

Executive Summary

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

1. Introduction

The Consolidated Plan serves the following basic functions: A planning document for the City of Urbana and the Urbana HOME Consortium, which builds on a participatory process among citizens, organizations, businesses and other stakeholders; An application for federal funds under HUD's formula grant programs for the City of Urbana and the Urbana HOME Consortium; A strategy to be followed in carrying out HUD programs; and A management tool for assessing performance and tracking results. The U.S. Department of Housing and Urban Development program guidelines provide greater detail as to the statutory purposes and functions of the Consolidated Plan. The Consolidated Plan is designed to guide decisions regarding housing and community development funds during the five-year period beginning July 1, 2015, and ending June 30, 2019.

2. Summary of the objectives and outcomes identified in the Plan

The mission of the City of Urbana and the Urbana HOME Consortium is to address the statutory goals of the formula programs encompassed by the City of Urbana and Urbana HOME Consortium FY 2015-2019 Consolidated Plan as follows: **To provide decent housing**, which includes: Assisting homeless persons obtain affordable housing, Assisting persons at risk of becoming homeless, Retention of affordable housing stock; Increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis or by reason of race, color, creed, class, national origin, religion, sex, age, marital status, physical and mental disability, personal appearance, sexual preference, family responsibilities, matriculation, political affiliation, prior arrest or conviction record or source of income, or any other discrimination based upon categorizing or classifying a person rather than evaluating a person's unique qualifications relevant to an opportunity in housing, employment, credit or access to public accommodations; Increasing the supply of supportive housing that is designed to develop housing and services that will allow homeless persons to live as independently as possible; Increasing the supply of accessible housing which includes structural features and services to enable persons with special needs to live in dignity and independence; Providing affordable housing that is accessible to job opportunities; Increasing the availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices. **To provide a suitable living environment**, which includes: Improving the safety and livability of neighborhoods; Increasing access to quality public and private facilities and services; Reducing the isolation of income groups within the City through spatial

de-concentration of housing opportunities for lower income persons; Revitalizing deteriorating neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources. **To expand economic opportunities**, which includes: Creating and retaining job opportunities; Establishing, stabilizing and expanding small businesses; Providing public services concerning employment; Providing jobs to low-income persons living in areas affected by HUD-funded programs and activities, or jobs resulting from carrying out activities under programs covered by the Plan; Increasing the access to capital and credit for development activities that promote the long-term economic and social viability of the community; and Supporting empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing. The Consolidated Plan and Annual Action Plan provide a budget allocation for Community Development Block Grant funds to be used in Urbana, and a budget allocation for HOME funds to be used by the Urbana HOME Consortium beginning with the fiscal year commencing on July 1, 2010. Consortium members include the City of Urbana, City of Champaign, and Champaign County. HOME funds will be used by these jurisdictions to promote affordable housing in their respective jurisdictions in accordance with an intergovernmental agreement governing use of HOME funds by Consortium members. The focus of all strategies and programs discussed in the Consolidated Plan is to benefit low- and moderate-income persons. Throughout the document terms such as "extremely low-income," "low-income," "moderate income" and "middle income" are used.

3. Evaluation of past performance

Each year, the Urbana Consortium reports its progress in meeting the five-year and annual goals in the Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is submitted to HUD within 90 days after the start of the new program year. Copies of the CAPER are available for review at the City of Urbana Community Development Services.

4. Summary of citizen participation process and consultation process

In January of 2015, the schedule for the Consolidated Planning Process was made available to the public at the regular Urbana Community Development Commission meeting. Future focus groups, public hearings, and open houses were also posted on the City of Urbana website calendar for public review. In February of 2015, the City of Urbana and the Urbana HOME Consortium hosted four separate focus groups to discuss three different areas of concern to the community. These areas included: Housing & Neighborhood Needs, Youth & Social Services, Seniors & Special Needs, and Homelessness. Invitations were sent out to local community stakeholders in an effort to gather input on the needs and gaps in the community, and all meetings were held in locations accessible to persons with disabilities.

In January of 2015, the City of Urbana and Urbana HOME Consortium hosted a public hearing/open house event in each of the four census tracts within the City of Urbana Community Development Target Area. The hearings were designed to obtain resident input regarding community development and

housing needs. These hearings were announced in the Champaign-Urbana News-Gazette and through the Grants Management Division newsletter, which was mailed to approximately 3,000 households. Instructions for non-English speaking persons requiring arrangements for a translator were posted in each notice.

In addition to the above measures, the City of Urbana also hosted two public hearings on the Consolidated Plan at public meetings. The first was held in November prior to a regular Community Development Commission meeting to obtain preliminary comments from the public before a draft was underway. Another was held in March at the start of a Community Development Commission meeting to review the Draft of the Consolidated Plan further along in the development stage. A thirty-day comment period will be held from March 20, 2015 to April 20, 2015. In addition to the municipalities, a number of public and private entities play key roles in the health of the community. The Consortium makes every effort to include these organizations in the planning and implementation of the Consolidated Plan

5. Summary of public comments

Comments received during the public meetings prior and during the preparation of the Plan as well as the Plan priorities are summarized within the Citizen Participation Section of this Plan.

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

All comments and views submitted in this process were incorporated into the 2015-2019 consolidated plan.

7. Summary

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

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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

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

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

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

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

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

1. Introduction

This section outlines the Urbana HOME Consortium's efforts to enhance coordination between various services providers, as well as public and private housing stakeholders.

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

The Urbana HOME Consortium interviewed the Mark Driscoll of the Mental Health Board during the drafting of the 2015-2019 Consolidated Plan & FY 2015/16 Annual Action Plan. The staff of both groups will continue to discuss and monitor ongoing needs for persons with mental health needs, particularly low-income persons and youth. Staff from local government and the Mental Health Board currently serve together on the United Way of Champaign County's Community Impact Committee and will be serving together in the upcoming year on the local Continuum of Care's monitoring subcommittee.

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

The Urbana HOME Consortium members (Darlene Kloeppe, Kelly Mierkowski and Kerri Spear) have all served as past chairs for the Continuum of Care and/or Council of Service Providers to the Homeless. All three participating jurisdictions/subrecipients to the HOME Consortium continue to serve on the Continuum of Care and Council of Service Providers to the Homeless. During the February 3, 2015, joint meeting of the Continuum of Care and Council of Service Providers to the Homeless, the Urbana HOME Consortium consulted with both bodies to outline the upcoming Consolidated Plan process and seek input. A key outcome included the need for subsidized housing development for nonprofits to alleviate overwhelming shortage of affordable rental properties and/or subsidies..

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

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Housing Authority of Champaign County
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urbana HOME Consortium met with the Housing Authority of Champaign County to review the data provided by HUD and discuss the needs in Champaign County. The Housing Authority continues to inform local jurisdictions of major housing opportunities and is currently collaborating on major redevelopments in Champaign (Bristol Place) and Urbana (Aspen Court/Urbana Townhomes). The Housing Authority also has several new developments being designed in the county. The consultation confirmed the need for additional rental housing opportunities for low income households.
2	Agency/Group/Organization	Mental Health Board
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urbana HOME Consortium interviewed the Mark Driscoll of the Mental Health Board during the drafting of the 2015-2109 Consolidated Plan & FY 2015/16 Annual Action Plan. The staff of both groups will continue to discuss and monitor ongoing needs for persons with mental health needs, particularly low-income persons and youth. Staff from local government and the Mental Health Board currently serve together on the United Way of Champaign County's Community Impact Committee and will be serving together in the upcoming year on the local Continuum of Care's monitoring subcommittee.

3	Agency/Group/Organization	Developmental Disabilities Board
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Employment Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urbana HOME Consortium interviewed the Lynn Canfield of the Developmental Disabilities Board during the drafting of the 2015-2109 Consolidated Plan & FY 2015/16 Annual Action Plan. The staff of both groups will continue to discuss and monitor ongoing needs for persons with developmental disabilities and seek opportunities for collaboration.
4	Agency/Group/Organization	Community Reinvestment Group
	Agency/Group/Organization Type	Housing Business Leaders Civic Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urbana HOME Consortium is a member of the Community Reinvestment Group (CRG). The CRG meets monthly to discuss affordable housing needs, opportunities for collaboration and education/outreach. During the February 3, 2015, regular CRG meeting, the Urbana HOME Consortium sought input on the upcoming Consolidated Plan and also highlighted information from the City of Champaign's recently completed Analysis of Impediments to Fair Housing. An increase in rental housing needs were highlighted by staff while the lenders sought to find alternative methods to continue funding homeownership programs. Finally, continuing negative data trends for African Americans seeking housing finance (both the 2007 and 2014 AI) points to a possible testing program to determine if discriminatory practices may be a cause for this disparity.

5	Agency/Group/Organization	Council of Service Providers to the Homeless
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment Service-Fair Housing Services - Victims Publicly Funded Institution/System of Care Other government - County Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urbana HOME Consortium members (Darlene Kloeppel, Kelly Mierkowski and Kerri Spear) have all served as past chairs for the Continuum of Care and/or Council of Service Providers to the Homeless. All three participating jurisdictions/subrecipients to the HOME Consortium continue to serve on the Continuum of Care and Council of Service Providers to the Homeless. During the February 3, 2015, joint meeting of the Continuum of Care and Council of Service Providers to the Homeless, the Urbana HOME Consortium consulted with both bodies to outline the upcoming Consolidated Plan process and seek input. A key outcome included the need for subsidized housing development for nonprofits to alleviate overwhelming shortage of affordable rental properties and/or subsidies.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Champaign County Continuum of Care	The Champaign County Continuum of Care has seven key upcoming goals identified for optimizing housing choices for persons either homeless or at risk of homelessness. These areas align with the Urbana HOME Consortium's goal of ensuring access to decent, safe and sanitary housing for all residents.

Table 3 – Other local / regional / federal planning efforts

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

All members of the Urbana HOME Consortium work with partner agencies to further the goals outlined in the Consolidated Plan. The Cities of Champaign and Urbana partnered with Habitat for Humanity of Champaign County, which is a certified Community Housing Development Organization, in applying for an Attorney General grant that was awarded in 2014 in the amount of \$2,000,000. The grant process is underway, and a variety of affordable housing initiatives are being carried out in both jurisdictions.

Consortium members also seek additional funding sources each year to augment current and proposed programs that will meet the needs identified in the Consolidated Plan. The City of Urbana was awarded Federal Home Loan Bank of Chicago funding to augment its homebuyer assistance program as well as to rehabilitate the City's two transitional housing units for homeless families. Urbana was also awarded a \$525,000 grant from the State as part of the Blight Reduction Program. Blighted properties removed from the current housing stock will allow for future affordable housing builds to be undertaken by the HOME Consortium's CHDO, Habitat for Humanity.

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

Narrative

PR-15 Citizen 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

The Urbana HOME Consortium undertook various measures to ensure that the public was offered every opportunity to express concerns for the community development and affordable housing needs in the area. Various public hearings were held in both the cities of Champaign and Urbana. The City of Urbana held neighborhood meetings in each of the Census Tracts that comprise the Community Development Target Area. The City of Urbana also held a special public hearing for social service agencies.

Comments received impacted goal-setting in a variety of ways. Areas of concern expressed by the community encompassed broad needs in the Urbana HOME Consortium area. Concerns expressed regarding the need for rental assistance impacted the City of Champaign's goals for its Neighborhood Revitalization program. Additionally, comments received regarding the most vulnerable populations in need of affordable housing, mainly those households at or below 30% of the Median Family Income, prompted staff to include Tenant Based Rental Assistance as part of the Annual Action Plan goals and strategies.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	Two ads placed in the local newspaper (News Gazette) to promote the public hearings and public input period for the 2015-2019 Consolidated Plan and FY 2015/16 Annual Action Plan. The ads were a joint effort between the City of Champaign and the Urbana HOME Consortium.	N/A		
2	Public Meeting	Non-targeted/broad community	The City of Champaign Neighborhood Services Advisory Board (NSAB) met on December 11, 2014, February 12, 2015, and March 12, 2015 and included discussion on the 2015-2019 Consolidated Plan and FY 2015/16 Annual Action Plan.	Supportive of the Consolidated Plan process, goals and strategies and proposed Annual Action Plan activities as presented.		

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 Hearing	Non-targeted/broad community	January 6, 2015 Public Hearing held during the Champaign City Council meeting, along with a study session on the Consolidated Plan process. The video of the meeting can be viewed at http://ci.champaign.il.us/departments/information/cgtv/cgtv-video-on-demand/ and the report for the corresponding study session can be viewed (SS 2015-00 at www.ci.champaign.il.us - go to Council-meeting info-2015)	Issues raised include homelessness concerns, providing information, need for shelters, affordable housing need, needs halfway house(s) for parolees. For complete public comments see attached Citizen Participation Comments.		http://documents.ci.champaign.il.us/v/BwqebO6?hp=0B9AX7CNTof-5ODN0OU1mcnhiWE0%2C0B9AX7CNTof-5VGVFU09ZUENObjg%2C0B9AX7CNTof-5NWhtTU9KaTFTemM%2C0BxXlsxm

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Persons with disabilities Residents of Public and Assisted Housing Nonprofit partners	January 15, 2015 Public Hearing hosted by the City of Urbana/Urbana HOME Consortium at the Urbana Civic Center for nonprofit partners. Attendees included: Salvation Army, Courage Connection, Community Elements, Housing Authority of Champaign County, Urbana Park District and Regional Planning Commission and City of Champaign.	Meeting minutes not yet available (4/29/15)		
5	Public Meeting	Non-targeted/broad community	January 27, 2015 City of Urbana Community Development Commission meeting. Commission board members, City of Urbana staff and City of Champaign staff in attendance.	No comments on the 2015-2019 Consolidated Plan were made.		

