter only at reasonable times. Reasonable times shall be considered 10:00 a.m. to 8:00 p.m. on weekdays and 11:00 a.m. to 8:00 p.m. on weekends, or such other times agreed upon by the tenant and the landlord.

(c) From the time that either the landlord or the tenant notifies the other party that the rental agreement will not be renewed, the landlord shall have the right to access, without twenty-four (24) hours advance notice, for the purpose of showing the rental unit to prospective tenants, provided that:

- (1) The rental unit has not already been leased for the twelve (12) month period subsequent to the expiration of the rental agreement;
- (2) The landlord enters only during two (2) specific one-hour periods on weekdays and three (3) specific one-hour periods on weekends, selected by the tenant from among choices offered by the landlord, during which the landlord will have daily access; and
- (3) The landlord shall notify the tenant when the rental unit has been leased for the twelve (12) month period subsequent to the expiration of the rental agreement.

(d) If the tenant requests repairs and the landlord enters the rental unit to perform said repairs within fourteen (14) days of the tenant's initial request, the landlord shall not be obligated to provide the tenant with advance notice of entry. If the landlord fails to perform said repairs

within fourteen (14) days of the tenant's initial request, the landlord shall be required to provide the tenant with at least twenty-four (24) hours' advance notice of entry. The notice shall only be effective for a seven-day period.

(e) The landlord may enter the rental unit at any time, without advance notice, in case of emergency. For purposes of this provision, the term "emergency" shall refer to a situation wherein access to the rental unit is necessary in order to prevent damage or destruction to the rental unit, other rental units, or the building, or to the fixtures, equipment, appliances, furniture or other personal property contained therein, or in order to protect any person from injury. Nonpayment or delinquent payment of rent shall not constitute an emergency.

(f) The landlord or landlord's agents shall enter the rental unit only after knocking on the door and providing the tenant a reasonable opportunity to answer, shall leave the premises in as good condition as when entered, shall clean and remove dirt and debris that result from the performance of maintenance and repairs, shall leave a note indicating the names of the persons who entered the rental unit and shall lock the rental unit when leaving.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-16. Remedies for abuse of access rights.

(a) If the tenant refuses to allow lawful access, the landlord may obtain injunctive relief to compel access or terminate the rental agreement. In either case, the landlord may recover damages and reasonable attorney's fees.

(b) If the landlord makes an unlawful entry or a lawful entry in an unreasonable manner the tenant may obtain injunctive relief to prevent the recurrence of the conduct and recover an amount equal to not more than two (2) months' rent or the damages sustained, whichever is greater, and reasonable attorney's fees.

(c) If the landlord makes a lawful entry to make alterations or improvements that materially interfere with the tenant's use of the premises or if the landlord makes repeated demands for entry otherwise lawful, but which have the effect of harassing the tenant after being notified in writing by the tenant that tenant feels harassed by such repeated demands, the tenant may obtain injunctive relief to prevent the recurrence of the conduct, or terminate the rental agreement. In each case, the tenant may recover an amount equal to not more than two (2) months' rent or the damages sustained, whichever is greater, and reasonable attorney's fees. The provisions of this section shall not apply to alterations or improvements done by the landlord to correct cited housing code violations, except in the cases of the landlord's unreasonableness, neglect, or negligence in correcting the violations.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-17. Tenant obligations.

The tenant shall:

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- (1) Comply with all obligations imposed upon tenants by provisions of city code applicable to occupants of a rental unit;
 - (2) Keep that part of the premises that he or she occupies and uses as safe as the condition of the premises permits;
 - (3) Dispose from the rental unit all ashes, rubbish, garbage and other waste in a clean and safe manner;
 - (4) Use in a reasonable manner all electrical, plumbing, sanitary, heating, ventilating, air conditioning and other facilities and appliances, including elevators, in the premises;
 - (5) Not deliberately nor negligently destroy, deface, litter, damage, impair or remove any part of the premises or knowingly permit any person to do so;
 - (6) Conduct himself or herself and require other persons on the premises and within the rental unit with his or her consent to conduct themselves in a manner that will not disturb the neighbors;
 - (7) Maintain the rental unit in a clean and sanitary condition and provide for a general cleaning of the rental unit prior to departure. As part of such cleaning, the tenant will broom sweep and mop the floors, vacuum all rugs and carpeting, and clean all appliances and plumbing fixtures;
 - (8) Unless otherwise agreed to in writing by the landlord, not apply any part of a security deposit as part of obligated rent payments; and
 - (9) Hold the landlord harmless from claims for property loss for which the landlord is not responsible and which the tenant's own insurance should cover.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-18. Landlord obligations—Maintenance of premises.

(a) The landlord shall maintain the premises in compliance with all applicable housing codes of the city and shall promptly make any and all necessary repairs to fulfill that obligation, provided, however, that the tenant may knowingly and intentionally elect and agree to repair the premises to bring them into conformity with the applicable housing codes of the city. The burden shall be on the landlord to establish a knowing and intentional election on the part of the tenant to repair the premises in compliance with the applicable housing code. A mere recital in a form lease that tenant has covenanted to repair will not be sufficient, it being the intention of this article that any agreement with the tenant to repair be bargained for in fact. A separate hand-written paragraph in the lease showing:

- (1) That the tenant has been informed of this article and the existing code violations;

(2) That he/she has affirmatively elected and bargained to repair the violations listed and other items listed; and

(3) The inducement for such arrangements, will be prima facie evidence that such provision was entered into in good faith and was bargained for in fact.

(b) Nothing in this article shall be interpreted so as to restrict the authority of city inspectors to cite a landlord for violation of building code provisions.

(c) Before a tenant initially enters into or renews a rental agreement for a rental unit, the landlord or any person authorized to enter into a rental agreement on the landlord's behalf shall disclose to the tenant in writing any housing code violations which have been cited by the building official and which remain uncorrected for that rental unit and the common area of the premises.

(d) This article shall not be interpreted as decreasing or diminishing the implied warranty of habitability as adopted by the Illinois Supreme Court.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-19. Same--Security deposit interest.

(a) A landlord who receives a security deposit of one hundred dollars (\$100.00) or more from a tenant to secure the payment of rent or to compensate for damage to property shall pay interest to the tenant, computed from the date the deposit is paid, at a rate equal to the interest paid by the largest commercial bank, as measured by total assets, having its main banking premises in Champaign County, Illinois, on minimum deposit passbook savings accounts as of the thirtieth of June immediately preceding the inception of the rental agreement on any such deposit held by the landlord for more than six (6) months.

(b) The landlord shall, within thirty (30) days after the end of each twelve-month rental period, pay to the tenant any interest, by cash or credit to be applied to rent due, except when the tenant is in default under the terms of the lease. For the purposes of this provision, default shall mean nonpayment of rent or a successful claim by the landlord for possession of the premises for good cause other than nonpayment of rent. A landlord who willfully fails or refuses to pay the interest required by this article shall, upon a finding by a circuit court that he/she has willfully failed or refused to pay, be liable for an amount equal to the amount of the security deposit, together with court costs and reasonable attorney's fees.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-20. Same--Security deposit return.

(a) A lessor of residential real property who has received a security deposit from a lessee to secure the payment of rent or to compensate for damage to the leased property may not withhold any part of that deposit as compensation for property damage unless he or she has, within thirty (30) days of the date that the lessee vacated the premises, furnished to the lessee, delivered in

person or by mail directed to his or her last known address, an itemized statement of the damage allegedly caused to the premises and the estimated or actual cost for repairing or replacing each item on that statement, attaching the paid receipts, or copies thereof, for the repair or replacement. If the lessor utilizes his or her own labor to repair any damage caused by the lessee, the lessor may include the reasonable cost of his or her labor to repair such damage. If estimated cost is given, the lessor shall furnish the lessee with paid receipts, or copies thereof, within thirty (30) days from the date the statement showing estimated cost was furnished to the lessee, as required by this section. If no such statement and receipts, or copies thereof, are furnished to the lessee as required by this section, the lessor shall return the security deposit in full within forty-five (45) days of the date that the lessee vacated the premises.

