

City of Urbana and Urbana HOME Consortium

Draft Annual Action Plan FY 2024-2025

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 2024-2025 identifies activities that Consortium members and the City plan to implement during the period beginning July 1, 2024, and ending June 30, 2025. This Annual Action Plan budgets the use of two federal housing entitlement funds, the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) Program. The Annual Action Plan for FY 2024-2025 furthers strategies that were identified in the Urbana HOME Consortium and City of Urbana Consolidated Plan for Program Years 2020-2024.

Because FY 2024-2025 allocations have not been made at the time of posting of this draft document, funding estimates are based on the FY 2023-2024 Annual Action Plan. These estimates will be updated to reflect actual allocation amounts when that information becomes available.

The City of Urbana and the Urbana HOME Consortium will undertake the activities identified in this Annual Action Plan during the fifth 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 2024-2025. 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 Draft will be on file for public review and comment during the period beginning February 23, 2024, through March 25, 2024. The City held two public hearings to obtain citizen comments regarding the draft Annual Action Plan on October 24, 2023 and January 30, 2024. All hearings have been held in person in the City of Urbana Council Chambers. Information regarding the hearings was published on the City's website, via the City's social media accounts, and sent to local social services listservs. All comments received at these hearings either in person or electronically, as well as other written comments submitted during the public review period, will be included in the Annual Action Plan.

The City of Urbana and Consortium members continue to partner with local nonprofit agencies and the IL-503 Continuum of Care to identify needs and resources for residents. Staff have worked closely with Illinois Emergency Management Agency to increase the Cities' readiness for disaster prevention, recovery, and resiliency, and to ensure the needs of vulnerable individuals and families in protected classes are integrated into disaster plans and activities.

2. Summarize the objectives and outcomes identified in the 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.

Many FY 2023-2024 projects are ongoing at the time of publication of this draft. Full accomplishment data will be reflected on the final draft submitted to HUD.

CDBG funds committed by the City of Urbana resulted in twelve (14) owner-occupied housing units being rehabilitated through the City's Emergency, Access, and Senior Repair Program. In FY 2023-2024, CDBG Public Service funds supported the City's Youth Services grant program, which provided funding to thirteen (13) community-based organizations and public entities to support seventeen (17) programs. The programs and services provided by these agencies address violence prevention, trauma support, after-school programming, and recreation, and are targeted toward Urbana youth from low-income families. The grant period for the Youth Services funding expires on June 30, 2024, and accomplishments will be reported in the FY 2023-2024 CAPER. Public service funds were also used to provide three formerly homeless families with stable housing and case management through the City of Urbana's Transitional Housing Program.

HOME funds were used to support TBRA programs through the Champaign County Regional Planning Commission (CCRPC) and Courage Connection. Habitat for Humanity of Champaign County continues its outstanding work as a high-performing local Community Housing Development Organization (CHDO) with funding for four (4) new affordable single-family home projects. FirstFollowers received funding as a CHDO for renovation of a multi-family rental unit.

On March 11, 2021, the American Rescue Plan (ARP) was signed into law to address the continued impact of the COVID-19 pandemic. The Urbana HOME Consortium received a HOME ARP allocation of \$2,970,773. The Consortium's Allocation Plan was approved by HUD in September 2022. Based on the public input and other information gathered during the planning process, the Consortium has allocated \$1,000,000 to Supportive Services, \$1,000,000 to Development of Affordable Rental Housing, \$400,000 to Acquisition and Development of Non-Congregate Shelter, \$148,359 to Non-Profit Operating, \$148,539 to Non-Profit Capacity Building, and \$273,875 to Administration and Planning. In November 2022, the Cities of Urbana and Champaign jointly issued a Request for Proposals for agencies and

developers to address affordable housing and homelessness issues in the community. To date, \$2,463,771 in HOME ARP funding has been committed to projects and program.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Annual Action Plan is developed by the City of Urbana in accordance with its Citizen Participation Plan included as part of the 2020-2024 Consolidated Plan process. The public comment period will take place from February 23, 2024 – March 25, 2024. During that period, City staff will post a Community Needs Survey on the City's website and social media accounts, and also send the survey to various community groups. City staff also held two public hearings to gain citizen input on the plan, and will present the draft to City Council in order to receive feedback. To encourage public participation by the broadest audience possible, staff will present 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

The results of the Community Needs Survey and will be attached to the final draft of this action plan.