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)
7	Public Meeting	Minorities Non-targeted/broad community Seniors	February 10, 2015 Beardsley Park/Garwood Area Addition Neighborhood Group meeting held at Stratton Elementary School.	Comments on desires for a specific potential development included: Senior Housing, single story, No hidden interiors (Bristol Place), Senior housing: owner occupied or rental, Senior only. For complete public comments see attached Citizen Participation Comments.		

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URBAN PARTICIPATION

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Lenders, Nonprofit Housing Agencies	February 12, 2015 Community Reinvestment Group Meeting hosted at the City of Champaign	Kelly Mierkowski offered Urbana is having difficulty finding eligible applicants for the whole house program but a roof program may be added. City of Urbana will look towards new construction for the HOME funds. For complete public comments see attached Citizen Participation		

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URBANA

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Meeting	Residents of Public and Assisted Housing	February 13, 2015 Countrybrook Apartments Resident Meeting (subsidized housing)	2015-19 Consolidated Plan comments: Increased affordable housing, Teen programming, Financial literacy, Childcare funding, Education programs for young mothers, Domestic violence programs (D. Shaffer). For complete public comments see attached Citizen Participation Comments		

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URBAN

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Public Meeting	United Garden Hills Neighborhood Association	February 16, 2015 United Garden Hills Neighborhood Association (UGHNA) at Garden Hills Elementary School	Suggestions included: Build relationships with landlords, Fence Repairs/uniform fences, Hold a general home repair day (like HGTV), Work on watershed issues, Address Mattis North Apartment security issues, Install more sidewalks		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Public Meeting	Non-targeted/broad community City Council Study Session- Champaign	March 10 Champaign City Council Study Session - 2015-2019 Consolidated Plan and FY 2015/16 Annual Action Plan	No public comments on the 2015-19 Consolidated Plan were captured.		
14	Public Meeting	Non-targeted/broad community	March 30, 2015 "All Call" meeting to be held Leonhard Recreation Center to solicit input during the public comment period.	No Attendance		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
15	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	April 14, 2015 Champaign City Council Study Session to review the draft 2015/2019 Consolidated Plan and FY 2015/16 Annual Action Plan - study session and public hearing. Previously advertised in the News Gazette, on CGTV, and www.ci.champaign.il.us	No public comments on the 2015-19 Consolidated Plan were captured. For complete Council questions/comments see attached Citizen Participation Comments.		
16	Internet Outreach	Non-targeted/broad community				http://ci.champaign.il.us/cms/wp-content/uploads/2015/01/Public-Hearings-and-30-day-public-comment-period-AD-Final.pdf

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

- CHAS
- American Community Survey
- Point in Time Count
- Housing Inventory Count
- HMIS
- 2003 Survey of Homeless Residents
- PIC
- CPD Maps
- Champaign-Urbana Public Health District

Representatives from the following organizations were interviewed:

- Housing Authority of Champaign County
- Champaign County Continuum of Care
- Champaign County Mental Health Board

Several key factors became clear through the Housing Needs Assessment, including the pre-eminence of housing cost burden as a key concern in the community. The Disproportionately Greater Need section revealed that certain housing problems particularly affect certain racial and ethnic groups disproportionately compared to other population groups. The Public Housing section revealed that elderly and adult housing are concerns expressed among applicants for Public Housing and Housing Choice Vouchers respectively. The Homeless Needs Assessment section shows that a wide variety of homeless residents live in Champaign County and have a specific set of needs that must be met. The Non-Homeless Special Needs Assessment demonstrates that a wide range of residents are in need of supportive housing and supportive services in Champaign County.

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

Summary of Housing Needs

As identified through the data, housing cost burden appears to be a substantial concern throughout the HOME Service Area. In particular, moderate and severe housing cost burdens are the most commonly seen housing problems faced by homeowners and renters respectively. Besides the “other” category, small related households are the type of renter households that most commonly face housing cost burden, while elderly households represent the largest absolute number of owner households facing moderate and severe cost burden outside of the “other” household category. Small family households and households containing at least one person 62-74 years of age are the most numerous in the HOME Service Area. A larger absolute number of occurrences of several housing problems are also correlated with low income levels. Housing cost burden in general likely plays into the presence of other housing problems, and could be a key factor for households that are on the edge of homelessness. Outside of housing cost burden, the next most commonly occurring housing issues relate to moderate overcrowding among owner households and a lack of complete kitchen or plumbing facilities for renter households.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	103,915	186,642	80%
Households	41,434	73,718	78%
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	13,825	8,819	11,573	6,852	32,619
Small Family Households *	2,499	2,594	3,424	2,575	17,604
Large Family Households *	391	415	709	441	1,864
Household contains at least one person 62-74 years of age	863	915	1,393	1,093	5,458
Household contains at least one person age 75 or older	772	1,037	1,429	742	2,130
Households with one or more children 6 years old or younger *	1,528	1,417	1,541	889	3,827

* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	145	79	93	25	342	0	20	0	30	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	44	15	0	10	69	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	99	104	94	69	366	0	68	39	63	170
Housing cost burden greater than 50% of income (and none of the above problems)	8,620	1,770	344	60	10,794	1,236	781	515	138	2,670
Housing cost burden greater than 30% of income (and none of the above problems)	672	3,406	2,523	215	6,816	202	728	1,444	889	3,263

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	1,863	0	0	0	1,863	202	0	0	0	202

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	8,895	1,969	532	159	11,555	1,242	867	556	231	2,896
Having none of four housing problems	1,325	4,336	5,755	2,711	14,127	345	1,672	4,756	3,749	10,522
Household has negative income, but none of the other housing problems	1,863	0	0	0	1,863	202	0	0	0	202

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,678	1,557	753	3,988	426	437	983	1,846
Large Related	334	150	90	574	28	111	149	288
Elderly	532	412	272	1,216	516	604	404	1,524

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	6,961	3,202	1,807	11,970	486	380	488	1,354
Total need by income	9,505	5,321	2,922	17,748	1,456	1,532	2,024	5,012

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,513	342	50	1,905	373	236	307	916
Large Related	330	55	0	385	24	64	29	117
Elderly	394	169	100	663	388	302	84	774
Other	6,562	1,252	239	8,053	459	211	118	788
Total need by income	8,799	1,818	389	11,006	1,244	813	538	2,595

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	143	104	55	55	357	4	88	35	53	180
Multiple, unrelated family households	0	0	4	4	8	0	0	4	4	8
Other, non-family households	0	15	35	25	75	0	0	0	0	0
Total need by income	143	119	94	84	440	4	88	39	57	188

Table 11 – Crowding Information - 1/2

Data 2007-2011 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source

Comments:

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

According to the American Community Survey 5-Year Estimates (2009-2013), a total of 26,054 1-person households exist in Champaign County. About 42% of the 14,872 households with one or more people 65 years and over are 1-person households. This indicates that a significant number of single person households consist of senior citizens; consequently, the needs of those households correspond with the needs of senior households in general, but their needs are likely amplified by the lack of another household member. In particular, these needs likely relate to housing cost burden, which could be a factor among elderly households due to their decreased incomes, as well as accessibility improvements, among other needs.

According to the same data set, 1-person households in Champaign County earn a median income of \$25,286, which is twice the Census Bureau's poverty income threshold of \$12,119 for one individual. An estimated 15,299 1-person households are renters, as opposed to 10,755 1-person households who are owner-occupants.

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

Information provided by Courage Connection which is a supportive housing provider for the homeless and those who experience domestic violence, shows that they served a total of 43 new clients from October to December of 2014. In addition, they saw 72 clients leave their program during that timeframe. According to their website, from July 1st, 2013 to June 30th, 2014, Courage Connection offered 217 clients Domestic Violence counseling and filed 121 Orders of Protection. With regards to individuals with disabilities in need of housing, the Housing Authority of Champaign County stated that there are 13 applicants on the public housing wait list who have requested accessible features.

According to Point-In-Time (PIT) count data provided by the 2015 Champaign County Continuum of Care, four individuals were sheltered and were identified as victims of domestic violence. This information only reflects the situation as it existed on January 28, 2014. According to the 2014 Housing Inventory Count (HIC), a total of 16 individuals were located at the Unlimited Possibilities Services Center, which is a shelter for women recovering from abusive relationships. Similarly, 47 individuals

were identified as having experienced domestic violence through the Continuum of Care's 2014 Annual Performance Report.

Additional information was provided by staff from Rape Advocacy, Counseling, & Education Services (RACES) in Urbana. In particular, they stated that roughly 30% of the agency's adult clients live in a situation with a perpetrator of violence. With that in mind, safe housing for victims of domestic violence is a problem that certainly correlates with homelessness. In particular, many victims of domestic violence are not able to qualify for emergency housing or other domestic violence services. Furthermore, a substantial number of the clients at RACES are unemployed, underemployed, or are relying upon income from sources such as SSI/SSDI or township funds. The lack of affordable housing was also noted as adding difficulty to the necessity of finding safe places for victims of domestic violence. RACES staff also stated that housing features such as communal bathroom and sleeping facilities in emergency housing could be intimidating to victims of domestic violence. Housing can also become problematic with regards to female victims of domestic violence who also have older male children.

PACE is a local agency that operates a Housing Education and Advocacy program for individuals with disabilities. That agency was also contacted, and they reported that they received 69 calls for people in need of housing assistance through that program.

What are the most common housing problems?

According to 2007-2011 CHAS data, the most frequently seen single housing problem among homeowners in Champaign County relates to moderate housing cost burden of between 30% and 50% of household income. Specifically, a total of 5,150 homeowner households have been found to be experiencing this degree of housing cost burden. The next most frequently seen housing problem concerns an even greater housing cost burden of over 50% of a homeowner household's income. This is currently the case for 3,050 homeowner households in Champaign County. However, problems related to actual housing structures are also apparent, as the third most common housing problem is moderate overcrowding such that a ratio of between 1-1.5 persons per room exists. This type of overcrowding alone affects 305 homeowner households in Champaign County. A lack of complete kitchen or plumbing facilities is the next most frequently seen issue among homeowners, and it is experienced by 120 homeowner households. A total of 21% of households experience at least one housing problem. Some of these problems tend to concentrate among lower-income households, while others involve mostly moderate income households.

With regard to Champaign County's renters, the most commonly noted housing problem is a more severe housing cost burden of over 50% of a renter household's income. In this case, 11,235 renter households experience a housing burden of this magnitude. Similarly, the second most common housing problem is a more moderate housing cost burden where 30%-50% of a renter household's income is devoted to rental payments, which affects 7,355 renter households in Champaign County. This theme of housing cost burden being the preeminent housing problem continues a trend also seen among

homeowners, but with regards to absolute volume, an even larger number of renter households are affected. Slightly more frequently occurring is a lack of complete kitchen or plumbing facilities, which affects 470 renter households. Housing cost burden of over 50% of household income is overwhelmingly concentrated among those earning at most 30% of HAMFI, such that around 80% of those facing such severe cost burden qualify for that lowest income range. Lower incomes are also correlated with incomplete kitchen or plumbing facilities. In this case, only 17% of renter households earn over 100% of HAMFI, which reveals that a substantial percentage of renter households earn below the HAMFI.

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

A total of 6,905 White non-Hispanic homeowner households experience at least one housing problem, while 840 African-American households, 460 Asian households, and 340 Hispanic households of any race experience at least one housing issue. Expressed as percentages, only about 18% of White non-Hispanic homeowner households have at least one housing problem, but that percentage jumps to roughly 34% and 30% for Black and Asian homeowner households respectively. Hispanic homeowner households of any race also experience a housing problem at a rate of just over 28%. American Indian or Alaska Native and other races do not contribute many households to the homeowner population, and those populations do experience a relatively low rate of experiencing housing problems by comparison to other minority populations. All 20 Pacific Islander homeowner households experience at least one housing problem. With regards to severe housing problems, about 6% of White non-Hispanic homeowner households, 16% of African-American households, 20% of Asian households, and 19% of Hispanic households experience such issues.

Among renter households in Champaign County, 11,900 White renter households experience at least one housing problem, while the same can be said for 4,320 African-American renter households, 2,175 Asian renter households, and 980 Hispanic renter households of any race. Percentage-wise, the African-American renter population experiences the highest rate of encountering housing problems at 63%. Other races and White renter households experience at least one housing problem at rates of around 60% and 54% respectively. Hispanic renter households of any race experience housing problems at a rate of about 53%, while about half of the few American Indian or Alaska Native renter households experience at least one housing problem. Concerning severe housing problems, roughly 34% of White non-Hispanic renter households, 40% of African-American households, 27% of Asian households, and 40% of Hispanic renter households experience those issues.

With regards to homeowner household type, data is available for homeowner households that are families with one spouse, families with a married couple, and non-family households. The type that has the largest number of homeowner households that experience at least one housing problem is the non-family group, as 3,570 households experience some kind of housing problem. That type of homeowner household is followed closely by married couple families at 3,490, while one-spouse families experiencing housing problems are much rarer, comprising only 1,600 instances in the data. However, homeowner households with a single spouse experience housing problems at a rate of almost 32%,

while homeowner households with a married couple experience housing problems only at a rate of about 13%. Non-family homeowner households experience housing problems at a rate of almost 30%.

A total of 5,770 family renter households with one spouse exist within Champaign County, along with 6,055 family renter households with two spouses. Renter family households with one spouse experience at least one housing problem at a rate of just over 63%, while non-family renter households experience at least one problem at a rate of around 59%. Family renter households with two spouses only experience housing problems at a rate of just under 34%.

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

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

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

A total of 10 homeless households with children are planned to be assisted through ESG-funded rapid re-housing projects in 2015. No information about those families, how long they have been receiving rapid rehousing assistance, or if they are nearing the termination of their assistance is available, but the number for 2015 is an increase of five over the previous projection for 2014. With that in mind, it is possible that a substantial proportion of the rapid rehousing recipients are new to the program and not nearing the termination of that assistance.