(b) Upon a finding by a circuit court that the landlord has refused to supply the itemized statement required herein, or has supplied such statement in bad faith, and has failed or refused to return the amount of the security deposit due within the time limits provided, the landlord shall be liable for an amount equal to twice the amount of the security deposit due, together with court costs and reasonable attorney's fees.

(c) Reserved.

(d) The decorating of the rental unit after the tenant vacates, including painting and carpet cleaning, unless walls or carpets are damaged beyond normal wear, shall not be considered as damage and the costs thereof shall not be charged to the security deposit.

(Ord. No. 9394-58, § 1, 1-18-94; Ord. No. 2000-07-066, 7-17-00)

Sec. 12.5-21. Same--Disclosure.

(a) Upon tenant's request, the landlord or any person authorized to enter into a rental agreement on the landlord's behalf shall disclose to the tenant in writing within seventy-two (72) hours of the request:

- (1) The name, street address and telephone number of the person authorized to manage the premises;
- (2) The name and street address of the owner of the premises or the person authorized to act on behalf of the owner for the purpose of service of process and for the purpose of receiving notices and demands; and
- (3) The number of unrelated adults who may lawfully dwell in the leased premises pursuant to the Urbana Zoning Ordinance.

(b) A person who fails to comply with the disclosure requirements herein becomes an agent of each person who is a landlord for:

- (1) Service of process and receiving of notices and demands; and

(2) Performing the obligations of the landlord under this article and under the rental agreement.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-22. Same--Abandonment.

(a) The tenant shall be deemed to have abandoned the rental unit by being absent with visible intent not to return and with rent unpaid.

(b) If the tenant abandons the rental unit, the landlord may take possession of the rental unit.

(c) If the tenant abandons the rental unit or fails to remove his or her personal property from the premises after termination of a rental agreement, the landlord shall leave the abandoned property in the rental unit or remove and store all abandoned property from the rental unit. The landlord may charge the tenant for the actual costs of storage. The landlord may dispose of the property thirty (30) days after mailing written notice to tenant's last known address, if the tenant does not claim the property within that time. Notwithstanding the foregoing, if the landlord reasonably believes such abandoned property to be valueless or of such little value that the cost of storage would exceed the amount that would be realized from sale, or if such property is subject to spoilage, the landlord may immediately dispose of such property.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-23. Tenant remedies for landlord's failure to maintain.

(a) If the landlord fails to disclose to the tenant in writing any cited housing code violations as required in this article, or to correct any condition constituting a subsequently cited housing code violation within the time specified in a duly served notice to correct such cited housing code violation by the building official, the tenant affected by the condition may notify the landlord in writing of the tenant's intention to correct the condition at the landlord's expense. If the landlord, after receipt of such notice by the tenant, fails to correct the condition within the time specified for the performance of any act required by the notice of the building official or any duly granted extension thereof, the tenant, after first obtaining a contractor's firm certificate of insurance from the qualified appropriate tradesman who is to perform the work, and after furnishing such certificate to the landlord in the case of any work to be done on the premises, may have the work done in a competent manner and, after submitting to the landlord a paid itemized invoice and, where applicable, a properly completed waiver of lien, may deduct from his or her rent the amount thereof.

(b) If the cited housing code violation is one involving essential services which a landlord fails to supply contrary to the rental agreement, or if such violation is one giving rise to a hazardous condition which materially and immediately affects health and safety, the tenant affected by the condition may, in the alternative to the remedy set forth above, after the city's deadline for compliance has passed, notify the landlord in writing of the tenant's intention to:

(1) Procure reasonable amounts of heat, hot water, running water, electricity, gas or other essential service during the period of the landlord's noncompliance and deduct their cost from the rent; or

(2) Procure substitute housing during the period of the landlord's noncompliance, in which case the tenant is excused from paying rent for the period of the landlord's noncompliance. The tenant's actual cost of substitute housing may be deducted from the rent, provided that the amount deducted shall not exceed the average cost for a hotel/motel room in Urbana.

(c) If the landlord fails to provide essential services or to correct the hazardous condition within the time specified in the notice to correct the cited housing code violation or any extension granted by the building official, or if any such similar uncorrected condition or uncorrected interruption of services for any significant period recurs and is cited by the city more than three (3) times in any twelve-month period, the tenant may vacate the premises and terminate the rental agreement, in which case the tenant may recover from the landlord all rent payments not applied to rent accrued prior to the termination of the rental agreement and all damage or security deposits not rightfully applied to damages to the rental unit.

(d) The provisions of this section may not be used by the tenant more than three (3) times during any twelve-month period nor may the combined total dollar amount so deducted or excused during any such period exceed two (2) months' rent. If the tenant proceeds under this section, the tenant may not proceed under any other sections for such breach.

(e) The tenant may not exercise his or her rights under this section if the condition was caused by the inability or unwillingness of a utility supplier to provide service or by the deliberate or negligent act or omission of the tenant, a member of his or her family, or other person on the premises with the tenant's consent.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-24. Landlord remedies for tenant's failure to maintain.

(a) If a tenant, through the tenant's own actions or those of an invitee, causes a landlord to be cited for a housing code violation by the building official or fails to correct any condition constituting a cited housing code violation as set forth in this article within the time specified in a duly served notice to correct such housing code violation by the building official, the landlord affected by the condition may notify the tenant in writing of the landlord's intention to correct the condition at the tenant's expense. If the tenant, after receipt of such notice by the landlord, fails to correct the condition within the time specified for the performance of any act required by the notice of the building official or any duly granted extension thereof, the landlord may enter the rental unit, after providing twenty-four (24) hours advance notice, and have the work done in a competent manner and submit to the tenant an itemized invoice for the actual cost and for reasonable charges for the landlord's service, payable on the next date periodic rent is due, or if the rental agreement has terminated, payable immediately.

(b) If a tenant, through the tenant's own actions or those of an invitee, causes a landlord to be cited for any housing code violation:

- (1) More than three (3) times during any twelve-month period; or
- (2) Involving essential services; or
- (3) Giving rise to a condition which materially and immediately affects the health and safety of others residing in or having access to the premises;

the landlord cited for the condition may, in the alternative to the remedies set forth herein, terminate the rental agreement and order the tenant to vacate the premises. When the tenant is ordered to vacate pursuant to this section, the landlord may recover all rent accrued prior to the termination of the rental agreement, and apply any damage or security deposit to damages to the premises.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-25. Unlawful eviction.

(a) It is unlawful for any landlord or any person acting at the direction of the landlord to knowingly oust or dispossess or attempt to oust or dispossess any tenant from a rental unit without authority of law, by plugging, changing, adding or removing any lock or latching device; or by blocking any entrance into said rental unit; or by removing any door or window from said unit; or by interfering with the services to said unit, including but not limited to, electricity, gas, hot or cold water, plumbing, heat or telephone service; or by removing a tenant's personal property from said unit; or by the use of force or threat of violence, injury or force to a tenant's person or property; or by any other act rendering a rental unit or any part thereof or any personal property located therein inaccessible or uninhabitable.

(b) The provisions of subsection (a) shall not apply where the landlord acts pursuant to a court order for possession.

(c) If the tenant, in a civil legal proceeding against the landlord, establishes that a violation of this section has occurred, the tenant shall be entitled to recover possession of the rental unit or personal property and shall recover an amount equal to not more than two (2) months rent or the actual damages sustained, whichever is greater, and reasonable attorney's fees.

(Ord. No. 9394-58, § 1, 1-18-94)

Sec. 12.5-26. Retaliatory conduct.

(a) Except as provided in this article, a landlord may not retaliate by decreasing services or by bringing or threatening to bring action for possession or by refusing to renew a rental agreement because the tenant has:

(1) Complained in good faith of a code violation to a government agency charged with the responsibility for the enforcement of such code;

(2) Complained to the landlord of a violation of any of the provisions of this article;

(3) Organized a tenant association or complained to the Tenant Union, Student Legal Service, or similar private or governmental organization about a violation of the provisions of this article or a violation of the rental agreement;

(4) Exercised or attempted to exercise any right or enforce any remedy granted to the tenant under this article.