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

There were no comments or views not accepted during this process.

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 Annual Action Plan for FY 2024-2025 especially as it relates to policies, procedures, programs, and activities, and other issues specifically involving the City. However, the overall development of the Annual Action Plan is 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

During the public comment period, copies of the draft Annual Action Plans for the City of Urbana and City of Champaign will be available for public review on the City of Urbana website at www.urbanailinois.us and www.champaignil.gov/neighborhood-services/ 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

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

1. Introduction

The Consortium regularly participates in meetings and public hearings with community organizations, commissions, and citizen groups. These meetings occurred regularly throughout the year, and enable staff to develop and maintain partnerships with community organizations, and receive continual feedback on the needs and trends in the community. Consortium members also continually look for new opportunities 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, many 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.

The Housing Authority of Champaign County continues to inform local jurisdictions of major housing opportunities and collaborates on major redevelopments in Champaign and Urbana. Consortium members provided feedback to the Housing Authority on the creation of a landlord incentive program and collaborated to develop tenant's rights workshops that were available to landlords, tenants, and service providers county-wide. Consortium members also collaborated closely with the CoC and Housing Authority on development projects that aim to increase the local stock of affordable housing. City staff regularly meet with the Housing Authority to discuss potential development projects, and are working on a Supportive Housing grant that will be submitted in FY24.

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 Champaign County Mental Health Board is an active member of the Champaign County Continuum of Service Providers to the Homeless, as are several large health care providers and mental health providers. Each of these agencies are involved in the coordination and planning of services community-wide.

City staff have been actively involved in a committee of local funding agencies convened by United Way. The Champaign County Mental Health Board is also a member of the committee, and provides important information and guidance on how the municipalities should be targeting their federal and state resources.

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.

Members of the Urbana HOME Consortium have all served as current or past chairs for the IL-503 Continuum of Care, which is known locally as the Champaign County Continuum of Service Providers to the Homeless (CSPH). In FY 2021-2022 and 2022-2023, the City of Urbana administered Emergency Solutions Grant (ESG) and Emergency Solutions Grant CARES Act (ESG-CV) funding for Cunningham Township Supervisor's Office, which works closely with homeless populations to operate street outreach, emergency shelter, and rapid rehousing programs in Urbana and county-wide. The CSPH also coordinates closely with the local homeless shelter to develop training and funding opportunities related to mental health and substance abuse support.

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 CoC receives an annual allocation of ESG funding from the State of Illinois. Agencies in Champaign County are invited to 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. Staff from Consortium members have served as past and present Chairs of the Rating & Ranking Committee.

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, 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 the confidentiality of households.

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

Upon completion of the consultation process, an updated table will be provided indicating the organizations the participated in the consultation process.

Table 2 – Agencies, groups, organizations who participated

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 23-24 Annual Action Plan will be available to the public during the public comment period, from February 23, 2024, to March 25, 2024. Copies will be made available at the Urbana City Building, the Urbana Free Library, and the City's website. Information about public hearings is posted on the City of Urbana's website, and the city's calendar for public review.

In-person public hearings were held before the regularly scheduled Community Development Commission Meetings on October 24, 2023 and January 30, 2024 in the City of Urbana Council Chambers. The purpose of these public hearings is to obtain resident input regarding community development and housing needs. City Staff will also present the Annual Action Plan at regular meetings of various community groups made up of housing, social service, and financial agencies. The plan was also sent to the CSPH listserv for local service providers to have an opportunity to review the draft plan and provide comments. City staff will also send out a community needs survey to various neighborhood groups to gather input on the needs residents are seeing in their neighborhoods.

Citizen Participation Outreach

A chart of citizen participation outreach efforts will be included in the final draft of the Plan.