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

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

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

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

By far the greatest housing characteristic linked to a risk of homelessness in the Urbana Champaign entitlement jurisdiction is affordability. Most low income persons can not reasonably afford a decent housing unit at or below 30% of their income including over 90% of persons 0-10% AMI. In particular, a related characteristic that was identified by CCRPC staff as a key barrier to housing in Champaign County is the inability to obtain sufficient funding to pay for a security deposit and/or utilities for a new rental or ownership unit. Specifically, this was identified to be a common need among people who have lost jobs and been evicted from initial living arrangements, and then received new jobs but are not able to afford the entry costs of the new housing. Therefore, it is reasonable to conclude that housing cost burden developing as a result of tenuous employment is one characteristic that could contribute to instability and an increased risk of homelessness.

Discussion

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

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

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

Introduction

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

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,531	847	1,379
White	7,701	603	429
Black / African American	2,109	215	319
Asian	984	10	595
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	400	24	25

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,591	2,194	0
White	4,410	1,529	0
Black / African American	1,154	325	0
Asian	704	154	0
American Indian, Alaska Native	25	10	0
Pacific Islander	0	0	0
Hispanic	214	164	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,734	6,813	0
White	3,559	5,447	0
Black / African American	625	807	0
Asian	279	339	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	150	208	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,495	5,692	0
White	1,225	4,501	0
Black / African American	70	645	0
Asian	155	233	0
American Indian, Alaska Native	0	77	0
Pacific Islander	0	0	0
Hispanic	19	148	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

Discussion

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

- 0-30% of AMI (extremely low-income): Disproportionate need is experienced by the American Indian, Alaska Native population
- 30-50% of AMI (low-income): No disproportionate need is experienced
- 50-80% of AMI (moderate-income): No disproportionate need is experienced
- 80-100% of AMI (middle-income): Disproportionate need is experienced by the Asian population

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

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

Introduction

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

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,270	2,131	1,379
White	6,754	1,566	429
Black / African American	1,939	389	319
Asian	903	90	595
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	365	54	25

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,938	5,835	0
White	2,084	3,834	0
Black / African American	435	1,040	0
Asian	209	644	0
American Indian, Alaska Native	15	20	0
Pacific Islander	0	0	0
Hispanic	169	209	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,235	10,286	0
White	950	8,036	0
Black / African American	125	1,312	0
Asian	63	534	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	40	318	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	446	6,732	0
White	311	5,421	0
Black / African American	34	680	0
Asian	100	283	0
American Indian, Alaska Native	0	77	0
Pacific Islander	0	0	0
Hispanic	0	167	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

Discussion

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

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

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

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

Introduction

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	44,242	11,061	14,132	1,409
White	36,914	8,134	9,641	439
Black / African American	3,484	1,509	2,399	319
Asian	2,248	999	1,149	625
American Indian, Alaska Native	155	20	24	0
Pacific Islander	0	0	0	0
Hispanic	1,146	247	510	25

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion

- Less than 30% of income going toward housing costs (not cost burdened): Disproportionate need is experienced by the American Indian, Alaska Native population
- 30-50% of income going toward housing costs (cost burdened): No disproportionate need is experienced
- 80-100% of income going toward housing costs (severely cost burdened): Disproportionate need is experienced by the Black / African American population
- No / Negative income: Disproportionate need is experienced by the Asian population.

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

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

Several instances of disproportionate need were discovered in the CHAS data provided. Among them were American Indian, Alaska Native residents earning 0-30% of AMI with regards to housing problems and severe housing problems, as well as Asian populations earning 80-100% of AMI with regards to housing problems and severe housing problems. Disproportionate need was also experienced by the Hispanic population earning 30-50% of AMI with regards to severe housing problems. Concerning disproportionate need related to housing cost burden, need is experienced by the American Indian, Alaska Native population that is not cost burdened, the Black / African American population that is severely cost burdened, and the Asian population that experiences no or negative income.

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

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

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

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

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

Introduction

The Housing Authority of Champaign County has noted that adult housing and elderly housing are both concerns for Housing Choice Voucher Applicants and public housing applicants respectively. Also, a total of 13 public housing applicants have requested accessible features.

Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	10	104	161	0	161	0	0	0
Black/African American	0	15	278	940	0	940	0	0	0
Asian	0	0	3	3	0	3	0	0	0

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Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	2	4	0	4	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	6	19	0	19	0	0	0
Not Hispanic	0	25	382	1,090	0	1,090	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The Housing Authority of Champaign County (HACC) stated that there are no public housing tenants waiting for a unit with accessible features. They also stated that there are 13 applicants on the public housing wait list who have requested accessible features.

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

The Housing Authority of Champaign County stated that the most immediate need of the Public Housing applicants is elderly housing. They also stated that the most immediate need of Housing Choice Voucher applicants is adult housing.

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

As noted in the section concerning single person households, a substantial percentage of the households with at least one person over the age of 65 consists of single person households. This need corresponds to the needs expressed by applicants for Public Housing and the data presented in NA-10, which shows that 930 households with one person who is at least 62 years old experiences a housing cost burden of at least 30%. Based on the housing cost burden figures presented earlier in the Plan, affordable housing for adult households both with and without children can likely be difficult to obtain, and that information helps to explain why Housing Choice Voucher applicants expressed a need of it. Also, as detailed in the 2014 CoC Annual Performance Report, 39 homeless residents seeking shelter were identified as having some form of physical disability, which is in line with the significant number of Public Housing applicants who are requesting accessible units.

Discussion

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

Introduction:

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

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	57	219	0	0	0
Persons in Households with Only Children	0	3	120	0	0	0
Persons in Households with Only Adults	12	133	573	0	0	0
Chronically Homeless Individuals	0	1	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	110	0	0	0
Unaccompanied Child	0	0	120	0	0	0
Persons with HIV	0	2	4	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: 2014 Point in Time Count Data; 2014 Champaign County Continuum of Care Annual Performance Report (estimates)

Indicate if the homeless population is: Has No Rural Homeless

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

Data is not available through the Continuum of Care based on the subcategories provided; however, there is a plethora of data regarding the number of persons entering and exiting homelessness in a calendar year, unaccompanied youth, and those exiting the homeless provider network. The total number of clients receiving services in 2014 was 913 persons, comprising 765 households. Of this total, 656 were adult-only households, and 120 were unaccompanied youth. Ultimately, 755 individuals exited homelessness by December 31, 2014. An average of 166 individuals were housed each night in 2014.

Of the adults receiving services, 534 were male and 119 were female. Two transgendered persons received services. Of the total 256 children receiving services in 2014, 130 were male and 126 were female. Children accompanied by an adult totaled 136.

Of the adult population, 84 individuals were aged between 18-24 years, 102 persons were aged 25-34, 111 were aged 35-44, 167 were aged 45-54, 81 were aged 55-61, and 28 were aged 62 or older.

Regarding special needs populations, 174 homeless individuals identified themselves as one or more of the following: mental illness, alcohol or drug abuse problem, chronic health condition, HIV/AIDS and related diseases, and/or a developmental or physical disability.

Chronically homeless persons entering into a program in 2014.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	344	0
Black or African American	472	0
Asian	1	0
American Indian or Alaska Native	7	0
Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	53	0
Not Hispanic	859	0

Data Source

Comments:

2014 Champaign County Continuum of Care Annual Performance Report (estimates)

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

The 2014 CoC Annual Performance Report estimates that 110 of their clients had veteran status. No further information is available about the types of families of veterans. The same report estimates that 219 households with children and adults were served during the year. All but nine of the adults in those households were estimated to be under the age of 45 while all but 17 of the children in those households were estimated to be under the age of 13.

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

The 2014 CoC Annual Performance Report estimates that Black or African-American residents make up a majority of the homeless population (52%). Following that population group in terms of race are White residents (38%), while the Multiple Races group makes up the next highest proportion (6%). Very few members of the Asian, American Indian or Alaska Native, and Pacific Islander population groups were estimated to have been homeless. With regards to ethnicity, 6% of the homeless population identified as Hispanic/Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2014 Point in Time Count indicates that a total of 165 households were homeless in Champaign County. Of that total, 153 households were found to be sheltered while 12 households were unsheltered. All unsheltered households were one person adult households. Among the sheltered

households, 133 consisted of adults only, three consisted of children only, and 17 households consisted of adults and children.

Discussion:

The homeless population in Champaign County can be analyzed and assisted through the information provided through the CoC. Important trends related to demographics, veteran status, and household type and size can offer clues regarding how to better target services to appropriate populations.

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

Introduction

Several special needs populations have been identified as requiring particular attention within the Consortium jurisdiction. Among those populations are residents in need of substance abuse treatment, youth in need of mental health services, and the developmentally disabled. Interviews and research has revealed steps that can be taken to improve the livelihoods of members of each of these populations.

Describe the characteristics of special needs populations in your community:

To gain insights into this topic, the Urbana HOME Consortium met with Mark Driscoll and Lynn Canfield of the Champaign County Mental Health Board (CCMHB) to discuss the needs of people facing mental illness and developmental disabilities in the County. It was clear from the meeting that a primary concern exists for residents who experience a mental health crisis and/or drug and alcohol abuse, as the case was made that they do not have proper facilities to tend to their needs. Presently, people who become incapacitated through substance abuse or experiencing a mental health crisis are apprehended by police and then are either taken to jail, an emergency room if they are a threat to themselves or others, or released back into the community. Often those released need to be apprehended again by police shortly afterward. One possible solution was presented in the form of a detoxification and respite care facility to respond to people in situations such as these in place of the police taking the individual to jail, to the hospital when not a threat to self or others, or simply released. One case study that is worthy of examination is a facility that operates in Peoria, Illinois called the Crisis Care Center. The Center is a detoxification and respite facility with 16 beds that are available to those who need them. It also has the ability to respond to crisis situations in which a person who is experiencing a mental health crisis or has abused drugs or alcohol needs assistance, and takes them to the facility or a hospital for treatment, thereby easing the burden on police. The Crisis Care Center also has a resource called the Living Room where a person can receive support services from peers in recovery. This type of facility was said to have the potential to supplement the existing residential facilities in Champaign County to more fully serve those in need locally.

Among the other issues that were presented, customized employment for people with developmental disabilities was mentioned as a service that could better match residents with developmental disabilities to employment opportunities. Customized employment may also be an effective model for employment support for other populations (i.e., those with Behavioral Health Disorders.) Another key area of need was noted as the lack of youth access to mental health services. Choices Inc., an organization that serves youth and recently located an office in Urbana, was noted as helping to mitigate this issue. Recidivism was also pinpointed as a particular concern, while the point was also made that housing plays a major

role in recidivism. More broadly, a need for the integration of behavioral and physical health concerns was also voiced.

The 2014-2016 Champaign County Community Health Improvement Plan states that mental health and behavioral health problems were noted as a high priority by 85.4% of resident survey respondents. The Plan calls for added substance abuse treatment, specifically including detoxification and outpatient services along with residential options. Improvement of access to mental health as well as substance abuse treatment for residents making less than 200% of the federal poverty level was identified as part of the goal, while the connection between violence and substance abuse is also listed as an need to address. The objectives for the Behavioral Health priority concerned promotion of awareness of mental health and the improvement of education, capacity, and advocacy.

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

Those who abuse alcohol and drugs are a population of concern, and they could be treated more effectively by a detoxification and respite care facility. Some services exist for people in need of such support in the County, including a transitional housing facility which offers services such as a physical examination, medication assistance, and others. Prairie Center is a partner in the Shelter Plus Care Program and is an option for permanent supportive housing.

Efforts to increase supportive housing capacity for individuals with intellectual and/or developmental disabilities (ID/DD) include a pilot project through the Corporation for Supportive Housing for those with support/service needs of less than 24 hours/day, with no placements at this time, and the purchase of four Community Integrated Living Arrangements (CILA) homes for up to four persons each with 24 hour service needs. Even though a significant number of people with intellectual and developmental disabilities originating from Champaign County have received notification of award from the Illinois Department of Human Services, Division of Developmental Disabilities (IDHS/DDD) to fund CILA services, no vacancies existed in appropriate CILAs in Champaign County in Spring 2014. Local CILA service providers were unable to assume the capital risk associated with the development of additional CILA capacity in Champaign County. In addition to the current identified need, a variety of factors including the Prioritization for Urgency of Needs for Service (PUNS) and the Ligas Consent Decree make it clear that the need for additional CILAs with smaller capacity will continue to increase, and more CILA services in Champaign County will be needed.

The housing needs of people with ID/DD can be met with CILAs, and the CCMHB is currently pursuing the acquisition of CILA facilities in the City of Champaign and unincorporated Champaign County to assist in meeting that need. The CCRPC Independent Service Coordination unit is responsible for assessment, referral, transition planning, placement, service coordination and monitoring of all individuals in Champaign County who have Medicaid waiver funding (CILA or other). In addition to 24 hour supports offered through CILAs, many individuals with ID/DD maintain independence with less intensive supports, some through Medicaid waiver programs like the Home Based Support program

(HBS), Intermittent CILA, and Family CILA, and some through local funding. The settings are typically apartments but sometimes houses, and the providers of service include Developmental Services Center and Community Choices, Inc.

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

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

According to the Champaign Urbana Public Health District, the HIV incidence rate in Champaign County was 6.64 per 100,000 people in 2009. In 2009, the AIDS incidence rate was 4.09 per 100,000 people. Data is not available from the Champaign Urbana Public Health District for HIV/AIDS related deaths in Champaign County. According to Illinois Department of Public Health surveillance information, there are 389 individuals living with HIV in Champaign County as of December 31, 2014.