(b) If the landlord acts in violation of subsection (a), the tenant has a defense in any retaliatory action against him or her for possession and shall be entitled to recover possession, an amount equal to two (2) months rent and reasonable attorney's fees.

(Ord. No. 9394-58, § 1, 1-18-94)

G. HUMAN RIGHTS ORDINANCE

Chapter 12 HUMAN RIGHTS

Art. I. In General, §§ 12-1–12-15

Art. II. Commission on Human Relations, §§ 12-16–12-36

Art. III. Discrimination, §§ 12-37–12-117

Div. 1. Generally, §§ 12-37--12-60

Div. 2. Prohibited Practices, §§ 12-61--12-80

*Div. 3. Complaint Procedures, Investigation and Mediation,
§§ 12-81–12-100*

Div. 4. Administration and Enforcement, §§ 12-101--12-117

Art. IV. Reserved

ARTICLE I. IN GENERAL

Secs. 12-1–12-15. Reserved.

ARTICLE II. COMMISSION ON HUMAN RELATIONS

Sec. 12-16. Establishment.

There is hereby established a commission on human relations.

Sec. 12-17. Composition, appointment.

The commission on human relations shall consist of nine (9) members to be appointed by the mayor with the approval of the city council. Members of the commission shall be chosen from among residents of the city representing various segments of the community. In the making of appointments hereunder, the mayor may receive recommendations by civic groups.

Sec. 12-18. Terms of members.

The term of office of each person appointed to the commission on human relations, unless otherwise expressly provided for by ordinance, shall expire at 7:30 p.m. on the third May first following the date of appointment. The terms of office of the members shall be staggered.

Sec. 12-19. Organization.

The commission on human relations shall elect from its members a chairperson and such other officers as it deems necessary, and may adopt such rules and regulations as may be necessary or appropriate to carry out its duties.

Sec. 12-20. Quorum.

The lesser of a majority of members or any four (4) members of the commission on human relations shall constitute a quorum.

Sec. 12-21. Meetings; absence of member.

(a) The commission on human relations shall meet from time to time, at least once each month, on call of the chairperson or of any four (4) members.

(b) Any member who is absent from all meetings in three (3) consecutive months may be replaced as in the case of a vacancy.

Sec. 12-22. Duties; cooperation with city offices.

(a) The commission on human relations shall cooperate with the mayor, city council, city departments, agencies and officials in securing the furnishings of equal services to all residents, and where the need is greater, in meeting that need with added service; training city employees to use methods of dealing with intergroup relations which develop respect for equal rights and which result in equal treatment without regard to race, color, sex, religion, national origin, ancestry, disability, or sexual orientation; assuring fair and equal treatment under the law to all citizens; protecting the rights of all person to enjoy public accommodations and facilities and to receive equal treatment from all holders of licenses, contracts or privileges from the city; and maintaining equality of opportunity for employment and advancement in the city government.

(b) The purposes of the human relations commission shall be to:

- (1) promote and uphold the provisions of the Urbana Human Rights Ordinance;
- (2) to hear complaints of unlawful discrimination filed with the city, in accordance with the provisions of this ordinance;
- (3) plan and carry out programs aimed at eliminating discrimination as defined in this ordinance, as well as to all residents;
- (4) develop means of anticipation and relief of community tensions that arise from racial, ethnic, religious and social differences;
- (5) cooperate with the mayor, city council, city departments, agencies and officials in establishing and maintaining good community relations and securing the furnishings of equal services to all residents;
- (6) stimulate active involvement of business, religious and education sectors of the community to encourage full and equal opportunity for all persons;
- (7) receive and investigate complaints involving discrimination, as defined but not limited to, the protections of the Human Rights Ordinance, in accordance with Section 12-81.
- (8) initiate investigations into areas of possible discrimination which might come to the attention of the commission although there is no individual complaint. These class based investigations, after the Commission's factfinding, may be issued as HRC reports and be distributed throughout the community. The Human Relations Commission may initiate action, including informal mediation and recommendations to the Council for formal action, to end any discrimination it may find as a result of these investigations, in accordance with Section 12-81.

(c) The commission shall advise and consult with the mayor and city council on all matters involving racial, religious, gender, ethnic, disability or sexual orientation prejudice or discrimination and recommend such legislative action as it may deem appropriate to effectuate the policy of this article.

(d) The commission will periodically review, with the Personnel Director and the mayor or his designee, the city's affirmative action program and report the results of the review to the city council.

(e) The services of all city departments and agencies shall be made available by their respective heads to the commission at its request, and information in the hands of any department or agency shall be furnished to the commission upon written request to the mayor. Upon receipt of recommendations in writing from the commission, each department or agency shall submit a

reply in writing indicating the disposition of, and action taken, with regard to such recommendations.

(f) The commission shall render an annual report to the mayor and city council.

Sec. 12-23. Cooperation with other agencies.

The commission on human relations shall invite and enlist the cooperation of racial, religious and ethnic groups, community organizations, labor and business organizations, professional and technical organizations, and other groups in the city in carrying on its work. The commission may aid in the formation of local community groups in such neighborhoods as it may deem necessary or desirable to carry out specific programs designed to lessen tensions or improve understanding in the community. The commission shall cooperate with state and federal agencies whenever it deems such action appropriate in effectuating the policy of this article.

Sec. 12-24. Performance of duties delegated by mayor and council.

The commission shall perform such further duties as may be delegated to it by the mayor and city council.

Sec. 12-25. Budget.

The commission on human relations shall annually submit a budget to the mayor. Such budget shall show those funds that are deemed necessary by the commission to implement its duties under this article.

Secs. 12-26--12-36. Reserved.

ARTICLE III. DISCRIMINATION

DIVISION 1. GENERALLY

Sec. 12-37. Intent and purpose.

It is the intent of the City of Urbana in adopting this article, to secure an end, in the city, to discrimination, including, but not limited to, discrimination 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 persons unique qualifications relevant to an opportunity in housing, employment, credit or access to public accommodations.

Sec. 12-38. Short title.

This article may be cited as the "Human Rights Ordinance."

Sec. 12-39. Definitions.

[For the purpose of this article, the following words and terms shall be defined as herein set forth:]

Bona fide occupational qualification. A qualification reasonably necessary to the normal operation of a particular business.

Commission. The City of Urbana's human relations commission.

Complainant. A person who believes that he/she has been aggrieved by a violation of a provision of this article and who files a complaint with the commission or officer.

Council. The council of the City of Urbana, Illinois.

Credit transaction. Any invitation to apply for credit, application for credit, extension of credit or credit sale.

Disability. The term "disability," with respect to an individual, means (a) a physical or mental impairment that substantially limits one (1) or more of the major life activities of an individual; (b) a record of such an impairment; or (c) being regarded as having such an impairment.

Discrimination. Any practice or act which is unlawfully based wholly or partially on the race, color, creed, class, national origin, religion, sex, age, marital status, physical or mental disability, personal appearance, sexual preference, family responsibilities, matriculation, political affiliation, prior arrest or conviction record or source of income of any individual, or any subclass of the above groups.

Employee. Any individual employed or seeking employment from an employer.

Employer. Any person who, for compensation, employs any individual except for the employer's parents, spouse or children; or who employs domestic servants engaged in and about the employer's household.

Employment agency. Any person regularly undertaking or attempting, with or without compensation, to procure employees for an employer or to procure for employees the opportunity to work for an employer, including any agent of such a person.

Family responsibilities. The state of being, or the potential to become, a contributor to the support of a person or persons in a dependent relationship, irrespective of their number, including single parents.

Labor organization. Any collective bargaining unit, committee, group, association or plan in which employees participate directly or indirectly and which exists for the purpose, in whole or in part, of dealing with employers concerning grievances, labor disputes, wages, rates of pay, hours or other terms, conditions or privileges of employment.

Lease. This includes sublease, assignment, rental, or providing the use of real property for a fee, goods, services or anything of financial value, and includes any contract to do any of the foregoing.