Expected Resources

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

Introduction

Because Congress has not yet determined HOME and CDBG allocation amounts for FY 2024-2025, estimates included in this draft are based on FY 2023-2024 allocations. The Urbana HOME Consortium allocation is estimated to be \$779,013 in FY 2024-2025. Prior year resources as noted in the FY 2024-2025 budget consist of uncommitted HOME-ARP funds. The City of Urbana is estimated to receive a CDBG allocation of \$498,343. Funds will be allocated to priorities set by the community and staff over the five years of the 2020-2024 Consolidated Plan Period. Prior Year Resources are unexpended CDBG from FY 2019 through FY 2023.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	498,343	0	750,000	1,248,343	1,248,343	Funding will support neighborhood revitalization, public services, acquisition and demolition, and housing rehabilitation activities. Public Services include the City's Youth Services Grant Program and annual Neighborhood Cleanup Day. Rehabilitation activities include the Emergency Grant, Access Grant, and Senior Repair Service Grant. The Emergency Grant Program allows up to \$15,000 in repairs to address risks to the health and safety of household occupants, and the Access Grant provides \$15,000 for improvements necessary to remove barriers to accessibility to a person with disabilities. The Senior Repair Service Program provides home maintenance repair for the elderly or persons with disabilities who are at or below 80% of the Median Family Income. The ultimate goal of these programs is to sustain housing so occupants can remain in their homes. All CDBG activities must benefit renters or homeowners who earn less than 80% of the Median Family Income.

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	779,013	0	1,756,824	2,535,837	2,535,837	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 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.

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. The City of Champaign and Urbana continue to work with private developers applying for tax credit incentives on future developments. The City of Urbana is in the process of identifying a developer for an affordable housing development on what is currently city-owned property on Lierman Avenue. Champaign will focus its HOME funds on Phase II development of Bristol Place and owner-occupied rehab programs. The City of Urbana is also continuing to collaborate with non-profit stakeholders and healthcare providers in the community to develop a tiny homes facility that will support medically fragile individuals who are experiencing homelessness.

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 matches 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. The City of Urbana has also leveraged funds through the State of Illinois Department of Commerce and Economic Opportunity to support public service programming and capital improvement projects. This practice will continue through the 2020-2024 Consolidated Plan.

If appropriate, describe publicly 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 or First Followers. 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

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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	2020	2024	Affordable Housing	Urbana Consortium-wide Area	Affordable Housing	CDBG: \$149,343 HOME: \$1,744,855	Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 30 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	2020	2024	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	CDBG: \$49,000 HOME: \$59,926	Public service activities for Low/Moderate Income Housing Benefit: 60 Households Assisted Homeowner Housing Rehabilitated: 5 Household Housing Unit
3	Preserve Existing Affordable Housing Supply	2020	2024	Affordable Housing	Census Tracts 53, 54,55,56, and 57	Affordable Housing	CDBG: \$87,500	Homeowner Housing Rehabilitated: 5 Household Housing Unit
4	Coordinate with Housing Authority	2020	2024	Affordable Housing Public Housing	Urbana Consortium-wide Area	Affordable Housing	HOME: \$331,056	Rental units constructed: 6 Household Housing Unit Rental units rehabilitated: 12 Household Housing Unit
5	Support Services & Training for Low-Income Persons	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Census Tracts 53, 54,55,56, and 57	Youth Services	CDBG: \$25,000 HOME: \$0	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Support Homeless Needs	2020	2024	Homeless Non-Housing Community Development	Urbana Consortium-wide Area	Homeless Prevention & Services	HOME: \$400,000	Homeless Person Overnight Shelter: 30 Persons Assisted
7	Reduce Lead Exposure Risk	2020	2024	Lead Based Paint Hazard Removal	Census Tracts 53, 54,55,56, and 57	Community Development Needs	CDBG: \$12,500 HOME: \$0	Homeowner Housing Rehabilitated: 5 Household Housing Unit
8	Support Infrastructure Improvements	2020	2024	Non-Housing Community Development	Census Tracts 53, 54,55,56, and 57	Community Development Needs	CDBG: \$875,000 HOME: \$0	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 25 Households Assisted
9	Preserve Consortium Neighborhoods	2020	2024	Non-Housing Community Development	Census Tracts 53, 54,55,56, and 57	Community Development Needs	CDBG: \$50,000	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	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.
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 services, 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 5 low-income residents 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. City will also continue to provide its Neighborhood Cleanup program, which offers complimentary junk pickup for seniors and individuals with disabilities.