More recent data has been provided by the Illinois Department of Public Health, and it states that a total of 17 HIV incident cases had been diagnosed as of 12/31/13, bringing the cumulative number of cases diagnosed from 2006-2013 to 148. This has resulted in a 2006-2013 HIV diagnosis rate of 9.6 per 100,000 population. With regards to AIDS cases, 6.0 had been diagnosed as of 12/31/13, bringing the cumulative number of diagnoses since from 2006-2013 to 79 with an AIDS diagnosis rate over that time span of 5.1 per 100,000 population.

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

Discussion:

Work is underway on the parts of a broad array of governments, agencies, and service providers to make the changes needed to better serve the special needs populations that have been identified as requiring particular attention within the Consortium jurisdiction. Since improvements have been

identified for these populations, the challenge now involves implementing the described services and installing the appropriate infrastructure. Assembling the necessary coalition of partners may be difficult, but such a task can be pursued in the timeframe of this Plan.

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

Describe the jurisdiction's need for Public Facilities:

The City of Urbana faces a need for a variety of public facilities. Among them are youth centers, health facilities, neighborhood facilities, parking facilities, and non-residential historic preservation, among several others. With regards to youth centers, the 2014-2016 Champaign County Community Health Improvement Plan states that a need is apparent for additional “options for youth to participate in healthy afterschool and summer activities.” Youth centers are one way to fit that need. Health facilities are also an issue of concern in Urbana, as the Champaign-Urbana Public Health Department’s Health Map Online shows a number of clinics available in the southern and southwestern sections of the City, but fewer toward the northern and northeastern parts of the City. Mental health services in schools were identified as possible solutions for improving access to mental health care among youth in the 2014-2016 Champaign County Community Health Improvement Plan, and additional facilities of that nature could be considered. Champaign County residents could also benefit from the presence of a detoxification and respite facility with residential options. Although this type of facility would likely serve the entire County, its potential utility for Urbana residents is high, whether it is constructed within the City or not. Historic Preservation is also a crucial concern for the City of Urbana and is also an on-going need experienced by the City. The City contains a total of 28 properties that are listed independently or as part of a historic district on the National Register of Historic Places, including a number of academic structures at the University of Illinois at Urbana-Champaign. The Urbana Free Library is a non-residential historic structure that is in continuous need of basic maintenance, as it performs a critical function within the community and it is important that it remains in operation as much as possible. Among the other facilities experiencing need in the City, supportive housing has previously been noted as a key need in Champaign County, but residents of the City of Urbana could benefit from it as well. For the developmentally disabled population, Community Integrated Living Arrangements (CILAs) represent an instrumental step toward improving the lives of those who experience those disabilities.

How were these needs determined?

The basis for determining community development needs is a function of the following:

- Perceived and documented need in the community.
- Community input.
- Available funding.
- Special circumstances that provide for strategic opportunities.
- Relationship to the City’s community development goals and 2005 Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

Public improvements are an area of key concern in the City of Urbana. Among them, street improvements are a need that is crucially apparent and is noted in many municipal documents and plans. The City of Urbana 2014 Capital Improvement Plan lists a wide variety of street improvements scheduled for the near term, including streetscape upgrades, landscaping, and public art improvements. Part of Broadway Avenue is also expected to undergo brick to concrete street reconstruction during this upcoming construction season.

Widespread pedestrian accessibility is one of the defining features of the City of Urbana, and the continual improvement of sidewalks, trails, and bike or multi-use paths are of major concern to the community. The City of Urbana 2014 Capital Improvement Plan lists the striping of bike lanes as a future initiative. The 2014 Active Choices: Champaign County Greenways and Trails Plan denotes many bike paths and bike lanes, as well as multi-use paths and other proposed improvements, that are planned for implementation in the City of Urbana.

Though less visibly appealing than streetscape or beautification improvements, water main and sanitary sewer improvements are indispensable to the future development of the City and maintaining the level of economic development that currently exists. The City of Urbana 2014 Capital Improvement Plan notes that expenditures will be paid to rehabilitate and repair storm sewers and ensure that sanitary sewers are also kept functioning in working order.

Flood drainage improvements have the potential to play a major role in protecting large sections of the City of Urbana that are exposed to flood risk. The Boneyard Creek District in the City of Urbana encourages environmentally sustainable planning practices for both occupants and owners of properties in the immediate vicinity of the Creek. With regards to parking facilities, the 2008 Downtown Parking Study noted that the parking facility in the downtown area has been experiencing some deterioration, and naturally such wear could become a more serious concern in the future. The downtown parking facility is critical to the commercial well-being of the downtown area and must be maintained.

The City of Urbana is also famous for its rich arboreal heritage. Urbana is certified as one of 13 charter Tree City USA communities in the entire nation. The City also retains an arborist on staff and operates a Legacy Tree Program to call attention to famous or noteworthy trees in the City. Additionally, a cooperative "Share-the-Cost" Tree Planting Program has also been implemented to encourage residents to plant new trees and otherwise help to beautify the community.

How were these needs determined?

The basis for determining community development needs is a function of the following:

- Perceived and documented need in the community.
- Community input.
- Available funding.
- Special circumstances that provide for strategic opportunities.
- Relationship to the City's community development goals and 2005 Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

Though it is apparent through examination of other sections of this Consolidated Plan, a wide range of City of Urbana residents are reliant upon readily available public services. In particular, the homeless population in Urbana, and in Champaign County in general, is quite large and only a handful of agencies and facilities exist to support their needs. For example, according to the Champaign County 2014 Point in Time Count, a total of 12 unsheltered homeless individuals were found on January 28th, 2014, indicating that homeless services might either be insufficient or ill-suited to certain populations' needs.

Legal services for the economically disadvantaged and senior residents of the City of Urbana are provided by the Land of Lincoln Legal Assistance Foundation. This organization offers no-charge civil legal services to the lower-income and older residents of a 65-county area across Central and Southern Illinois. Among the services they perform are those related to housing matters, public benefits, and senior-services, as well as the services aimed at people with disabilities. Land of Lincoln is funded in part by the federal Legal Services Corporation and a variety of other government and private agencies.

Youth services are another issue of concern in the City of Urbana, based on interviews with personnel from the Champaign County Mental Health Board. Particularly, they mentioned a lack of youth access to mental health resources. An improvement in this regard would likely make a large impact because it would help to extend more mental health resources to children and those at-risk of developing more serious conditions later in life. Concerning substance abuse services, Champaign County residents could benefit from the presence of a detoxification and respite facility with residential options, as noted previously in this Plan. Services for battered and abused spouses are available in the City of Urbana through Courage Connection's Urbana Shelter. This service helps to fill a need with regards to domestic violence, which was voiced through the 2014-2016 Champaign County Community Health Improvement Plan. In particular, 80.5% of resident survey respondents were shown in that plan to have indicated that family/domestic violence is a high priority in the County. Presumably, the City of Urbana shares in this burden.

Again with regards to Champaign County as a whole, employment training services are an important need. This is apparent because unemployment was shown through the 2014-2016 Champaign County Community Health Improvement Plan to be at 8.0% in Champaign County. At the same time, the stakeholder and resident survey respondents for that planning process also noted that unemployment and underemployment are becoming increasingly salient, while job loss for young people was mentioned in particular.

Regarding crime concerns, southeast Urbana is being examined as part of a Crime Prevention Through Environmental Design (CPTED) study being initiated by City staff. Although the study is still ongoing, recommendations could include an overlay zoning district that would stipulate improved lighting in certain areas, design modifications to certain buildings, and other changes to improve safety and the sense of security in that part of the City.

How were these needs determined?

The basis for determining community development needs is a function of the following:

- Perceived and documented need in the community.
- Community input.
- Available funding.
- Special circumstances that provide for strategic opportunities.
- Relationship to the City's community development goals and 2005 Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing market in the Consortium is defined by several key characteristics and trends. A majority of the housing units are owner-occupied. However, rental units make up almost 50% of the market. Many of these rental units are dedicated to students, particularly those who attend the University of Illinois and Parkland Community College. The remainder is often rented by low-to-moderate income householders (which, more than often, are low-to-moderate income families).

Many of the low-to-moderate income householders/families in the Consortium face difficulties when it comes to obtaining affordable housing, as the median home value and median contract rent in the Consortium have both increased rapidly as compared to increases in the Consortium's median family income. Furthermore, with much development focus being placed on communities' downtown areas and the Campustown neighborhood centering on the University of Illinois, many low-to-moderate income householders (particularly renters) are being pushed to the periphery. As the Consortium has a significantly high poverty rate already, many in the community face difficulties being able to afford rents, and home ownership is out of the grasp for numerous individuals, particular members of younger generations. Indeed, if individuals are not able to attain the high levels of education provided by either Parkland Community College or the University of Illinois, they may not be able to maintain long-term employment in the growing industries found within the Consortium (which includes the business and management sectors), further destabilizing the housing market. The housing market is also beset by the fact that the rental units in the Consortium contain a disproportionately high number of substandard conditions as compared to owner-occupied units.

A large number of public housing units are offered in the cities of Champaign and Urbana, and Section Eight Vouchers are also offered- both overseen by the Housing Authority of Champaign County. However, high demand has left many of the public housing structures inaccessible, and often times, the wait list for the Section Eight Vouchers is closed. The concentration of the public housing units in Champaign and Urbana, the low vacancy rates of the public housing complexes, and the continued closure of this list all limit access to affordable housing.

There has been some redevelopment of mixed-income communities and public housing structures within the Consortium, but these redeveloped complexes often carry higher rents due to the presence of amenities, making them unaffordable for many. Furthermore, the expansion of both these public housing complexes and mixed-income communities faces opposition from community members, as they fear that their expansion will contribute to falling property values.

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

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

When analyzing the condition of the housing market in the Consortium, it is key to examine the types of residential properties present, as well as the sizes of these different residential units. Overall, it has been determined that there is not a sufficient supply of housing for low-to-median income households, and in particular, these families face obstacles when seeking to achieve homeownership. There is a supply of Section Eight Vouchers and Public Housing units overseen by the Housing Authority of Champaign County. However, lack of expansion in this area minimizes the amount of subsidized housing options available within the community (further reducing affordability).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	44,279	55%
1-unit, attached structure	4,035	5%
2-4 units	5,547	7%
5-19 units	14,106	17%
20 or more units	9,185	11%
Mobile Home, boat, RV, van, etc	3,540	4%
Total	80,692	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	34	0%	1,571	5%
1 bedroom	411	1%	8,946	27%
2 bedrooms	6,685	17%	12,531	38%
3 or more bedrooms	33,301	82%	10,239	31%
Total	40,431	100%	33,287	101%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

As of January of 2015, there were 422 households in Urbana utilizing Section Eight Vouchers. These residents were disbursed throughout the city. Meanwhile, throughout all of the Consortium, there were 1,722 tenant-based vouchers available, although the waitlist for this program has recently been closed off.

Currently, the Housing Authority of Champaign County (HACC) owns 354 units of public housing. Most are elderly housing consisting of 212 high rise units (Steer Place and Washington Square), 36 garden style units (Columbia Place and Youman Place) and 6 low rise units (Hayes Homes). The Housing Authority houses its mixed population residents ages 18-54 in an additional high rise building (Skelton Place) consisting of 84 units. The only public housing family units in the Housing Authority's portfolio are 16 five-bedroom houses (Scattered Sites).

According to the Champaign County Housing Authority, there are requirements for applicants for the public housing units in regards to their annual income and the number of individuals in their families. For families of just one, the annual income requirement is \$36,500, for families of two it is \$41,700, for families of three it is \$46,950, for families for four it is \$52,150, for families of five it is \$56,300, for families of six it is \$60,500, for families of seven it is \$64,650, and for families of eight it is \$68,850. None of the apartments are furnished, although they include a stove and a refrigerator. For most facilities, rent includes water, electricity, and gas. It does not include cable, satellite, or telephone service.

Section 8 units must meet HUD standards. Private parties have come into agreements with the Champaign County Housing Authority to redevelop mixed-income affordable rental housing, as well as to build new complexes, throughout the Consortium. Such projects include the pending redevelopment of Aspen Court Homes and the Urbana Townhomes (both in Urbana), the Douglas Square Apartments (recently opened in Champaign), Hamilton on the Park (opened in Urbana in 2013, and which replaced the Dunbar Court homes), the Crystal View Townhomes (opened in Urbana in 2010), and others. The redevelopment proposal for Urbana Townhomes and Aspen Court Homes is still being developed. The redeveloped Crystal View Apartments offer two through four-bedroom apartments, as well as a community center. The redeveloped Douglas Square Homes offer one through four-bedroom apartments, and a similar community center. The Hamilton on the Park complex consists of six buildings that have 36 units ranging from two to four bedroom units. The Champaign County Housing Authority has also agreed to a redevelopment of the former Joann Dorsey homes in Champaign, to be overseen by the Benoit Group.

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

Due to limited supply, the Section 8 Application list has been closed off for some time. No loss of affordable housing is anticipated as a direct result of federally-funded redevelopment projects.

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

The high number of rental units in the Consortium illustrate that a large number of residents in its area of jurisdiction, who may be students at the University of Illinois or Parkland Community College, are a part of a more transient population that typically has a lower median income (and who might not be able to afford a home, as the 2011 median value of a home in Champaign County was \$147,800, while the median household income was \$44,462). More transient individuals also may plan to live in the Consortium for only a few years, further explaining why they may seek to rent. The number of single-bedroom through three-bedroom plus units that are rented within the Consortium is fairly consistent (each making up roughly 30% of all rental units), which illustrates that renters are willing to seek out roommates, as well as a number of families that rent. Of the 78,900 households in Champaign County as of 2011, 42,411 had moved in after 2005 (54.6% of the population). An additional 13,127 householders moved in after 2000, which represents 16.6% of householders. Of the 35,838 renter occupied housing units in Champaign County in 2011, 29,813 had moved in after 2005, while out of the 43,062 owner-occupied households, 12,598 were moved into after 2005, 9,558 were moved in between 2000 and 2004, and 9,996 moved in between 1990 and 1999.