Marital status. The state of being married, separated, divorced, widowed or single and the conditions associated therewith, including pregnancy or parenthood.

Matriculation. The condition of being enrolled in college or a university, whether as an undergraduate, graduate or professional student in any area of study, fulltime or part-time, in either a degree or non-degree program, or in a business, nursing, professional, secretarial, technical or vocational school or an adult educational program.

Officer. The City of Urbana's human relations officer, or the officer's designee.

Owner. Any person who holds legal or equitable title to, or owns any beneficial interest in, any real property or who holds legal or equitable title to a share of, or holds any beneficial interest in, any real estate cooperative which owns any real property.

Person. One or more individuals, labor unions, employers, employment agencies, partnerships, associations, creditors, corporations, cooperatives, legal representatives, government agency, trustees, owner, or any agent or representative of any of the foregoing.

Personal appearance. The outward appearance of any person, irrespective of sex, with regard to bodily condition or characteristics, such as weight, height, facial features, or other aspects of appearance. It shall not relate, however, to the requirement of cleanliness, uniforms, or prescribed attire, if and when such requirement is uniformly applied for admittance to a public accommodation or to employees in a business establishment for a reasonable business purpose.

Political affiliation. The state of belonging to or endorsing any political party or organization or taking part in any activities of a political nature.

Public accommodations. All places, businesses or individuals offering goods, services or accommodations to the general public.

Real property. Any real estate, vacant land, building or structure, or any part thereof within the city limits of Urbana, Illinois.

Respondent. A person charged with a violation of a provision of this article.

Sex. The state of being or becoming male or female or transsexual, or pregnant, or the ability to become pregnant.

Sexual harassment. Any unwelcome sexual advances or requests for sexual favors or any conduct of a sexual nature when (1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment, housing, or access to public accommodations, (2) submission to or rejection of such conduct by an individual is used as the basis for decisions in employment, housing, or access to public accommodations affecting such individual, or (3) such conduct has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive environment for working, housing, or use of public accommodations.

Sexual orientation. Male or female homosexuality, heterosexuality or bisexuality, by preference or practice.

Source of income. The point or form of the origination of legal gains of income accruing to a person in a stated period of time; from any occupation, profession or activity, from any contract, agreement or settlement, from federal, state or local payments, including Section 8 or any other rent subsidy or rent assistance program, from court ordered payments or from payments received as gifts, bequests, annuities or life insurance policies.

Secs. 12-40--12-60. Reserved.

DIVISION 2. PROHIBITED PRACTICES

Sec. 12-61. Discrimination in opportunities, generally.

(a) Every individual shall be afforded the opportunity to participate fully in the economic, cultural and intellectual life that is available in the city, which shall include but not be limited to opportunities in employment, housing, places of public accommodation and credit or commercial transactions.

(b) It shall further be unlawful to discriminate in the provisions of any of the foregoing opportunities.

(c) With respect to age, physical or mental disability, matriculation or source of income, it shall not be an unlawful practice to accord preferential treatment to any individual when such treatment is designed to promote the safety, health or welfare of such individuals because of their circumstances, relative to their age, physical or mental disability, matriculation or source of income, which would not normally allow them to enjoy, to the fullest extent, those benefits of our society which are generally available to others. Notwithstanding the existence of separate or different programs or activities provided in accordance with this section, an individual shall not be denied the opportunity to participate in such programs or activities that are not separate or different.

Sec. 12-62. Employment.

(a) *By an employer.* It shall be an unlawful practice for an employer to do any of the following acts for a reason based wholly or partially on discrimination:

(1) To fail or refuse to hire, to discharge or to accord adverse, unlawful and unequal treatment to any person with respect to his/her application, hiring, training, compensation, tenure, upgrading, promotion, layoff or any other terms, conditions or privileges of employment;

(2) To limit, segregate or classify his/her employees in any way which would deprive or tend to deprive any individual of employment opportunities or otherwise adversely affect his/her status as an employee; provided, that an employer who is discriminating with respect to compensation shall not, in order to comply with the provisions of this section, reduce the wage rate of any employee;

(3) To engage in, permit, or tolerate sexual harassment.

(b) *By an employment agency.* It shall be an unlawful practice for an employment agency to do any of the following acts for a reason based wholly or partially on discrimination:

- (1) To fail or refuse to refer for employment any individual, or otherwise to discriminate against any individual in any way which would deprive or tend to deprive such individual of an employment opportunity;
- (2) To engage in, permit, or tolerate sexual harassment.

(c) *By an employer or employment agency.* It shall be an unlawful practice for an employer or employment agency to make or use a written or oral inquiry or form of application that elicits or attempts to elicit information for a reason based wholly or partially on discrimination; to make or keep a record of or disclose such information, except that the collection and reporting of such information shall not be unlawful if done for equal opportunity or affirmative action purposes pursuant to any local, state or federal government equal opportunity or affirmative action program.

(d) *By a labor organization.* It shall be an unlawful practice for a labor organization to do any of the following acts for a reason based wholly or partially on discrimination:

- (1) To exclude or to expel from its membership, or otherwise discriminate against any individual;
- (2) To limit, segregate or classify its membership;
- (3) To classify or fail or refuse to refer for employment any individual in any way which would deprive or tend to deprive such individual of an employment opportunity, or otherwise adversely affect his/her status as an employee or an applicant for employment;
- (4) To engage in, permit, or tolerate sexual harassment.

(e) *By an employer, employment agency or labor organization* It shall be an unlawful practice for an employer, employment agency or labor organization to do any of the following acts for a reason based wholly or partially on discrimination:

- (1) To exclude any individual in admission to, or employment in, any program established to provide apprenticeship or other training or retraining, including an on-the-job training program;
- (2) To place or accept an order or request for referrals, to print or publish, or cause to be printed or published, any notice or advertisement, or use any publication form, relating to employment by such an employer, or to membership, or any classification or referral for employment by such a labor organization or employment agency, indicating any preference, limitation, specification or distinction based on discrimination.

(f) *Exceptions:*

- (1) It shall not be an unlawful practice for an employer to observe the conditions of a bona fide seniority system or a bona fide employee benefit system such as retirement, pension or insurance plan which is not a subterfuge to evade the purposes of this article, except that no such employee seniority system or benefit plan shall excuse the failure to hire any individual.

(2) It shall not be an unlawful practice for a notice or advertisement to indicate a preference, limitation or specification where such factors are bona fide occupational qualifications necessary for employment. Nor shall it be unlawful for a person to request, accept an order for, refer or hire an individual based on such a preference, limitation or specification where such factors are bona fide occupational qualifications necessary for such employment.

(3) It shall not be an unlawful practice for any person to develop a lawful affirmative action plan designed to overcome the effects of past discrimination and to take action not otherwise prohibited by this article or state or federal law to carry out any such affirmative action plan.

Sec. 12-63. Public accommodations.

(a) *Generally.*

(1) It shall be an unlawful practice to do any of the following acts wholly or partially for a reason based on discrimination: To deny, directly or indirectly, or charge a higher price than the regular rate, for the full and equal enjoyment of the goods, services, facilities, privileges, advantages and accommodations of any place of public accommodation; to print, circulate, post, mail, or otherwise cause, directly or indirectly, to be published a statement, advertisement or sign which indicates that the full and equal enjoyment of the goods, services, facilities, privileges, advantages or accommodations of a place of public accommodation will be refused, withheld from or denied an individual; or that an individual's patronage of, or presence at, a place of public accommodation is objectionable, unwelcome, unacceptable or undesirable. It shall also be unlawful to fail to make reasonable modifications to policies, practices or procedures when such modifications are necessary to afford equal services or accommodations to individuals with disabilities; to fail to remove architectural barriers and communication barriers that are structural in nature in existing facilities, where such removal may be readily achievable; to fail to take such steps as may be necessary to ensure that no individual with a disability is excluded, segregated or otherwise treated differently than other individuals because of the absence of auxiliary aids and services. A party providing goods or services to the public shall not be required to take any action under this section that would fundamentally alter the nature of such goods and services being offered or would result in an undue burden.