3	Goal Name	Preserve Existing Affordable Housing Supply
	Goal Description	Housing rehabilitation activities will take place in order to preserve existing affordable housing. Programs will include the Emergency Grant and Senior Repair Service Grants. The Emergency Grant Program allows up to \$15,000 in repairs to address risks to the health and safety of household occupants, and the Access Grant provides \$15,000 for improvements necessary to remove barriers to accessibility to a person with disabilities. The Senior Repair Service Program provides home maintenance repair for the elderly or persons with disabilities who are at or below 80% of the Median Family Income. The ultimate goal of these programs is to sustain housing so occupants can remain in their homes.
4	Goal Name	Coordinate with Housing Authority
	Goal Description	Consortium members will partner with the Housing Authority of Champaign County to develop affordable housing opportunities county-wide.
5	Goal Name	Support Services & Training for Low-Income Persons
	Goal Description	The City will utilize CDBG public service funding to support the Youth Services Grant Program, a competitive funding opportunity that provides grants to local public and private non-profit agencies that support the documented needs of low-income Urbana youth from early childhood (Kindergarten, Pre-K) through 22 years of age.
6	Goal Name	Support Homeless Needs
	Goal Description	HOME ARP development or acquisition of non-congregate shelter
7	Goal Name	Reduce Lead Exposure Risk
	Goal Description	Maintain lead training and certifications for building inspectors who work on the City's CDBG funded housing rehab program.
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	Projects that support the stability of low/mod neighborhoods including blight reduction activities achieved through property acquisition, demolition, new construction, and code enforcement activities.

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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, 2024, and the projected commencement of proposed programs is June 30, 2025.

#	Project Name
1	CDBG Planning & Administration
2	CDBG Neighborhood Revitalization
3	CDBG Public Services
4	CDBG Housing Activities
5	CDBG Property Acquisition/Demo/ New Constr.
6	HOME Planning & Admin
7	HOME CHDO Reserve
8	HOME CHDO Operation
9	HOME Champaign Neighborhood Revitalization
10	HOME Urbana Neighborhood Revitalization
11	HOME ARP Supportive Services
12	HOME ARP Acquisition & Dev of Non-Congregate Shelter
13	HOME ARP Dev of Affordable Housing
14	HOME ARP Non-Profit Operating
15	HOME ARP Non-Profit Capacity Building

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 Partnership program, Community Development Block Grant programs, and HOME ARP program. Needs have been prioritized in keeping with identified needs in the Consolidated and HOME-ARP Allocation Plans. 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 Homeless Prevention & Services Community Development Needs
	Funding	CDBG: \$99,343
	Description	Funds will be used to support the administrative activities associated with carrying out the goals and objectives of the CDBG program.
	Target Date	6/30/2025
	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	The City of Urbana and targeted neighborhoods.
2	Planned Activities	Funds will be used to support administrative activities for the Community Development Block Grant funds.
	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: \$925,000
	Description	Funds will be used to support neighborhood revitalization programs including code enforcement, blight reduction, and capital improvement projects.
	Target Date	6/30/2025

	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	The City of Urbana and targeted neighborhoods.
	Planned Activities	Capital improvement projects, blight reduction, public facilities, property acquisition/demolition/new construction
3	Project Name	CDBG Public Services
	Target Area	Census Tracts 53, 54,55,56, and 57
	Goals Supported	Address Barriers to Affordable Housing Support Services & Training for Low-Income Persons
	Needs Addressed	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	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Assistance estimated at 100 households
	Location Description	The City of Urbana and targeted neighborhoods.
	Planned Activities	Neighborhood cleanup, youth services funding
4	Project Name	CDBG Housing Activities
	Target Area	Census Tracts 53, 54,55,56, and 57
	Goals Supported	Preserve Existing Affordable Housing Supply Reduce Lead Exposure Risk
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$100,000
	Description	Funds will be used to support housing rehabilitation activities undertaken by the City of Urbana, as well as the acquisition of available properties to further affordable housing.