The large gap between Champaign County's median household income and median housing value was significant, illustrating that individuals may not be able to purchase a "starter home." Moreover, only 1% of one-bedroom units were owner occupied, and 17% of two-bedroom units. This further highlights the obstacle that low-income individuals might face when seeking out a home to purchase. The rental vacancy housing rate in 2011 in the county was 6.9%, compared to the homeowner vacancy rate of 2.7%, suggesting that demand for rental units may not be as high as the demographics suggest, or that some rental units may be considered undesirable. For example, building code violations with several apartment complexes in southeast Urbana resulted in condemnations in 2013.

A single-unit attached structure is likely cheaper to purchase than a single-unit detached structure. Such units may be attractive for the age bracket of 20 to 34 years, which makes up 31.91% of the County's 2011 population. However, single-unit attached structures only make up 5% of the units in the Consortium, while single-unit detached structures make up 55% of the units.

As of 2011, in Champaign County, there were 78,900 households. 42,807 were family households (54.3%), 21,307 had children under 18 (27%), and 14,175 households had individuals 65 and over (18%). This means that 55% of households in Urbana have populations between 18 and 65 years.

Describe the need for specific types of housing:

There is a low percentage of one and two-bedroom homes that are owned (instead of rented), at 1% and 17% respectively. This trend may highlight obstructions individuals face when attempting to purchase “starter” homes within the Consortium. Moreover, since the median value of one homes in the county is \$147,800, while the median income for the age 25 to 44 is only \$48,249, younger residents in Urbana may not be able to afford market-rate homes. Fortunately, there are a roughly an even number of renters leasing one, two, and three bedroom apartments (around 30% each). There is also a very low number of rental and owned residential units that have no bedrooms (5%). However, there is little demand within the Consortium for studio/efficiency apartments.

Meanwhile, there is a low count of attached, single unit residential structures (5%) and residential structures with two to four units (7%). The type of housing with the lowest provisions are mobile homes, boats, RVs and vans (at 4%). These types of units typically carry lower sales or rental costs, and may prove more affordable options to younger groups. Indeed, of the 39,710 individuals who had an income below the poverty rate in 2011, 19,729 were aged 18 to 24 years, illustrating the high amount of poverty that is present among Champaign County’s younger population groups.

Discussion

There are a large number of public housing units, as well as rental units that utilize Section Eight Vouchers, in the Consortium. Most of these units are concentrated in Champaign and Urbana, which are the highest population centers in the Consortium. Despite this large capacity, there remains limited space amongst the public housing complexes, while the Housing Authority of Champaign County rarely opens the wait list for Section Eight Vouchers. Meanwhile, there is a significant gap emerging between the median income/economics status of residents and the home values, both within Champaign County and the Consortium. There are plans to expand the public housing offerings in the community, as well as the number of units that can be utilized with Section Eight Vouchers. These expansions are organized by agreements between the Housing Authority and private parties. They often take several years to be designed and built, and are typically the subject of controversy. Meanwhile, the number of renters in the Consortium continues to grow, and home ownership becomes increasingly more difficult to achieve, particularly for younger residents. Indeed, a family must make a large part of the Consortium’s median family income in order to be able to comfortably own or rent a home that meets their needs. Such a conundrum contributes to growing homelessness/temporary homelessness. This problem is compounded by the growing poverty rate within the Consortium (both amongst the student population and the non-student population). Any major modification to the housing market must emphasize the expansion of those types of housing units that are more affordable, including attached housing units and mobile homes (types of homes that are undersupplied within the community). Moreover, any expansion of social services should focus on coordinating the many housing services provided within the

Consortium to best assist low-to-moderate income renters and the homeless (particularly through the expansion of the housing supply), as well as empowering groups to be able to realize home ownership.

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

Introduction

The unaffordability of housing is a serious obstacle towards financial security for families and householders residing within the Consortium. When householders are near, or make, the median family income of the Consortium, then many, if not all residential units (both renter-occupied and owner-occupied) are affordable. However, as householders make less than the median family income, the types of housing units that are affordable (particularly owner-occupied units) dramatically shrinks. There are a large number of individuals that pay very low rent within the community. However, these individuals are typically students, while families are likely to pay at or above the fair market rent within the Consortium.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	8,665	26.0%
\$500-999	19,213	57.7%
\$1,000-1,499	3,513	10.6%
\$1,500-1,999	1,290	3.9%
\$2,000 or more	606	1.8%
Total	33,287	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,670	No Data
50% HAMFI	9,507	2,667
80% HAMFI	23,555	9,221
100% HAMFI	No Data	13,450
Total	34,732	25,338

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	514	645	785	1,012	1,363
High HOME Rent	565	708	862	1,111	1,289
Low HOME Rent	565	670	803	928	1,036

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Between 2000 and 2011, there has been a 64.07% increase in the median home value in Champaign County (to \$147,800). Between 2000 and 2011, there was a 53.66% increase in the county's median contract rent (to \$766). These dramatic increases can limit the affordability of housing, particularly for those in lower-income brackets. Meanwhile, between 2000 and 2011, the poverty rate in Champaign County (21.8% of all individuals and 10.2% of all families), the median household income is \$44,462, and the median family income was \$67,458. The gaps between the median family, household, family incomes, and median house value within the County are significant, creating concern that the county is becoming more unaffordable.

The vast majority of housing units in the Consortium (57.7%) pay a rent between \$500 through \$999, while the second biggest bracket is those who pay less than \$500 (26%). The third biggest bracket is those who pay \$1,000-\$1,449 (10.9%), followed by those who pay \$1,500-\$1,999 (3.9%), and finally, those pay above \$2,000 (1.8%). Individuals that likely pay less than \$999 are students, those who may have not attained a college education, the underemployed, or those that are just starting out on their careers. Furthermore, as noted in Section MA-10, rental residents in the Consortium are roughly evenly disbursed between one, two, and three plus bedroom units. The rent bracket of \$500 to \$999 is considered a fair market rent for an efficiency apartment through two-bedroom apartments, although it is under the fair market rent for three and four-bedroom apartments. Meanwhile, this same rent bracket is also considered a high HOME rent for efficiency through two-bedroom apartments, while it is under what is considered a high HOME rent for three and four-bedroom apartments. However, the \$500 to \$999 monthly rent bracket is considered a low HOME rent for efficiency apartments through three-bedroom apartments, while it is under what is considered a low HOME rent for four-bedroom apartments. Interestingly, high HOME low HOME rent are the same for efficiency apartments, although these rents are higher than the determined fair market rents for efficiency apartments.

The majority of rental housing units that are considered affordable are those that are rented to households at 80% of the Consortium's median family income. Meanwhile, the majority of owned units

that are considered affordable are those units owned by individuals who make 100% of the Consortium's median family income. The least number of rental units that are considered affordable are those rented by individuals that make 30% of the Consortium's median family income, while the least number of owned units that are considered affordable are those owned by individuals who make 50% of the Consortium's median family income.

Clearly, the information above illustrates that there is an ample amount of affordable rental units for those that make most of the median family income in the Consortium (indeed, more than 10,000 units were considered affordable to those that made 50% of the median family income). However, there are very few units for sale that are considered affordable to those making 50% or below the Consortium's median family income. There are few rental units available for those households at 80% of the Consortium's median family income. The difficulty that some renters and homeowners face in finding affordable housing can create serious impediments for a family's financial security, which leads to other negative impacts in areas such as food security. The increase in unaffordable housing can potentially result in an increase in homelessness or temporary homelessness.

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

As rents and home values continue to increase, albeit slowly, then less units will be affordable to low-income renters. Moreover, options for home ownership will quickly shrink for those that do not make 100% of the median family income within the Consortium. As new luxury apartment buildings are delivered in the campus town area of Champaign, we will see higher average contract rents asked for within the Consortium. Furthermore, as public housing facilities are redeveloped, the units that will replace them may ask for higher contract rents, although this is variable. However, some two-to-three bedrooms may become more affordable in neighborhoods seeing their poverty rates increase, as well as those neighborhoods within the Consortium that are experiencing a population loss. This may be particularly relevant in southeast Urbana, an area that lost 72 individuals between 2000 and 2013, its poverty rate increase from the teens to nearly 30%, and which also saw the number of rental units increase by 25 (Block Group 2 of Census Tract 57.0). Fortunately, the pending redevelopment projects of Aspen Court and the Urbana Townhomes, as well as the affordable housing project currently being built Cobblefield Drive in Champaign, may expand the number of subsidized units available in the Consortium.

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

The median contract rent of Champaign County in 2011 was \$766. This is higher than the fair market rents, low HOME rents, and high HOME rents for efficiency and one-bedroom apartments within the Consortium. The fair market, low HOME rents, and high HOME rents for those apartments that have two-bedrooms or more are higher than the median contract rent for the county in 2011. Consequently, small affordable housing units may become more and more out of reach for the lowest income renters in the Consortium in the coming years- even more so than today. Interestingly, the fair market rents, low HOME rents, and high HOME rents are higher than the median area rent (as of 2011), suggesting that these larger units are still somewhat affordable to those seeking them out. Consequently, future affordable housing strategies may have to focus on producing units for younger individuals that may be living by themselves, and thus only benefiting from one income. Consideration should be given to creating lower-than published rent schedules if the market is favorable and the development's cash flow can sustain lower prices.

Discussion

There is clearly a lack of affordable housing options for those that make typically less than 80% of the Consortium's median family income. This disparity is particularly present amongst renters. This disparity becomes worse as the median housing value and median contract rent within the Consortium and Champaign County continue to increase. There are a large number of renters within the Consortium that pay a relatively low rent as compared to the fair market and HOME rent values. However, many of these individuals are students, and the higher rents for units that can accommodate families may be difficult for many low-to-moderate income families to afford. The difficulties that individuals may face when seeking to purchase a home in the Consortium can lead to individuals leaving the region for more affordable communities. Furthermore, the serious limit in the number of public housing units and Section Eight vouchers available further pushes individuals to leave, minimizing the Consortium's economic and racial diversity (as well as supply of employment). Continuingly rising rents in those neighborhoods bordering the University of Illinois will further expand the issues of housing affordability within the community and may push out many renters to the periphery of the Consortium. Development in those areas near the University of Illinois contributes to the gentrification of low-to-moderate income communities and may severely transform the demographics of the "North End" of Champaign-Urbana area in the coming decades.

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

Introduction

Analyzing the physical condition of housing is key to assessing the current status of the Consortium's housing market. Although both a majority of renter-occupied and owner-occupied housing units were built prior to 1979, a dominant majority of those residential units with two or three substandard conditions are renter-occupied units. Consequently, there is a need amongst landlords for greater attention to substandard conditions, in order to maintain property values and to better ensure safer residential environments. In promoting safe residential environments, an accelerated approach must be taken towards reducing the threat of exposure to lead, particularly amongst children aged six and younger.

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

Substandard conditions are defined as the following: residential units lacking full plumbing facilities, units lacking full kitchen facilities, overcrowded facilities (more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms), and units that present a significant cost burden (more than 30% of household income).

Substandard conditions that are suitable for rehabilitation are those properties that can be brought up to local code standards with no greater than a \$25,000 investment. Homes with repair needs greater than this will not qualify for assistance and will likely continue to deteriorate and result in blight conditions. These properties can only be identified on a case-by-case basis; as such, data is not available through the American Community Survey provided by the U.S. Census Bureau. Any data presented is derived from the City's list of problem properties, which have been identified by the Building Safety Division of the Community Development Services Department.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,846	19%	18,141	55%
With two selected Conditions	155	0%	510	2%
With three selected Conditions	0	0%	3	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	32,430	80%	14,633	44%
Total	40,431	99%	33,287	101%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,496	16%	5,867	18%
1980-1999	10,435	26%	8,655	26%
1950-1979	15,938	39%	12,932	39%
Before 1950	7,562	19%	5,833	18%
Total	40,431	100%	33,287	101%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	23,500	58%	18,765	56%
Housing Units build before 1980 with children present	3,335	8%	1,452	4%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

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

80% of the 40,431 housing units in the Consortium that were owned had no substandard conditions. 19% had one substandard condition, and less than 1% had two substandard conditions. Of the 33,287 rental units in the consortium, 44% had no substandard conditions, 55% had one substandard condition, 2% had two substandard conditions, and less than 1% had three substandard conditions. Of the owned and rented units, none had four substandard conditions. However, clearly, there were a greater number of substandard conditions found amongst rental units than the owned residential units. This is not a significant surprise, as the City of Urbana, in 2010, introduced a program enabling the foreclosure of properties with liens (due to the presence of substandard conditions), and a

rental registration ordinance in 2006, both in part to respond to the growing number of substandard conditions found amongst rental units in that city. Substandard conditions could consist of the following: a lack of complete plumbing facilities, a lack of complete kitchen facilities, a unit that has more than one person per room, and the cost burden of the housing unit is greater than 30% of income (four total substandard conditions).

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

If a housing unit has lead-based paint is dependent on if the unit was built before 1980. According to the data provided by HUD, 58% of the extremely-low to moderate-income units in the Consortium were built before 1980. This large number is not a surprise, as many of the recently built housing units in the Consortium ask for some of the highest contract rents and sales prices in the Consortium. Of these pre-1980, low-to-moderate income housing units, 14.19% have children (3,355 units). These children, as well as their parents, face daily risks due to the fact that lead was likely utilized in the construction of the housing units. Fortunately, many of the new low and mixed-income housing complexes being developed follow standard/required construction standards that minimize the risk of lead exposure.