(b) *Credit transactions:*

(1) It shall be an unlawful practice for any person to deny, refuse or restrict the amount or use of credit that is extended; or to impose different terms or conditions with respect to extensions of credit based on discrimination.

(2) It shall be an unlawful practice for any person to refuse, upon the written request of an unsuccessful applicant for credit, to provide within a reasonable period of time such an applicant with a written statement explaining the reason(s) for the denial, refusal or restriction of the amount or use of credit.

(3) It shall not be unlawful for any party to a credit transaction to consider the credit history of any individual applicant and to use accepted standards to determine an individual applicant's ability to fulfill the terms of the transaction if such methods are utilized in the same fashion to determine all applicant's eligibility for credit and are not designed to contravene, nor have the effect of contravening, the intent of this article.

Sec. 12-64. Housing and commercial space.

(a) *Generally.* It shall be an unlawful practice to do any of the following acts for a reason wholly or partially based on discrimination:

- (1) To refuse to negotiate for, enter into, or perform any sale, exchange or lease of any real property; or to require different terms for such transaction or to represent falsely that an interest in real property is not available for inspection, purchase, sale, exchange, lease or occupancy when in fact it is so available.
- (2) To include in the terms or conditions of a transaction in real property, any clause, condition or restriction.
- (3) To refuse to lend money, guarantee a loan, accept a deed of trust or mortgage, or otherwise refuse to make funds available for the purchase, acquisition, construction, alteration, rehabilitation, repair or maintenance of real property; or impose different conditions on such financing; or refuse to provide title or other insurance, relating to the ownership or use of any interest in real property.
- (4) To refuse or restrict facilities, service, repairs or improvements for a tenant or lessee.
- (5) To make, print or publish, or to cause to be made, printed or published any notice, statement or advertisement, with respect to a transaction, or proposed transaction, in real property, or financing related thereto, which notice, statement or advertisement indicates or attempts to indicate any preference or limitation.
- (6) To discriminate in any financial transaction involving real property on account of the location of the residence or business, a practice commonly referred to as "red lining."
- (7) To refuse examination of copies of any listing of real property.
- (8) To enter into a listing agreement which prohibits the inspection, sale, exchange, lease or occupancy of real property.
- (9) To act or undertake to act, in any capacity, in a transaction in which a person knows that a violation of this article has occurred or will occur.
- (10) To purchase, sell, exchange, lease or occupy real property, or authorize and direct one in his/her employment or on his/her behalf to do so, or solicit another person to do so, for the specific reason and intention of preventing another person or persons from transacting the same.
- (11) To refuse to negotiate for, enter into or perform any sale, exchange or lease of any real property because of discrimination against any party to the transaction, any member of the family of any such party, any person using or occupying or intending to use or occupy the real property or any person using or occupying any real property in the area in which such real property is located.
- (12) To refuse to permit, at the expense of a person with a disability, reasonable modifications of existing premises occupied or to be occupied by such person if such modifications may be necessary to afford such person full enjoyment of the premises; except that, in the case of a rental, the landlord may, where it is reasonable to do so, condition permission for a modification on the renter agreeing to restore the interior of the premises to the condition that existed before modifications to the extent necessary for future reasonable use of persons without disabilities, reasonable wear and tear excepted. The landlord may not increase for disabled persons any customarily required security deposit. Where it is necessary in order to ensure with reasonable certainty that funds will be available to pay for the restorations at the end of the tenancy, the landlord may negotiate as a part of such a restoration agreement a provision requiring that the

tenant pay a reasonable amount of money not to exceed that cost of the restoration. The landlord shall only collect restoration money for actual costs incurred in the restoration. The landlord may condition permission for a modification on the renter providing a reasonable description of the proposed modification as well as reasonable assurances that the work will be done in a workman-like manner and that any required building permits will be obtained;

(13) To refuse to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford a person with a disability equal opportunity to use and enjoy a dwelling.

(b) *Blockbusting and steering.* It shall be an unlawful practice for any person, whether or not acting for monetary gain, directly or indirectly to engage in the practice of "blockbusting" or "steering", including, but not limited to, the committing of any one or more of the following acts:

(1) To promote, induce, influence, or attempt to promote, induce or influence a transaction in real property through any representation, means or device whatsoever calculated to induce a person to discriminate or to engage in such transaction wholly or partially in response to discrimination, prejudice, fear or unrest adduced by such means, device or representation.

(2) To place a sign or display any other device either purporting to offer or tending to lead to the belief that an offer is being made for a transaction in real property that is not in fact available or offered for transaction, or which purports that any transaction in real property has occurred that in fact has not.

(3) To represent that a change has occurred, will occur or may occur with respect to the composition of the owners or occupants in any block, neighborhood or area in which real property, which is the subject of a real estate transaction, is located if such representation is based on discrimination.

(4) To represent that a change with respect to the composition of the owners or occupants in any block, neighborhood or area will result in a lowering of property values, in an increase in criminal or anti-social behavior, or in a decline in the quality of schools in such block, neighborhood or area if such representation is based on discrimination.

(c) *Signs, notices, publications.* It shall be an unlawful practice for any person to do any of the following acts for a reason wholly or partially based on discrimination:

(1) To post or erect or cause or permit any person to post or erect any sign or notice upon any real property, managed by or in the custody, care or control of such person, indicating an intent to sell or lease any real property in a manner that is unlawful under this article.

(2) To publish or circulate, or cause or permit any person to publish or circulate, a statement, advertisement or notice of an intention to sell or lease any real property in a manner that is unlawful under this article.

(d) *Exceptions:*

(1) Nothing in this article shall require the owner to offer real property to the public at large before selling, exchanging or leasing it, provided that the owner complies with all other provisions of this article.

(2) Nothing in this article shall be construed to apply to the rental or leasing of housing accommodations in that portion of a building in which the owner, or members of his or her family, occupy one of the living units and in which the owner-occupant anticipates the necessity of sharing a kitchen or bathroom with a prospective tenant, not related to the owner-occupant.

(3) The provisions of this article shall not be so construed as to prohibit a person from inquiring into and reporting upon the qualifications of any prospective buyer or tenant with respect to limitations or exclusions other than those based on discrimination.

(4) Nothing in this article is intended to prohibit any person from giving preference in renting or leasing housing, or any part thereof, to elderly and/or disabled persons, or both to elderly and to disabled when the building is either constructed or remodeled to make provision for the needs of elderly and/or disabled. Evidence of such provision includes but is not limited to, ramps; doorway provisions; bathroom equipment, such as shower seats; grab bars; hardware, such as door levers in place of doorknobs, adaptable kitchen appliances, and/or other services meeting the needs of its residents.

Secs. 12-65--12-80. Reserved.

DIVISION 3. COMPLAINT PROCEDURES, INVESTIGATION AND MEDIATION

Sec. 12-81. Filing of complaints.

(a) Any individual who believes that he or she has been aggrieved by a violation of the provisions of this article may file a complaint with the commission or officer. An individual seeking compensatory damages must file a complaint with the human relations officer. The officer shall keep records of all complaints made to the Human Relations Office, whether or not a formal complaint has been filed.

(b) The officer may, in lieu of an individual complainant filing a written statement, on his or her initiative, file and process a written statement of alleged discrimination.

(c) The complainant shall make a written statement that an unlawful practice has been committed, setting forth the facts upon which the complaint is based, and setting forth facts sufficient to enable the officer to identify the respondent. Such written statement shall be referred to herein as a "complaint."

(d) All complaints shall be filed within ninety (90) days of the occurrence of the alleged violation, or ninety (90) days after the discovery thereof, but in no event shall a complaint be filed more than one (1) year after the occurrence of the violation.

(e) Complaints filed may be voluntarily withdrawn at the request of the complainant at any time prior to the completion of the public hearing specified in section 12-84(b). The circumstances accompanying such withdrawal may be fully investigated by the officer or the commission.

(f) The officer may investigate individual instances and patterns of conduct, which the commission or officer feels are in violation of the provisions of this article, and may file complaints in connection therewith.

Sec. 12-82. Notice and response to complaint, preliminary investigation, initial determination.