	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated ten low-mod income households will be assisted by these activities
	Location Description	The City of Urbana and targeted neighborhoods
	Planned Activities	Emergency Grant, Access Grant, Senior Grant, and Roof Repair Grant programs will be funded under this project.
5	Project Name	CDBG Property Acquisition/Demo/ New Constr.
	Target Area	Census Tracts 53, 54,55,56, and 57
	Goals Supported	Preserve Consortium Neighborhoods
	Needs Addressed	Community Development Needs
	Funding	CDBG: \$50,000
	Description	Funds will be used to support property acquisition, demolition, and new construction projects undertaken by the City of Urbana.
	Target Date	6/30/2025
	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	The City of Urbana and targeted neighborhoods
	Planned Activities	Anticipate removing or rehabilitating two abandoned blighted homes from targeted neighborhoods
6	Project Name	HOME Planning & Admin
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$77,901
	Description	Funds will be used to support the administrative activities associated with carrying out the HOME program goals and strategies.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	Funds will be used to support City staff administering the HOME. Low-mod households across the Urbana Consortium-wide area will benefit from the HOME program.
	Location Description	Urbana Consortium-wide Area
	Planned Activities	Reporting and ongoing monitoring of subrecipients and CHDOs.
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: \$116,852
	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 CHDOs whose proposed project(s) meet project readiness requirements. 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	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Primary estimates indicate 5 households will benefit from the proposed activities.
	Location Description	Urbana Consortium-wide Area
	Planned Activities	Funds will be used to construct or rehab five new affordable housing projects for homeownership and rental
8	Project Name	HOME CHDO Operation
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing

	Funding	HOME: \$32,500
	Description	Funds will be used to support projects undertaken within the Consortium-wide area by Community Development Housing Operations.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Funds will go to certified CHDOs to build or renovate an estimated 5 units for rental or homeownership for low-mod residents in Champaign County.
	Location Description	Urbana Consortium-wide area
	Planned Activities	Funds will be used to support projects undertaken by CHDOs within the Consortium-wide area.
9	Project Name	HOME Champaign Neighborhood Revitalization
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities Coordinate with Housing Authority
	Needs Addressed	Affordable Housing
	Funding	HOME: \$331,056
	Description	Funds will be used to support neighborhood revitalization activities undertaken by the City of Champaign including 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	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Funds will support proposed activities and projects that benefit low-mod income Champaign residents.
	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 Urbana Neighborhood Revitalization
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing Homeless Prevention & Services
	Funding	HOME: \$220,704
	Description	Funds will be used to support neighborhood revitalization activities undertaken by the City of Urbana, 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, but not limited to, HOME regulations.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Funds will support proposed programs and activities that benefit low-income residents of Urbana and Champaign County.
	Location Description	Urbana Consortium-wide area
	Planned Activities	New construction activities for homeownership and rental, and Tenant Based Rental Assistance
11	Project Name	HOME ARP Supportive Services
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Address Barriers to Affordable Housing
	Needs Addressed	Homeless Prevention & Services
	Funding	HOME: \$59,926
	Description	Supportive Services funding to nonprofit agencies to assist homeless or near homeless individuals

	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Assist an estimated 30 individuals with supportive services and case management to address the needs of homeless and near-homeless individuals
	Location Description	Services will be available consortia wide
	Planned Activities	This funding allocation will allow the Consortium to address underlying issues and the underlying struggles that qualified populations are coping with and contribute to instability. Investments in case management and other supportive services will allow the funding to serve the distinct needs of the many vulnerable populations in our community
12	Project Name	HOME ARP Acquisition & Dev of Non-Congregate Shelter
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Support Homeless Needs
	Needs Addressed	Homeless Prevention & Services
	Funding	HOME: \$400,000
	Description	Acquisition and Development of Non-Congregate Shelter provide the flexibility of safe shelter for a variety of household compositions and identities that is difficult in congregate shelters.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Estimate serving 30 families
	Location Description	Urbana Consortium-wide area
	Planned Activities	Acquisition and development of non-congregate shelter
13	Project Name	HOME ARP Dev of Affordable Housing
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$1,000,000