Discussion

There is a much higher prevalence of substandard housing units amongst rental properties than owner-occupied units within the Consortium. Interestingly, however, there is not much variation in the proportion/the number of each type of housing unit that was constructed in each decade since 1950. This finding suggests that there is little control/regulation over the maintenance of the rental properties within the Consortium. Such substandard conditions create threats for residents (particularly small children). Indeed, the prevalence of these conditions can lead to buildings being shut down and tenants being relocated, which is highly disruptive to their lives. The cities within the Consortium have enjoyed some success through the enforcement of rental inspection/regulation programs, but a stronger layer of review is needed to ensure that the amount of substandard housing conditions does not grow. Meanwhile, there are many low-income housing units in the Consortium that likely were built/painted with lead-based material, and which have children. The accelerated renovation of these housing units, and inspections in regards to lead hazards, will help alleviate this problem.

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

Introduction

The Housing Authority of Champaign County is dedicated to providing a variety of housing options to low-to-moderate income families. These include units that rely on Housing Choice Vouchers, as well as traditional public housing units. Many of the mixed-income communities that utilize Housing Choice Vouchers, as well as public housing units, have undergone renovations (or will soon undergo renovations, pending project approval). However, the residential capacity of both types of units have not been necessarily expanded, limiting the supply of public housing within the Consortium. Furthermore, the public housing facilities are concentrated within the cities of Champaign and Urbana, communities that may be inconveniently located for some low-to-moderate income households in the outlying area of the Consortium.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	12	451	1,722	0	1,722	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

1,722 Housing Choice Vouchers are utilized within the Consortium. As of January 2015, there were 422 households in Urbana utilizing Housing Choice Vouchers. These residents were disbursed throughout the city.

Currently, the Housing Authority of Champaign County owns 354 units of public housing. Most are elderly housing consisting of 212 high rise units (Steer Place and Washington Square), 36 garden style units (Columbia Place and Youman Place) and 6 low rise units (Hayes Homes). The Housing Authority houses its mixed population residents ages 18-54 in an additional high rise building (Skelton Place) consisting of 84 units. The only public housing family units in the Housing Authority's portfolio are 16 five-bedroom houses (scattered Sites).

Public housing units currently under construction include the 160 units that are being built on Cobblefield Drive in Champaign. The redevelopment of this site, as well as of the nearby Urbana Townhomes/Aspen Court site, will provide additional units in the near future. Private parties have come into agreements with the Champaign County Housing Authority to redevelop mixed-income affordable rental housing, as well as to build new complexes, throughout the Consortium. Such projects include the pending redevelopment of Aspen Court Homes and the Urbana Townhomes, the redevelopment of the Joann Dorsey Homes (in Champaign), and the following completed projects: the Douglas Square Apartments (recently opened in Champaign), Hamilton on the Park (opened in Urbana in 2013, and which replaced the Dunbar Court homes), the Crystal View Townhomes (opened in Urbana in 2010), among others. The redeveloped Crystal View Townhomes offer two through four-bedroom apartments, as well as a community center. The redeveloped Douglas Square Homes offer one through four-bedroom apartments, and a similar community center. The Hamilton on the Park complex consists of six buildings that have 36 units ranging from two to four bedroom units.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

The Aspen Court Apartments in Urbana have many substandard conditions and are the subject of a proposed redevelopment project. Similarly, the substandard Urbana Townhomes has recently been demolished and are also the subject of a redevelopment project.

A recently completed Physical Conditions Assessment (PCA) shows that the stock of public housing units owned/operated by the Housing Authority of Champaign County is currently in generally good condition. The PCA is a requirement of the RAD conversion process. The PCA maps out physical condition of our units and the associated expenses for improvement over a twenty year period which will assist the Housing Authority with the planning process. The PCA stresses energy efficiency, green building practices and accessibility.

The majority of public housing units are located in three high rise buildings, all of which have had recent weatherization and infrastructure improvements. Two of the three buildings have had new kitchens installed. Currently scheduled projects are a new central boiler system for the Steer Place, a new membrane roof for Washington Square and ventilation and make-up air upgrades for all three high rise buildings.

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

Many recent redevelopments of mixed-income communities, as well as newly constructed mixed-income communities, offer numerous community amenities including: community centers, fitness centers, lounges, and more. These amenities are found at Hamilton on the Park, the Crystal View Townhomes, and Douglas Square Homes.

As described earlier, the Housing Authority of Champaign County is in the process of converting all of its public housing units to the Rental Assistance Demonstration (RAD) Program. Through RAD, all of the Housing Authority's public housing will convert to a Project Based Voucher subsidy, a funding source that is more stable and will provide a higher level of funding than the current public housing program does. RAD funding will allow the Housing Authority to better plan for improvements and to obtain conventional financing to rehabilitate or reposition its public housing assets.

Discussion:

By converting all units to the Rental Assistance Demonstration Program (RAD) and switching over to project-based voucher subsidies, funding will be stabilized for improvements. Through this financial stabilization, renovations can be continued to existing units, and in the future, funding may be available for the expansion of housing assets. This would reduce the current level of strain placed on the Housing Authority. Indeed, the 20 year plan utilized by the RAD can provide ample time for significant expansion. Furthermore, the renovation of current housing structures, and particularly units utilizing Section Eight Vouchers, should be implemented while keeping in mind the long-term goal of expanding capacity. This will preserve affordability while increasing the number of amenities present in these communities/improving the condition of these communities).

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

Introduction

Throughout the Consortium, as well as Champaign County, there is a significant provision of services and facilities oriented towards the homeless. Services range from counseling, such as the development of life skills and financial counseling, to direct support, such as the provision of housing and food. These services are offered by a wide range of groups, including public agencies, private parties, and organizations that have been formed through the merger of the private and public sectors. Collaboration between these organizations is key to providing the homeless residents of both the Consortium and Champaign County efficient, affordable, and comprehensive services to ensure physical health, as well as financial and personal security.

Facilities Targeted to Homeless Persons

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

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments:

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

Community Elements, formerly known as the Champaign County Mental Health Center, provides services to the homeless and those confronting mental health issues. This includes supportive housing, group homes, and services to those in private residences. Services may include lifestyle advice, mental health assessments, treatment plans, logistics and transportation support, housing support, and more. Services are also provided to homeless clients, and all clients are assigned caseworkers. Community Elements also provides assistance for runaway and homeless youth, called the Runaway and Homeless Youth Program. In this program, housing, as well as services in the areas of job training, continuing educational, and social skill developments are provided. The Champaign-Urbana Public Health Board also provides assistance to homeless individuals in terms of physical health analyses and the provision of related resources, mental health assessments, life-style mentoring, etc. The Respite Center is overseen by the Champaign County Mental Health Center/Community Elements, and it provides temporary housing for adult men and women. These organizations also work with local hospitals and medical providers, such as Christie Clinic, Carle Hospital, and Presence Hospital to provide services to the homeless.

The Courage Connection, based in Champaign, provides temporary shelter for women and children, as well as supportive services to ensure clients become more self-reliant in both the realms of housing and employment. The Low Income Home Energy Assistance Program provides homeless and low-income students with career mentoring. The Champaign-Ford Attendance Improvement/Education for Homeless Youth Program works with homeless and low income students to minimize issues of absenteeism.

The Avicenna Community Health Center provides free healthcare to homeless and low-income individuals, while Carle Community Care, based at Carle Hospital, provides low-income and homeless individuals with extensive health insurance coverage.

The University of Illinois's Counseling Center provides counseling mental health counseling services to students at the University of Illinois, including homeless students, and also refers students to private practices. Likewise, the McKinley Center at the University of Illinois provides health coverage to students.

The Pavilion Behavioral Health System in Champaign provides residential treatment in the areas of mental health, addiction recovery, and more. Homeless individuals can receive services if health insurance coverage provided.

The City of Champaign has its own consolidated plan to provide social services. Specific services, including maintenance assistance and affordable housing provisions, are overseen by the city's Neighborhood Services Division.

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

- **Food Surplus Program- Urbana-Champaign:** distributes food from providers to shelters/food kitchens.
- **Daily Bread Soup Kitchen- Champaign:** provides food on a daily basis.
- **City of Urbana Transitional Housing Program:** provides housing for up to two years to families that have been homeless, assists them in becoming self-sufficient. Housing units are located at scattered sites.
- **Courage Connection- Champaign:** Provides housing for homeless women and their children, as well as financial and self-dependence counseling.
- **Community Element's TIMES Center- Champaign:** provides nightly housing to men over 18 years in age, as well as a soup kitchen that serves three meals a day. Focuses on making these men self-reliant.
- **Salvation Army/Stepping Stone- Champaign:** provides nightly housing for homeless men and two meals a day. Emphasizes Life Style Change Action Plans.
- **Habitat for Humanity- Champaign:** focuses on developing housing for low-income and homeless individuals.
- **Homestead Corporation- Champaign-Urbana:** Small/studio apartments are provided to single individuals who have referrals from social service agencies confirming homelessness.
- **Christian Resource Center- Champaign:** collaborates with landlords to house homeless individuals and families.
- **Cunningham Township General Assistance- Urbana:** General (non-emergency) aid provided to those low-income individuals who are not eligible for state/federal programs such as TANF or SSI. Residents must reside in Urbana.
- **Grants Management at City of Urbana:** grants and low-interest loans provided for housing rehabilitation, and to make housing accessible to the disabled. Applicants must reside in Urbana.
- **United Way- Champaign County:** has launched a pilot shelter for homeless shelters, focuses on their needs and obtaining permanent public housing in a stable environment.
- **Community Element's Roundhouse- Champaign:** a part of the Runaway and Homeless Youth Program, provides temporary housing for those aged 11-17, also provides educational advocacy and life skill training.
- **Champaign County Housing Authority:** provides for Section 8 Vouchers and public housing units in Champaign County.
- **Illinois Department of Veteran Affairs- Champaign County:** provides grants to veterans, including homeless veterans. Grants address PTSD, homelessness, health insurance costs, long-term care, employment, disability benefits, etc.

- **The Pavilion Behavioral Health System- Champaign:** provides treatment in the areas of psychiatric health and addiction treatment, if homeless/low-income patients have insurance coverage.
- **Community Element's Respite Center- Champaign:** residential treatment center aimed at stabilizing clients who are in a crisis.
- **No Limits- Champaign County Regional Planning Commission:** provides low-income clients with case managers to strive towards self-sufficiency and to achieve life goals as established with case managers.
- **Prairie Center Residential Treatment- Champaign:** provides residential treatment to individuals recovering from drug addictions.
- **Safe House- Urbana:** provides residential treatment for those recovering from drug addictions.
- **Crisis Nursery:** provides emergency care for children and support services and resources for families
- **Restoration Urban Ministries:** provides transitional housing
- **Jesus is the Way Prison Ministry:** provides temporary housing

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

Introduction

From both the private and public sector, and more often than not, as a result of a hybrid of the two, there are many special needs facilities and services provided within the Consortium. Special needs groups include the elderly, those with HIV, those with mental or other physical health issues, those recovering from drug/alcohol addictions, and more. The majority of these services are overseen by Community Elements (formerly known as the Champaign County Mental Health Center), which is a private entity. Services from the public sector include those offered by Champaign County, the state (particularly the Illinois Department of Veteran Affairs), the Champaign County Housing Authority, and the Cities of Urbana and Champaign. Private services include those provided by various faith-based groups, the Salvation Army, and Habitat for Humanity.

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

As of 2011, 9.9% of Champaign County's population was above the age of 64, and as of 2013, a 8.5% of its population was disabled, and roughly 1% was institutionalized. The rate of individuals within the county with HIV was estimated to be 177 persons per 100,000 as of 2013. These individuals, along with individuals recovering from drug addictions, residents in public housing, and others all require a consistent level of care and productive counseling. Specifically, the elderly and those recovering from mental health issues, physical health issues, and drug/alcohol addictions, may require the strongest levels of supportive housing, as they often require day-to-day assistance. Meanwhile, those residing in public housing units may require housing and employment counseling, and assistance in the realms of child care and home maintenance. Individuals with HIV may require enhanced accessibility to medical facilities and a supportive community that does not marginalize them. The need for a welcoming community is also prevalent amongst those recovering from mental health issues, as well as those recovering from drug/alcohol addictions. Indeed, these are often the most discriminated-against groups within a community, and supporting them, as well as other special needs communities, will better prepare them to be self-sustainable and to be able to maintain long-term employment.

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

Community Elements provides a variety of housing options for those returning from mental health institutions. They provide housing at two apartment complexes in Urbana, as well as at an apartment

complex in Rantoul. They also provide transitional group home services for persons with mental illness via three group homes in Champaign, emergency shelter and transitional housing for homeless youth, behavioral health stabilization services at the Respite Center, transitional housing at the TIMES center (for single men). Many clients are also serviced by Community Elements representatives at their private residences. The Cunningham Children's home provides supporting housing for youth involved with the child welfare system. Supportive housing for those returning from mental and physical health institutions is also provided via the Salvation Army Stepping Stone Center (which provides a shelter), Habitat for Humanity (which provides access to renovated/new housing units), No Limits (which provides housing counseling), the Champaign County Housing Authority (which provides Housing Choice Vouchers and Public Housing Units), Champaign County's Tenant Based Rental Assistance Program (which provides rental assistance), the Homestead Corporation of Champaign-Urbana (which provides supportive housing), Univerd Way)provides supportive housing), the Christian Resource Center (provides supportive housing and housing counseling), the City of Urbana Grants and Transitional Housing Programs (which provides financial assistance for housing repairs and rent), and the Courage Connection (which provides temporary housing for women and children).