(a) The officer shall promptly investigate allegations of discrimination set forth in any complaint and shall furnish the respondent with a copy of said complaint by certified mail or personal service within seven (7) days of filing of the complaint.

(1) The respondent shall file a verified response to the allegations set forth in the complaint within twenty-eight (28) days of the date respondent receives the complaint. All allegations contained in the complaint not timely denied by the respondent shall be deemed admitted, unless the respondent states that it is without sufficient information to form a belief with respect to such allegation. The officer shall issue a notice of default directed to any respondent who fails to file a verified response to a complaint within twenty-eight days of the date on which the complaint was received by the Respondent, unless the respondent can demonstrate good cause as to why such notice should not be issued.

(2) The respondent shall, at the request of the officer, permit the officer to inspect and copy such records as may be relevant to the investigation. Should the respondent refuse to permit such inspection and copying, the commission may issue a subpoena for such records.

(b) An initial determination in writing shall be made by the investigator, stating whether or not there is probable cause to believe that this article has been violated, and on what facts such determination is based. Notice of the initial determination shall be furnished to the respondent and complainant within forty-two (42) days of the date the respondent files its verified response to the complaint.

(c) If the officer finds, with respect to any respondent, that the commission lacks jurisdiction or that probable cause does not exist, the officer shall issue and cause to be served on the Respondent and the Complainant an order dismissing the allegations of the complaint, along with a copy of this section explaining the Complainant's right to appeal.

(d) An order dismissing the allegations of the complaint for lack of jurisdiction or lack of probable cause may be appealed to the commission by the complainant within twenty-eight (28) days of the date on which the order was served, by mailing to the Chair of the Commission a written request for an informal public hearing.

(1) The Chair shall appoint one member of the Commission and two other persons familiar with the Ordinance to hear the appeal.

(2) The informal hearing shall be held within twenty-eight (28) days of the date a written request is received by the Chair of the Commission.

(3) Notice of the informal hearing date shall be served upon the complainant and the respondent no less than seven (7) days in advance of the hearing date.

(4) The Commissioner appointed to hear the appeal shall preside at the informal hearing at which time the officer will state the reasons for his/her initial determination of no probable cause and the complainant will state his/her objections to the determination. The respondent shall have the opportunity, but shall be under no obligation, to comment in support of the officer's determination.

(e) After hearing from all parties, a decision shall be made by majority vote of the body hearing the appeal to either:

- (1) Issue an order in concurrence with the officer's finding of no probable cause; or
- (2) Issue an order determining probable cause, stating on what basis such determination is made. Notice of the order determining probable cause shall be served upon the respondent within seven (7) days, after which the officer shall attempt conciliation in accordance with the procedures set forth herein.

Sec. 12-83. Informal conciliation; follow-up proceedings; confidentiality.

(a) In the event of a determination of probable cause, an attempt shall be made by informal methods of conference, conciliation and persuasion to eliminate the alleged discriminatory practice and to compensate the complainant for damages suffered as a result of the practice.

(b) If the respondent and complainant agree to a conciliation agreement in writing, such written agreement shall be reported to the commission and the commission shall issue an order stating the terms of the agreement and furnish a copy of the order to the complainant and respondent.

(c) At any time within one year from the date of a conciliation agreement, the commission, or the officer at the request of the commission, shall investigate whether the terms of the agreement are being complied with by the respondent. Upon finding that the terms of the agreement are not being complied with by the respondent, the commission shall certify the matter to the city attorney for enforcement proceedings.

(d) If the respondent and complainant do not agree to a written conciliation agreement within forty-two (42) days of the determination of probable cause, either party shall have the right to a public hearing of the complaint before the commission in accordance with the procedures set forth in Section 12-84. Said public hearing shall commence within 105 days of the date that a written request for a hearing is received by the chair of the commission.

(e) Except for the terms of the conciliation agreement and any information presented at public meetings or hearings, neither the commission, the officer, nor any officer or employee thereof shall make public, without the written consent of the involved parties, information concerning the complaint.

(f) Nothing in this article shall be so construed as to contravene, or attempt to contravene, the provisions or intent of the Illinois Open Meeting Law.

Sec. 12-84. Public hearing.

(a) *Notice of hearing.* In case of failure of conciliation efforts, or in advance of such efforts, as determined by the officer, and after finding probable cause and after consulting and coordinating with the office of the city attorney, the officer shall cause to be issued and served in the name of the commission, a written notice of the time, date and place of hearing, together with a copy of

the complaint, as the same may have been amended, requiring the respondent to answer the charges of such complaint at a public hearing; such hearing to be scheduled not less than thirty (30) days nor more than ninety (90) days after such service. Notice shall be served by registered or certified mail, return receipt requested, or by personal service.

(b) Conduct of hearing.

(1) After a complaint has been noticed for hearing, the commission shall conduct said hearing to make a determination concerning the complaint. The chair of the commission shall appoint a hearing officer, and the hearing officer shall rule on motions and all other matters and conduct the hearing according to rules as adopted by the commission. The city shall be responsible for paying the costs of such hearing officer provided that the city attorney has approved the form of the retention agreement form.

(2) The office of the city attorney or the officer shall present the city's case before the commission. Efforts at conciliation and reconciliation shall not be received into evidence.

(3) If the respondent fails to appear at the hearing after having been served with notice, the commission shall proceed with the hearing on the basis of the evidence in support of the complaint.

(4) The respondent may appear at the hearing with or without representation, may examine and cross-examine the witnesses and the complainant, and may offer evidence.

(5) At the conclusion of any hearing, the commission shall render a decision as to whether or not the respondent has engaged in an unlawful practice or has otherwise violated the provisions of this article. No such decision by the commission shall be by a vote of less than a majority of its duly authorized members. If it is determined that a respondent has not engaged in an unlawful practice, the commission shall issue, and cause to be served on the respondent and the complainant, a decision and order dismissing the case. If it is determined that a respondent has engaged in an unlawful practice, the commission shall issue, and cause to be served on such respondent, a decision and order, accompanied by findings of fact and conclusions of law, requiring such respondent to cease and desist from such unlawful practice, and to take such action as in the judgment of the commission will carry out the purposes of this article. Such action may include, but shall not be limited to, the following acts on behalf of the complainant and other aggrieved individuals: Hiring, reinstating or upgrading, with or without back pay; restoring membership in any respondent labor organization, admitting to or allowing to participate in a program, apprenticeship training program, on-the-job training program or other occupational training or retraining program; the extension of full, equal and unsegregated accommodations, advantages, facilities and privileges; payment of compensatory damages; extending credit, referring for employment, selling, exchanging or leasing real property, or providing housing accommodations.

(6) Nothing in this article shall be construed as to permit back pay and/or compensatory damages to equal more than the actual monetary losses or costs incurred by the complainant(s) as a result of the discrimination by the respondent(s).

Secs. 12-85--12-100. Reserved.

DIVISION 4. ADMINISTRATION AND ENFORCEMENT

Sec. 12-101. Fines.

Any person found in violation of any provision of this article by the commission, or in subsequent judicial proceedings in a court of law, shall be fined not more than five hundred dollars (\$500.00) for each violation.

Sec. 12-102. Judicial review.

Any person suffering a legal wrong, or adversely affected or aggrieved by an order or decision of the commission in a matter, pursuant to the provisions of this article, is entitled to a judicial review thereof, upon filing a written petition for such a review with the circuit court of the Sixth Judicial Circuit or any court of competent jurisdiction.

Sec. 12-103. Enforcement powers of commission; institution of civil proceedings.

(a) The chair of the commission, or the acting chair in the absence of the chair, shall issue subpoenas at the instance of the commission or the investigator, or at the instance of a respondent or complainant to the proceedings, whenever necessary to compel the attendance of a witness or to require the production for examination of any books, payrolls, records, correspondence, documents, papers or other evidence in any investigation or hearing of a discrimination complaint.

(b) If the commission determines that the respondent(s) have not, after thirty (30) calendar days following service of its order, corrected the unlawful practice and complied with this article, the commission shall certify the matter to the city attorney for enforcement proceedings.