	Description	The affordable housing produced with HOME-ARP funding will address the lack of area housing that is simultaneously affordable, high quality, accessible, and available to low-income households or those seeking public assistance. Building brand new units funded through HOME-ARP would ensure that all of these attributes are met, while renovations would more significantly increase the number of quality affordable housing units.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Estimate 4 new affordable housing units
	Location Description	Urbana Consortium-wide area
	Planned Activities	Construction of four new affordable housing units or rehabilitation of 15 housing units
14	Project Name	HOME ARP Non-Profit Operating
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$148,359
	Description	HOME ARP funds will be provided to Non-Profit agencies for operating costs
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 30 families
	Location Description	Urbana Consortium-wide area
	Planned Activities	HOME ARP funds will be provided to Non-Profit agencies for operating costs
15	Project Name	HOME ARP Non-Profit Capacity Building
	Target Area	Urbana Consortium-wide Area

	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$148,539
	Description	HOME ARP funds will be provided to Non-Profit agencies for capacity building
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	30 families may be assisted with the increased capacity
	Location Description	Urbana Consortia-wide Area
	Planned Activities	HOME ARP funds will be provided to Non-Profit agencies for programs, projects, and activities that help build agency capacity.

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 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	0
Garden Hills United Neighborhood Association Action Plan	0
Urbana Consortium-wide Area	100
Bristol Park Neighborhood Plan Area	0
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 for which at least 51% of the total number of households are 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	60
Non-Homeless	75
Special-Needs	0
Total	135

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 Move 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. Move 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 statutes 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.

Last year, consortium members, in coordination with the Housing Authority and CSPH, organized a series of workshops on tenant rights. These workshops were made available for tenants, landlords, and service providers and were well attended. In addition, the city continues to work with the HACC to develop other collaborative measures to further each organization's programmatic goals in the community regarding affordable housing initiatives. For example, consortium member agencies are collaborating with the Housing Authority and other housing service providers in the community to pilot a landlord risk mitigation fund. This program provides reimbursements to landlords who have agreed to participate in voucher programs, and have experienced damage to their units from voucher holders.

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 and FirstFollowers to provide affordable homeownership and rental opportunities to residents. Habitat and FirstFollowers are both certified Community Housing Development Organizations for the Urbana HOME Consortium. The Consortium will seek ways to continue to support Habitat and FirstFollowers, which will in turn further the 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.

DRAFT

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

Introduction

The Champaign County Continuum of Service Providers to the Homeless conducts the annual Point-in-Time count of homeless persons each January as required by HUD. The data collected during the PIT helps community stakeholders including the city better plan and strategize services that will effectively address the needs of this population. The 2024 Point in Time Count took place on Thursday, January 24, 2024. Data from the 2024 PIT Count will be made available in April of 2024. The 2023 Point in Time Count identified 215 individuals and 153 households as homeless in Champaign County. This included 9 that were identified as unsheltered.

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

In 2023, the CSPH Executive Committee developed a three-year strategic plan to eliminate homelessness in Champaign County. The plan, which was presented to the Urbana City Council in January 2024, identified five key priority areas that will be addressed over the next three years in order to achieve this goal. These areas are: 1) Increase stock of permanent housing; 2) Improve data utilization and quality; 3) Enhance landlord engagement; 4) Improve equity in service provision; and 5) Increase participation of individuals with lived experience. Staff from the City of Urbana will coordinate closely with the Champaign County Continuum of Service Providers to implement this plan.

Addressing the emergency shelter and transitional housing needs of homeless persons

Strides Shelter, which is operated by the City of Champaign Township, is the only low-barrier emergency shelter option in Champaign County. The current capacity of Strides is approximately 60 beds per night. County-wide, there are a variety of other non-congregate shelter options available for individuals and families.

The CSPH continues to seek ways to expand emergency shelter capacity, especially during the winter months. During the COVID-19 pandemic, a variety of different funding sources made it possible for shelters to expand services. However, as these funding sources have now largely dissipated, other means must be sought.

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 seeks to address homelessness at each stage of homelessness, beginning with prevention. Several CoC member agencies provide utility assistance, as well as connections to job training programs in the community. In addition, the Champaign County Regional Planning Commission continues to provide security deposit assistance to low-income households. The City of Urbana uses CDBG Public Service funding to support the City's Youth Services Grant Program. The goal of this funding opportunity is to fund community-based solutions for youth from low-income households. In past years, this funding has gone toward recidivism prevention programs, job training opportunities, and violence intervention programming.