The Department of Veteran Affairs provides grants for veterans to obtain supportive housing, particularly those recovering from physical and mental health issues. Urbana's PACE, the Center for Independent Living, provides housing assistance, employment training, and life skill development to the disabled, particularly to the deaf and handicapped. The Calre Hospital Addiction Center, the Prairie Health Center, and Safe Housing in Urbana also provide assistance for those recovering from drug addictions. The Champaign County Nursing Home, located in Urbana, provides supportive housing for the elderly. Specific services include: rehabilitation, memory care, long-term care, and adult day care.

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

The Urbana HOME Consortium will undertake several initiatives aimed at serving non-homeless special needs populations. The Consortium supports several Tenant Based Rental Assistance programs that assist households at risk of homelessness. One of these TBRA programs is operated by Community Elements, an agency which serves persons with mental health needs. Another program is operated by Courage Connection, which serves victims of domestic violence. Champaign County Regional Planning Commission has allocated its HOME funding allocation for Fiscal Year 2015-2016 towards continuing its TBRA program called No Limits.

The City of Urbana has allocated a portion of its Community Development Block Grant funding towards continuing an Access Grant program, which provides grant funding to homeowners and renters in need of modifications for the purpose of improving unit accessibility. The City also plans to continue the Repair Service program, which provides for a small maintenance repairs to owner occupied dwellings.

This allows seniors and persons with disabilities the resources to sustain independent living arrangements.

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

The Urbana HOME Consortium will undertake several initiatives aimed at serving non-homeless special needs populations. The Consortium supports several Tenant Based Rental Assistance programs that assist households at risk of homelessness. One of these TBRA programs is operated by Community Elements, an agency which serves persons with mental health needs. Another program is operated by Courage Connection, which serves victims of domestic violence. Champaign County Regional Planning Commission has allocated its HOME funding allocation for Fiscal Year 2015-2016 towards continuing its TBRA program called No Limits.

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

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

Public housing policies can actually have a negative impact on affordable housing and residential development. Many of the apartments located within the Consortium are owned by the same owners. In order to make up from any profit loss a landlord may experience by offering a low-rent property (particularly to tenants with Housing Choice Vouchers), the same landlord may increase rents at other properties throughout Urbana. Furthermore, the closing of public housing units to those who do not meet certain low-income requirements limits housing affordability for the broader population.

The redevelopment of public housing units and mixed-income communities within the Consortium can result in higher contract rents, which raises housing costs for low-to-moderate income individuals and families. Many of these higher rents may be explained by the presence of amenities in these redeveloped complexes/communities, such as community centers. Such amenities are convenient to tenants, but they may limit the number of individuals that are able to afford. Additional rental subsidy is often needed from alternative sources to make tax credit projects affordable to prospective tenants.

Regarding land-use policy, zoning regulations in communities can concentrate multi-housing complexes in the same neighborhood. In tandem with increases in the use of Housing Choice Vouchers, this type of Euclidian zoning practice typically results in the concentration of poverty within a neighborhood, which deters future residential development and business growth. Meanwhile, restrictive historic district and land-use policies will limit the number of multi-family complexes that can be built throughout community, increasing rents for existing multi-family units (as a lower supply of rental units often results in higher rents). These restrictive policies are typically the results of residents demanding the preservation of economic and demographic stability within their own neighborhoods.

Historically, design guidelines for public housing units rendered minimalist complexes that were not in keeping with the design elements of the neighborhood. Recent public housing developments, however, have taken into account the aesthetics of the community and surrounding neighborhoods. The Crystal View Townhomes redevelopment, which was constructed during the FY 2010-2014 Consolidated Plan period, was successful in creating a sense of place.

Public policies that emphasize auto-oriented commercial and residential developments, and which further concentrate commercial activities in only particular neighborhoods of a community, can limit the housing options available to low-to-moderate income households that may have only one, or no, automobile. Compounded with the fact that many communities in the Consortium do not offer public transportation, with the exception of Champaign-Urbana, accessibility is seriously limited for low-to-moderate income families, further diminishing their choices of affordable housing to only those areas near commercial districts, or those areas with strong pedestrian infrastructure.

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

Introduction

As In recent years, the Consortium has seen economic growth take place in both the central downtown areas of its communities, as well as on the periphery of these communities. One of the greatest employment sectors in Urbana's economy is education (explained by the presence of the University of Illinois), which one of the strongest occupation sectors is management, business, and financial services. As businesses seek to expand in Urbana, they will have to develop incentives to motivate graduates of both the University of Illinois, as well as of Parkland Community College, to remain in the community. These incentives may take the form of business counseling provisions, improved transportation infrastructure, and the development of business associations aimed enhancing the vitality of neighborhoods. Urbana enjoys a high number of educated residents, but this high attainment must be funneled towards expanding employment opportunities, particularly for those who do not have a college education, in order to ensure the long-term economic sustainability of the community.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	21	3	0	0	0
Arts, Entertainment, Accommodations	1,305	1,598	17	11	-6
Construction	257	739	3	5	2
Education and Health Care Services	1,673	7,154	22	51	29
Finance, Insurance, and Real Estate	521	385	7	3	-4
Information	282	31	4	0	-4
Manufacturing	720	1,298	9	9	0
Other Services	366	480	5	3	-2
Professional, Scientific, Management Services	644	473	8	3	-5
Public Administration	0	0	0	0	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Retail Trade	1,291	1,406	17	10	-7
Transportation and Warehousing	277	225	4	2	-2
Wholesale Trade	410	241	5	2	-3
Total	7,767	14,033	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	21,322
Civilian Employed Population 16 years and over	19,450
Unemployment Rate	8.78
Unemployment Rate for Ages 16-24	22.83
Unemployment Rate for Ages 25-65	3.97

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	6,170
Farming, fisheries and forestry occupations	764
Service	1,823
Sales and office	3,983
Construction, extraction, maintenance and repair	590
Production, transportation and material moving	628

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,852	90%
30-59 Minutes	1,281	7%
60 or More Minutes	444	3%
Total	17,577	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	437	19	424
High school graduate (includes equivalency)	1,197	196	472
Some college or Associate's degree	2,447	190	903
Bachelor's degree or higher	7,405	219	1,801

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	18	53	142	244
9th to 12th grade, no diploma	472	145	150	372	198
High school graduate, GED, or alternative	2,059	398	561	906	1,026
Some college, no degree	11,230	1,178	382	1,046	575
Associate's degree	161	267	149	518	120
Bachelor's degree	3,215	2,209	706	992	196
Graduate or professional degree	205	2,497	1,147	1,874	858

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,078
High school graduate (includes equivalency)	25,389
Some college or Associate's degree	26,250
Bachelor's degree	28,139
Graduate or professional degree	38,299

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The largest employment sector in Urbana is management, business, and financial, which includes educational employment at the University of Illinois at Urbana-Champaign. Employment for this sector makes up almost 50% of the total employment of the community. Many residents are also employed at Parkland College. The “management” portion of this employment sector includes the hospital operations at Carle and Presence Hospitals (both based in Urbana). The second highest employment sector in Urbana is sales and office, with many commercial operators located along University Avenue, Cunningham Avenue, Philo Road, and in downtown Urbana. This sector includes retail operators, as well as office-based operators such as the Health Alliance, found at Lincoln Square Village. The third largest employment sector is the service area, with numerous restaurants and hotels located along University

Avenue, Lincoln Avenue, and Cunningham Avenue. These services are oriented towards both students and long-term residents. Data provided by HUD from 2011 suggests that the management, business, and financial sector makes up 44.20% of total employment, sales and office take up 28.54%, and service takes up 13.06%. Per American Community Survey data taken from 2011, the management, business, and financial sectors takes up 52.99% of total employment in Urbana, sales and office takes up 20.48%, and service takes up 17.70%.

Describe the workforce and infrastructure needs of the business community:

Workforce and infrastructure needs in the community are varied. As retail operators continue to expand in Urbana, their owners will require employees that are competent in client relations and mathematical skills. Such skill sets may be obtained through the achievement of a high school degree, or possibly an associate's degree from an institution such as Parkland Community College. Businesses could also utilize the University of Illinois's student body for potential employees, and to do so, must advertise on campus or in the digital spheres utilized by students. However, as office-based operations, such as financial and medical services, continue to expand in Urbana, the business community will also require more employees with bachelor's or master's degrees. Consequently, the business community will need to continue developing incentives to attract recent graduates of the University of Illinois and ensure they do not leave the community for larger cities. These incentives may come in the form of higher wages, strong accessibility to employment locations, and the provision of tools that allow individuals to establish careers here. In terms of infrastructure, the business community would hope to see an expanded use of the bus system operated by the Champaign-Urbana Mass Transit District. With this expansion, the business community seeks more marked bus stops and bus shelters. Meanwhile, continued road improvements, including those on Windsor Road, University Avenue, and Lincoln Avenue, and an expanded bicycle lane system will allow for greater mobility and accessibility within the community. It has become apparent that modifying streets through road diets to make them more pedestrian-friendly, as well as investments in public art and streetscaping, also allow for greater business performance. Such improvements are targeted for the commercial strips of University and Cunningham Avenues in the near future.

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

The recent expansion and rerouting of the Champaign-Urbana Mass Transit District's busses have improved accessibility and mobility between residential and commercial areas in Urbana, including areas along High Cross Road, Philo Road, and Cunningham Avenue. These changes have improved employee-employer accessibility throughout the community and have particularly grown business for commercial operators along High Cross Road. Recently completed road diets along Main Street and Philo Road have attracted more pedestrians to the business along those streets and have reduced car-trips. There is a plan for streetscaping and road narrowing along University Avenue, Lincoln Avenue, and

Cunningham Avenue, which would bring more pedestrians into these business districts, as well as improve aesthetics, potentially attracting more operators. The City of Urbana's Economic Development has offered business counseling for several companies in recent years and have utilized TIF districts to provide funding for various projects in the community, including the ongoing renovation of the Urbana Landmark Hotel. Business counseling will likely be aimed at those smaller businesses attempting to establish themselves in the downtown area, as well as those along Philo Road that may be fearful of the neighborhood's unstable demographic performance and perceived crime problem. Recent private sector investment along Main Street, which produced undertakings such as Pizza M, as well as in the Lincoln Square Village, which lead to the expansion of Common Ground Food Cooperative, have provided more commercial operators in the downtown area, increasing employment opportunities. Similarly, the expansion of private businesses along High Cross Road, such as Walmart, and along Philo Road, such as the opening of Hot Spot and Hot Slot), have similarly grown employment opportunities. For service operations, job training should focus on working with customers and ensuring every employee has a baseline understanding of mathematics and logistical systems. As more office-based operators continue to establish themselves in the downtown area, employees will the need the educational credentials to fulfill the jobs offered at these establishments. Such credentials will likely include bachelors and masters degrees, and graduates of the University of Illinois may gain hiring preference. The business community needs to ensure that more residents have access to expanded educational opportunities in order to improve employment prospects within the community. Transportation infrastructure ranging from busses to bicycle lanes covering campus, Urbana's residential areas, and downtown network will need to be continually improved. The business community and the city cannot ignore the environmental and mobility/accessibility improvements that come with enhancing public transportation and bicycle route connections between residential areas and non-downtown business districts.

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

Overall, Urbana is a well-educated community. The vast majority of those employed in the city have a bachelor's degree or higher (64.47%). The second highest educational attainment bracket is those with associate's degrees (22.96% of those employed in the city). This high educational achievement is likely explained by the presence of the nearby Parkland Community College. This educational achievement will prepare employees nicely for fields in Urbana's two largest employment sectors- business/management and sales/offices. Employers in these two fields will need to continue to seek out ways to attract graduates from these institutions. Meanwhile, it cannot be ignored that the third largest employment sector in Urbana is services, which typically hire individuals with high school degrees only, and which represent only 10.42% of the city's employed population. The city's highly-educated population is expected to continue to grow (as the University of Illinois and Parkland Community College expand), and the proportion of the population that is not as highly-educated will continue to shrink, likely making it difficult for the operators of some service-based businesses to find full-time employees (particularly if

they are forced to hire full-time students). Per the employment data collected by HUD, there is a slight oversupply of jobs in almost all sectors. The most oversupplied sector is the arts, entertainment and accommodations industry. Areas that are not oversupplied include agriculture, construction, manufacturing, public administration, and, surprisingly, educational/health care services. The most undersupplied sector is educational and health care services.

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

The Champaign County Economic Development Corporation relies on a two-year strategic strategy to enhance the local economy. Their two-year goals include working with stakeholders such as businesses, Parkland Community College, and the University of Illinois to produce 3,000 jobs, attract \$225 million in new private investment, increase per capita pay to \$26,000, and double the number of private investors in the local economy. This corporation is funded through a federal workforce board (WIA #17). The corporation assists with small business expansion, workforce training, business site selection, technological counseling, business and manufacturing development, continuing education, talent recruitment, and more. These services can be offered in tandem with the Consortium's goals of attracting talented graduates from Parkland Community College and the University of Illinois to support the local housing market and to expand employment opportunities, and more importantly to provide low-to-moderate income residents with the skills and accessibility they require to obtain and maintain long-term, higher paying employment. In turn, this will allow for low-to-moderate income workers to maintain stable housing situations. The City of Urbana also provides business counseling, TIF district management, and funding counseling through its Economic Development Department, all aimed at growing the number and success of private business operators in Urbana, as well as the number of employment opportunities within the city. Much of this division's work has been focused on improving the vitality of the central business district, as an active downtown area is crucial to the long-term sustainability of the overall community. They also work hard to increase investment in the city's other business districts. The growing employment and business opportunities provided through the Economic Development Division's work will ensure greater employment opportunities for low-to-mid income households, as well as more diverse and accessible retail options.

Workforce training is also provided by other institutions throughout the community, including the Independent Media Center in Urbana, the Division of Rehabilitative Services in Champaign (which is funded by HUD, and provides housing and employment training), public/private social service groups such as Community Elements, continuing education programs offered by Parkland College and the University of Illinois, the PACE Center for Independent Living (which assists the disabled with housing and employment training), and more.