(c) The city attorney shall institute, in the name of the City of Urbana, civil proceedings, including the seeking of such restraining orders and temporary or permanent injunctions, as are necessary to obtain complete compliance with the commission's orders.

Sec. 12-104. Compliance with article provisions.

(a) It shall be an unlawful practice for any person to refuse to hire, to discharge, to evict from housing or commercial space, to refuse to negotiate for, sell, exchange or lease any real property or to include terms or conditions for such property, to harass, intimidate or in any other way retaliate or discriminate against, or interfere with any individual because he/she has made a complaint, testified or assisted in any proceeding under this article, whether on his/her own behalf or for another individual, or because he or she has told, objected to, or commented upon any policy, rule, action, or barrier to that which he or she in good faith believes violates this article.

(b) It shall be an unlawful practice for any person to aid, abet, compel or coerce another person to commit an act which is unlawful under the provisions of this article, or to attempt to do so. (Ord. No. 7879-92, § 1(25), 4-24-79; Ord. No. 9798-49, § 1, 10-6-97)

Sec. 12-105. Exceptions.

(a) Any practice or act of discrimination which would otherwise be prohibited by this article shall not be deemed unlawful if it can be established that such practice or act can be justified on

the basis of being reasonably necessary to the normal operation of the business or enterprise. However, a "business necessity" exception shall not be justified by the factors of increased cost to business, business efficiency, the comparative or stereotypical characteristics of one group as opposed to another or the preferences of co-workers, employers' customers or any other person.

(b) Nothing contained in the provisions of this article shall be construed to bar any religious or political organization from giving preference to persons of the same political or religious persuasion in the conducting of the said organizations' activities.

(c) Nothing contained in the provisions of this article shall be considered to be discriminatory on the basis of age if the act occurs with respect to a person under the age of eighteen (18).

(d) The provisions of this article shall not apply to other units of government, including the Federal government or any of its agencies, the State of Illinois and any other political subdivision, municipal corporation or their agencies.

Sec. 12-106. Severability of provisions.

If any provision or part thereof of this article, or application thereof to any person or circumstance, is held invalid, the remainder of the article and the application of the provision, or part thereof, to other persons not similarly situated or to other circumstances shall not be affected thereby.

(Ord. No. 7879-92, § 1(27), 4-24-79)

Sec. 12-107. Posting of notice.

Every person subject to this article shall post and keep in a conspicuous location, where business or activity is customarily conducted or negotiated, a notice provided by the City of Urbana, whose form and language shall have been prepared by the officer setting forth excerpts from, or summaries of, the pertinent provisions of this article and information pertinent to the filing of a complaint.

(Ord. No. 7879-92, § 1(28), 4-24-79)

Sec. 12-108. Records and reports.

When a complaint has been filed against a person pursuant to this article, the respondent shall preserve all records, which may be relevant to the charge or action until a final disposition of the charge. Such records shall include, but not be limited to, application forms submitted by applicants, sales and rental records, credit and reference reports, personnel records, and any other records pertaining to the status of an individual's enjoyment of the rights and privileges protected or granted under this article.

Secs. 12-109--12-117. Reserve

H. VISITABILITY ORDINANCE

ORDINANCE NO. 2000-09-105
AN ORDINANCE AMENDING THE 1989 CABO ONE- AND TWO-FAMILY
DWELLING CODE

WHEREAS, the Urbana City Council finds the following:

- a. That persons with disabilities and their immediate families are often isolated in their homes because most homes contain barriers to persons with disabilities; and
- b. That persons with disabilities and their immediate families often experience difficulty finding suitable, affordable housing; and
- c. That there are features in construction that can make a new house visitable, and in many cases livable, for persons with disabilities; and

WHEREAS, the Urbana City Council finds that it is appropriate to implement visitable construction standards for single and two-family construction in projects where the City participates; and

Whereas, the Urbana City Council finds that it is appropriate to promulgate standards that may be less restrictive than the Illinois Accessibility Code and the accessibility requirements contain in the City of Urbana Building Codes for larger construction projects.

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF URBANA, ILLINOIS, as follows:

Section 1. That the City of Urbana Building Code is hereby amended as follows:

- a. The 1989 CABO One- And Two-Family Dwelling Code as previously adopted by the Urbana City Council is hereby amended to include Appendix F entitled "Visibility Standards" and to read as follows:

Section F - 101 (Scope)

The provisions of this appendix shall control the design of visitability features in new construction of one and two family dwellings funded with financial assistance originating from or flowing through the City of Urbana and shall supersede other requirements of this code.

Section F - 102 (Definitions)

Public Funds means funds subject to the control or regulation of the City of Urbana, Illinois or any of its officers in their official capacity, except pension.

Financial Assistance means providing public funds intended to be used for paying for labor or materials in the construction of a new single-family or two-family structure. It

also includes use of public funds to acquire the parcel of land or the donation of the parcel of land owned by the City, on which a new single-family or two-family structure is to be constructed. Such financial assistance shall not include infrastructure, sanitary or storm sewer or other public infrastructure improvements.

Section F - 103 Applicability

For the purpose of this section “new construction” shall include the construction of a new single-family or duplex dwelling on a vacant lot. It shall not include additions to or remodeling of existing buildings. Such financial assistance shall include funds only used for the purchase of land or the donation of land from the City used to construct structures governed by this ordinance. It shall also include funds used for the actual construction of the governed structures, but shall not include infrastructure installation such as sanitary or storm sewers, streets or other costs.

If public funds are utilized to upgrade a particular element(S) of a structure for hazard mitigation, such as higher wind resistance, tornado shelters or other similar features, it shall not in and of itself, require the building to meet the requirements of this section.

Alternate methods to the specific clearance to grade and slope requirements of sections R 301.3 and R304.2 respectively, may be approved by the code official to achieve the requirements of this section.

Section F - 104 Visitability Features

F-104.1 - No step entrance: There shall be at least one entrance (front, side, rear, or through the garage) which has no steps and is served by walks and/or ramps meeting the specifications of section F-103.2.

F-104.2 - Visitable Route: The required no step entrance shall be accessed via a visitable route that shall meet the following criteria.

F-104.2.1 Grade: Sidewalks and ramps that are part of a visitable route shall have the maximum slope and length shown in Table Number F-103.1

Table F-104.1 Max Grade and length for visitable route elements:

ELEMENTS	GRADE	LENGTH
Sidewalks	1/20	N/L
Type 1 Ramp	1/8	5' (Max 7.5" rise)
Type 2 Ramp	1/10	12' (Max 14.5" rise)
Type 3 Ramp	1/12	30' (between landings)

F-104.2.2 Width: The visitable route shall have a minimum clear width of 36 inches.

F-104.2.3 Landings: Landings in a visitable route shall be not less than 36" by 36" clear or shall meet the requirements of Section 400. Illustration B, Figures 7 or 25 of the Illinois Accessibility Code - (4/24/97) whichever is greater.

F-104.2.4 Surfaces: Surfaces shall be non-slip.

F-104.2.5 Drainage cross slope: Cross slope shall be no greater than 1/50.

F-104.3 Doors/Openings: All doors or openings shall have a minimum net clear width of 32".

Exception: Doors to closets with an area of 15 square feet shall be excluded from this requirement.

F-104.4 Bathroom Walls: Each bathroom or other room containing a toilet, bathtub, shower stall, or shower seat shall have reinforcing in the walls to allow for future installation of grab bars around those fixtures.

F-104.5 Corridors: Corridors shall be at least 36" in width.

F-104.6 Environmental Controls:

F-104.6.1 Wall Electrical Outlets: Wall electrical outlets shall be mounted at least 15 inches above the finished floor.

F-104.6.2 Light switches, thermostats and other controls: Light switches, thermostats and other control devices shall be mounted no higher than 48 inches above the finished floor.

F-105. Waivers. In cases where site conditions or other restrictions warrant, waivers from this code may be granted by the Urbana City Council after consideration and recommendation of the Building Code Board of Appeals (Board). Said waivers will be forwarded to the City Council only if the Board recommends their approval by majority vote of the members present and voting. If the Board does not reach a favorable recommendation, the waiver is denied and the Board's findings will be the final administrative decision on such a waiver. The City Council shall have the authority to grant or deny waiver requests that the Board forwards.