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 the current funding available to construct or subsidize those units, or to acquire land for affordable housing purposes. A related issue is that existing affordable housing developer capacity is limited; other than the Housing Authority of Champaign County, local affordable housing developers tend to work on small scale projects for which prospective applicants outpace the number of units being built.

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 a criminal record, though some progress has been made in addressing these barriers. In 2020, the Housing Authority of Champaign County revised its criminal background screening policy to only review offenses explicitly required by HUD. The City of Urbana prohibits discrimination based on arrest or conviction record. In Champaign, landlords may still refuse prospective tenants for certain felonies within two years of incarceration.

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 City of Champaign, the City of Urbana, and Champaign County have policies on taxation, land use, zoning, building codes, fees, etc., that are generally similar to other downstate Illinois and Midwest communities.

Because zoning is one of the primary tools used to regulate development, staff from City Planning Divisions within the HOME Consortium actively monitor its use. Zoning designations that restrict multifamily land uses and mandate large lot size minimums can increase development costs and restrict supply, which may contribute to lack of affordability. Overly restrictive zoning policies also reinforce patterns of segregation and unfair housing practices by separating single-family homes and multifamily rental housing, which tend to serve different demographics. Currently, much of Urbana's residentially zoned land only allows single-family residential uses by-right. The City of Urbana is currently in the process of completing its Comprehensive Plan. This plan will highlight barriers to affordable housing city-wide and will be followed by zoning policy revisions related to addressing identified housing needs and goals.

Housing costs are also influenced by a 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.

Discussion

Not applicable.

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

Introduction

Proposed actions associated with the City's 2024-2025 Annual Action Plan are described primarily in the specifically 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 on expanding affordable housing opportunities and fostering strong and vibrant neighborhoods to meet underserved needs in the community. Affordable housing needs will be addressed by focusing on the housing cost burden. Investments made in affordable housing developments will continue to address the limited supply and rising cost of housing, which has exacerbated challenges like homelessness and racial inequity in housing. The creation of strong and vibrant neighborhoods will focus on support for low- and moderate-income persons. Strategic investments in infrastructure, public facility improvements, and community assets will address needs and strengthen and enhance the health of the neighborhoods.

Actions planned to foster and maintain affordable housing

City staff manage a comprehensive housing rehabilitation program using CDBG funds. This program targets low-income homeowners in the City's targeted census tracts. Funds can provide emergency repair assistance to address health or safety concerns, accessibility modifications and improvements for individuals with a disability, and minor repairs to help senior citizens maintain independent living. The City also uses CDBG funds for code enforcement and blight reduction activities intended to maintain healthy and livable neighborhoods.

Actions planned to reduce lead-based paint hazards

Staff use Lead Safe Practices in implementing its housing rehabilitation activities. The city's housing inspectors are lead certified, and lead based paint remediation policies and procedures are included in each housing rehabilitation contract funded with federal funds. Contractors are required to follow lead-safe work practices to comply with local, state, and federal requirements. City staff will also consider funding opportunities for lead abatement activities outside of existing programs based on availability and capacity.

Actions planned to reduce the number of poverty-level families

The Tenant-Based Rental Assistance programs in the Consortium area are targeted toward 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 geographic areas. By working closely with residents and concentrating programs and public improvements in a specifically targeted neighborhood, the community will feel a greater impact. Key strategies include: Improving public infrastructure within target areas, and coordinating 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 in 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.

The City of Urbana Police Department has also developed a sophisticated Crisis Co-Responder and Intervention team in order to provide real time case management and behavioral health services to individuals in crisis. This program also coordinates closely with service provider agencies to help get individuals wrap-around support needed to prevent further justice involvement.

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. Furthermore, in their role as a member of the CoC Executive Committee, City staff have supported the Housing Authority in its decision to accept Stability Housing Vouchers. These vouchers will provide another important resource for individuals who are experiencing or at risk of experiencing homelessness in the community.

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 to gauge the evolving needs in the community and within the service network.

Discussion

Not applicable.

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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 year 2024-2025 is 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 has 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 2024-2025 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, and 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 the 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 is 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 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 is 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 currently 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.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services

received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable.

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