Section 2. The City Clerk is directed to publish this Ordinance in pamphlet form by authority of the corporate authorities, and this Ordinance shall be in full force and effect from and after its passage and publication in accordance with Section 1-2-4 of the Illinois Municipal Code.

Grantee SF-424's and Certification(s)

OMB Number 4340-004
Expiration Date: 12-31-2021

Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		* If Revision, select appropriate letter(s): <input type="text"/>	
		* Other (Specify): <input type="text"/>	
* 3. Date Received: 6/9/22		4. Applicant Identifier: <input type="text"/>	
3a. Federal Entry Identifier: <input type="text"/>		3b. Federal Award Identifier: H-2-00-17-0217	
State Use Only:			
8. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>	
6. APPLICANT INFORMATION:			
* a. Legal Name: City of Urbana			
* b. Employer Taxpayer Identification Number (EIN/TIN): 57-6070524		* c. UFI: 08VUC0051187	
d. Address:			
* Street:	400 S. Main St.		
Street:	<input type="text"/>		
* City:	Urbana		
County/Parish:	<input type="text"/>		
* State:	IL, Illinois		
Province:	<input type="text"/>		
* Country:	USA, UNITED STATES		
* Zip/ Postal Code:	618013335		
e. Organizational Unit:			
Department Name: Community Development Services		Division Name: Grants Management Division	
f. Name and contact information of person to be contacted on matters involving this application:			
* Prefix:	Dr.	* First Name:	Shelia
* Middle Name:	L	<input type="text"/>	
* Last Name:	Dodd		
* Suffix:	<input type="text"/>		
* Title:	Interim Community Development Services Director		
Organizational Address: City of Urbana, IL			
* Telephone Number:	217-391-2401	* Fax Number:	<input type="text"/>
* Email:	shelia.dodd@urbana.il.gov		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type:	
City, County, Township, Government	<input type="text"/>
Type of Applicant 2: Select Applicant Type:	<input type="text"/>
Type of Applicant 3: Select Applicant Type:	<input type="text"/>
* Other (Specify):	<input type="text"/>
* 10. Name of Federal Agency:	
Department of Housing and Urban Development	
11. Catalog of Federal Domestic Assistance Number:	
24.239	<input type="text"/>
CFDA Title:	HOME Investment Partnerships
* 12. Funding Opportunity Number:	
2022-09-17-0017	<input type="text"/>
* Title:	<input type="text"/>
* Grant Number:	<input type="text"/>
13. Competition Identification Number:	
374 - 001 - Element:	<input type="text"/>
Title:	<input type="text"/>
14. Areas Affected by Project (Cities, Counties, States, etc.):	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
* 15. Descriptive Title of Applicant's Project:	
FY 2022-2023 Annual Action Plan: Program administration, Tenant Based Rental Assistance, CBPG Programs, CHOP Operating, Housing Rehabilitation, Affordable Rental, and Homeowner Programs.	
Attach supporting documents as specified in agency instructions:	
<input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="IL-5"/>	* b. Program/Project: <input type="text" value="IL-15"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2022"/>	* b. End Date: <input type="text" value="06/30/2023"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="152,414.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text" value="1,100,595.00"/>
* f. Program Income	<input type="text" value="42,500.00"/>
* g. TOTAL	<input type="text" value="1,305,509.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> .	
<input type="checkbox"/> b. Program is Subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> I AGREE	
* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Edward"/>
Middle Name: <input type="text" value="Wolfe"/>	
* Last Name: <input type="text" value="Marlin"/>	
State: <input type="text"/>	
* Title: <input type="text" value="Mayor, City of Oregon"/>	
* Telephone Number: <input type="text" value="207-204-2040"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="Edward.Wolfe@cityoforegon.gov"/>	
* Signature of Authorized Representative: <input type="text" value="Edward Wolfe Marlin"/>	* Date Signed: <input type="text" value="6/9/2022"/>

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* 3. Revision, select appropriate letter(s): _____ * Other (Specify): _____
* 3. Date Received: 5-25-22	* 4. Applicant Identifier: _____	
5a. Federal Entity Identifier: _____	5b. Federal Award Identifier: H-20-HQ-17-0264	
State Use Only:		
6. Date Received by State: _____	7. State Application Identifier: _____	
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Urbana		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 37-4089524	* c. UCI: 8976209-600	
d. Address:		
* Street1: 100 S. Wood St.	Street2: _____	
* City: Urbana	County/Parish: Cassopolis	
* State: IL: Illinois	Province: _____	
* Country: USA: UNITED STATES	* Zip / Postal Code: 61855936	
e. Organizational Unit:		
Department Name: Community Development Services	Division Name: Grants Management Division	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Ms.	* First Name: Sheila	
Middle Name: _____	* Last Name: Smith	
Suffix: _____	Title: Interim Community Development Services Director	
Organizational Affiliation: City of Urbana, IL		
* Telephone Number: 317-954-2411	Fax Number: _____	
* Email: sheela.smith@ci.urbana.il.us		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14-210"/>	
CFDA Title: <input type="text" value="Community Development Block Grant"/>	
* 12. Funding Opportunity Number: <input type="text" value="H-20-R01-19-2024"/>	
* Title: <input type="text" value="Grant number"/>	
13. Competition Identification Number: <input type="text" value="N/A - no competition"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="FY 2022-2024 Annual Action Plan: Program administration, Public Services, Housing Rehab, Public Infrastructure, Code Enforcement, Blight abatement"/>	
Attach supporting documents as specified in agency instructions. <div style="display: flex; justify-content: space-around;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="511,000.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value="540,071.00"/>
* f. Program Income	<input type="text" value=""/>
* g. TOTAL	<input type="text" value="1,051,071.00"/>

19. Is Application Subject to Review By State Under Executive Order 12372 Process?

a. This application was made available to the State under the Executive Order 12372 Process for review on .

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

Yes No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: * Date Signed:

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Deane Wolfe Maulin
Signature of Authorized Official

June 9, 2022
Date

Mayor
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2022 - 2023 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.

Diane Wolfe-Martin
Signature of Authorized Official

June 9, 2022
Date

Mayor
Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Deane Wolfe Moshin
Signature of Authorized Official

June 9, 2022
Date

Mayor
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Diane Wolf Martin
Signature of Authorized Official

June 9, 2022
Date

Mayor
Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Deane Wolfe Maulin
Signature of Authorized Official

June 9, 2022
Date

Mayor
Title

Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility.
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Diane Wolf Madin
Signature of Authorized Official

June 9, 2022
Date

Mayor
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

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ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0008
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance, and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4726-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 500, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4901 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicap; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-263), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-615), as amended, relating to nondiscrimination on the basis of alcoholic abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other non-discrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other non-discrimination statute(s) which may apply to the application.

Previous Edition: Usable

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Standard Form 424-D (Rev. 7-97)
Prescribed by OMB Circular A-102

17. Will comply, or has already complied, with the requirements of Titles I and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1507-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 19 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11735; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coasts Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 175(c) of the Clean Air Act of 1990, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523), and; (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
15. Will comply with the Wild and Scenic Rivers Act of 1980 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the nation's wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11569 (Identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§459a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133 "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from: (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Producing a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
<i>Deane Wolfe Martin</i>	<i>MAYOR</i>
APPLICANT ORGANIZATION	DATE SUBMITTED
<i>City of Urbana</i>	<i>JUNE 9, 2022</i>

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ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4310-0009
Expiration Date: 03/29/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0345-0042), Washington, DC 20503

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision of the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of persons' or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4725-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-362) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1691-1693, and 1695-1696) which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 ed-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§8801 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Prescribed by GSA Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally assisted construction subagreements.
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15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11260; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§459a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
<i>Aiane Wolfe Martin</i>	<i>Mayor</i>
APPLICANT ORGANIZATION	DATE SUBMITTED
<i>City of Urbana</i>	<i>June 9, 2022</i>

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