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

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

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

Discussion

The largest sector of employment in Urbana, business/management, reflects the valuable education that students in the Consortium gain from both the University of Illinois and Parkland Community College. Fortunately, this employment sector often provides livable wages. Meanwhile, the prevalence of commercial and service operations reflects the commercial preferences of the large student and recent-graduate population. Typically, this sector pays less than what would be considered a livable wage. The high poverty rate within Champaign County illustrates that there are still not enough well-paying jobs to sustain the community. The growth in well-paying jobs can be achieved through several mechanisms. Incentivizing graduates to stay in the community and do business expands employment opportunities, as does counseling by such groups as the City of Urbana's Economic Development and the Champaign County Economic Development Corporation, incentives provided from the University of Illinois (as seen at the Research Park), and incentives offered by the local governments. Moreover, workforce training provided by a variety of parties, including Parkland College, social service provider Community Elements, and the Economic Development Corporation, provides residents with those skills needed to obtain and maintain jobs that pay livable wages.

Private parties, public agencies, and other partners should also focus on incentivizing those businesses in industries that are unrepresented in the Consortium to set-up shop. These would include companies involved in construction, manufacturing, and public service. These jobs, traditionally, offer livable wages for those who have not attended college.

Fortunately, the presence of the University of Illinois and Parkland Community College provide the residents of the Consortium/the City of Urbana with higher-than typical educational attainment rates. However, a significant portion of these populations had no or only some college education, and preparing these individuals to obtain jobs that pay livable wages will be key to maintaining the long-term economic sustainability of both the City of Urbana and the Consortium. Furthermore, when it comes to the City of Urbana, as well as the other communities in the Consortium, it must be guaranteed that low-to-moderate income workers, who often live on the periphery, have transportation access to growing business districts. These districts are increasingly located in downtown areas.

MA-50 Needs and Market Analysis Discussion

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

Substandard housing is concentrated in several communities in the Consortium. These areas include southeast Urbana, where several rental complexes were shut down by the city due to building safety concerns. Moreover, the substandard Urbana Townhomes were recently demolished and will be replaced by a new mixed-income community. Likewise, the nearby Aspen Court Homes are known for their substandard conditions and are the subject of a pending redevelopment agreement. Meanwhile, the Garden Hills, Beardsley Park and Bristol Park areas in the north end of Champaign have a concentration of substandard housing (both rental and owned) and are the subject of a redevelopment proposal developed by the City of Champaign's Neighborhood Services Division.

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

From 2000 to 2011, Champaign County's population rose 9.91% (to 199,443). As of 2013 it had risen to 202,428. In 2011, the county was 74.9% Caucasian, 12.6% African-American, 5.1% Hispanic, and 9.1% Asian. As of 2011, every Census Tract in Champaign County was majority Caucasian with the exception of the following tracts: Census Tract 9.01 in Champaign, Census Tract 2 in Champaign, Census Tract 53 in Urbana, and Census Tract 60 just south of Urbana. These Census Tracts are concentrated on the "North End" of Champaign and Urbana, with the exception of Census Tract 60, which is located on the south end of Urbana. These tracts help reflect where the strongest concentrations of minority populations are within the Consortium. As of 2011, Census Tract 2 was 94.1% African-American, Census Tract 9.01 was 55.2% African-American, Census Tract 53 was 41.8% African-American and 26.8% Asian, and census Tract 60 was 42.5% Asian and 12.5% African-American. Of these tracts, Census Tract 60 had the highest poverty rate, at 63.6% of all persons. This was followed by Census Tract 9.01, with 59.7% of all persons being under the poverty rate, Census Tract 2, at 49.0%, and finally, Census tract 53, at 35.3%. Meanwhile, other high poverty tracts in the Consortium that did not have minority-plurality or minority-majority populations, but poverty rates over 50%, were as follows: Tract 3.01 (a 87.2% poverty rate), Tract 4.02 (84.9%), Tract 4.01 (82.8%), Tract 59 (73.1%), Tract 3.02 (63.4%), and finally, Tract 111 (50%). Of the above high-poverty census tracts and minority-majority/plurality census tracts, those that may be considered as not oriented heavily towards the university would be Census Tract 9.01, in north Champaign, and, for most considerations, Census Tract 53 in north Urbana.

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

Census Tract 9.01, located in northwest Champaign has many auto-oriented, ranch-style homes. Most homes are one-story, although there are some two-story homes. Homes were built in the 1960s and 70s and have considerably aged since then. Many residents are low-to-moderate income. The median household income in 2011 was \$28,941, the median family income was \$26,406, and the median home

value was \$84,300. Several commercial and industrial complexes are located along Bloomington Road, Prospect Avenue, and Bradley Avenue. Of the 2,161 housing units, 473 are vacant, the homeowner vacancy rate was 4.8% and the rental vacancy rate was 22.1%. 1,013 of the 1,688 occupied housing units were rental. Census Tract 2, located in Champaign's North End, is home to that city's historic African-American Business district. Mostly commercial, and some industrial offerings, are located along University Avenue and North First Street. Homes are split roughly half between two-story Victorian homes (built in the late 1800s or early 1900s) and one-story ranch homes build after 1950. Many residents are low-to-moderate income. The median household income in 2011 was \$27,981, the median family income was \$26,579, and the median home value was \$83,300. Many of the homes have aged significantly (particularly the Victorian homes), and 88 of the 809 housing units are vacant. There was a 0% homeowner vacancy rate and a 6.7% of the rental vacancy rate. 348 of the 721 occupied housing units were rental. Fortunately, the commercial district along First Street and University Avenue is one of Champaign's most well-performing. Census Tract 53, located in north Urbana has many auto-oriented, ranch-style homes. Most homes are one-story, although there are some two-story homes. Homes were built in the 1960s and 1970s, and are in relatively good condition. Again, many residents are low-to-moderate income: the median household income in 2011 was \$19,506, the median family income was \$39,181, and the median house value was \$87,500. Several commercial and industrial complexes are located along University Avenue and Lincoln Avenue. This community enjoys proximity to Douglas Park, as well as to King Park and Crystal Lake. Carle Hospital and Presence Hospital take up large stretches of land along south University Avenue, while several industrial facilities are also located along Eads Street and Bradley Avenue. 297 of the 2,306 housing units are vacant, the homeowner vacancy rate was 0% and the rental vacancy rate was 8.6%. 1,674 of the 2,009 of the occupied housing units were rental. Census Tract 60, located both in the southern Urbana, and which runs south of Urbana, is mostly rural. The population concentration area in this census tract is the Orchard Downs Graduate and Family Housing Complex, maintained by the University of Illinois. This facility has 765 units, which are mostly brick, two-story, and in need of some repair. This facility was built in the 1960s, and includes a day care and community spaces. Many residents, as they are students, are low-to-moderate income- the median household income in 2011 was \$18,058, the median family income was \$21,071, and the median house value was \$275,000. The majority of the rest of the census tract includes rural research farms owned by the University of Illinois, some privately owned farms, and some privately owned agricultural complexes. 217 of the 798 housing units in the tract were vacant, the homeowner vacancy rate was 0%, and the rental vacancy rate was 24.7%. The highest poverty tracts in Champaign-Urbana (Tracts 111, 59, 3.0, 3.01, 4.01, and 4.02, all include the University of Illinois or its related "Campustown" area. Most of this community consists of retail shops, Greek Houses, academic buildings, dormitories, and two-four story apartments.

Are there any community assets in these areas/neighborhoods?

Within the minority-majority/plurality population census tracts in the consortium, assets include Crystal Lake Park and the Champaign County Fairgrounds (Census Tract 53), Carle and Presence Hospitals (Census Tract 53), the North First Street Business District (Census Tract 2), the Prosperity Gardens Farm and Farmers Market (Census Tract 2), the Champaign Boys and Girls Club (Census Tract 60), the

Champaign Police Department Headquarters (Census Tract 2), the Illinois Central Railroad/nearby Amtrak station (Census Tract 2), the University Avenue Business District (Census Tracts 53 and 2), Kraft Production Center (Census Tract 9.01), the Urbana Park District Outdoor Pool (Census Tract 53), King Junior High School (Census Tract 53), Washington Elementary School (Census Tract 53), Parkland College (just to the west of Census Tract 9.01), Garden Hills Elementary School (Census Tract 9.01), the Japan House (Census Tract 60), the University of Illinois Research Park (parts of Census Tract 60), and the University of Illinois Research Farm (Census Tract 60). Many churches and centers of faith are also located throughout these communities, including the Park Avenue Seventh Day Adventist Church in Census Tract 2. The highest poverty tracks in the Consortium include the campus of the University of Illinois (mostly located in Census Tract 59), the Green Street business district and the University of Illinois Ice House (Census Tract 4.01), the University and Springfield Avenue business districts (Census Tracts 3.01, 3.02, and 111), the University of Illinois Power Station (Census Tract 4.02), the University of Illinois YMCA (Census Tract 4.01), several churches and centers of faith, such as St. John's Catholic Church (Census Tract 4.01), and continuing educational centers (including that operated by the University of Illinois, in Census Tract 59), and more.

Are there other strategic opportunities in any of these areas?

There are several strategic opportunities within the above areas of focus. Within Census Tracts 3.01, 3.02, and 2, there has been much emphasis placed on connecting the Campustown community to Midtown and downtown Champaign with pedestrian-based infrastructure. This improved accessibility has contributed to, and will continue to provide for, greater business vitality and enhanced economic opportunities. These improvements are/will also be aimed at reducing the flooding threats present in this area. Similarly, continued pedestrian improvements along University Avenue will likely expand business and employment opportunities located on this strip, and form a better physical, social, and economic union between the cities of Urbana and Champaign. Any sale of land owned by the University of Illinois in Census Tract 60 will increase opportunities for the expansion of affordable housing, although there may be opposition to development on the periphery of the built environment.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan builds on a participatory process among citizens, organizations, and other stakeholders. It is an application for federal funds under HUD's formula grant programs for the City of Urbana and the Urbana HOME Consortium, a strategy to be followed in carrying out HUD programs, and a management tool for assessing performance and tracking results. HUD program guidelines provide greater detail as to the statutory functions of the Con Plan, designed to guide decisions re housing and community development funds during the five-year period (July 1, 2015-June 30, 2020). The mission of the City of Urbana and Urbana HOME Consortium is to address the goals of the formula programs encompassed by the City of Urbana and Urbana HOME Consortium FY 2015-2019 Consolidated Plan by assisting homeless persons obtaining affordable housing; assisting persons at risk of becoming homeless; retention of affordable housing stock; increasing the availability of affordable permanent housing in standard condition to low- and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis or by reason of race, color, creed, class, national origin, religion, sex, age, marital status, physical and mental disability, personal appearance, sexual preference, family responsibilities, matriculation, political affiliation, prior arrest or conviction record or source of income, or any other discrimination based upon categorizing or classifying a person rather than evaluating a person's unique qualifications relevant to an opportunity in housing, employment, credit or access to public accommodations; increasing the supply of supportive housing designed to develop housing and services that will allow homeless persons to live as independently as possible; increasing the supply of accessible housing to enable persons with special needs to live in dignity and independence; increasing the availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices. To provide a suitable living environment that includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within the City through spatial de-concentration of housing opportunities for lower income persons; revitalizing deteriorating neighborhoods; restore and preserve properties of special historic, architectural, or aesthetic value; and conservation of energy resources. Goals extend to expanding economic opportunities that include creating and retaining job opportunities; establishing, stabilizing and expanding small businesses; proving public services concerning employment; providing jobs to low-income persons living in areas affected by HUD-funded programs and activities, or jobs resulting from carrying out activities under programs covered by the Plan; increasing the access to capital and credit for development activities that promote the long-term economic and social viability of the community; and supporting empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

The Consolidated Plan and Annual Action Plan provide a budget allocation for CDBG funds to be used in Urbana and a budget allocation for HOME funds to be used by the Urbana HOME Consortium. Consortium members include the City of Urbana, City of Champaign, and Champaign County. HOME funds will be used by these jurisdictions to promote affordable housing in their respective jurisdictions in accordance with an intergovernmental agreement governing use of HOME funds by Consortium members. The focus of all strategies and programs discussed in the Con Plan is to benefit low- and moderate-income persons.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	CENSUS TRACT NUMBERS 53, 54, 55, AND 56
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Urbana Community Development Target Area
	Identify the neighborhood boundaries for this target area.	There are several neighborhoods encompassed as part of this target area. The Community Development Target Area's purpose is to identify low-income neighborhoods so that services provided to residents at the bi-annual Neighborhood CleanUp can benefit from the service. It is not intended to be a targeted area for development, etc. However, because these Census Tracts are identified as primarily low-income, it is likely that redevelopment efforts will occur within the Target Area.
	Include specific housing and commercial characteristics of this target area.	This target area is large and encompasses a variety of housing and commercial uses. Much of the housing is in need of maintenance and repairs or has seen disinvestment from landlords.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This target area has been selected in order to meet certain low-income benefit requirements of one or more of the City's Community Development Block Grant funded programs. Most of the City's grant activities require individual income verifications to be performed; however, the City has at least one project in which only those households within the Community Development Target Area are eligible to participate. This is to ensure that the low-income benefit qualifier is met while serving a large portion of the population. It also reduces the burden on staff for one-time projects such as the Neighborhood CleanUp project staff organizes twice a year.
	Identify the needs in this target area.	This area is in need of redevelopment in certain neighborhoods that include a heavy rental presence. Homeowners also have difficulties maintaining and repairing homes due to lack of financial reserves.

	What are the opportunities for improvement in this target area?	There are several redevelopment opportunities in the area - two larger sites have been identified for potential Tax Credit projects. The Housing Authority of Champaign County has also been actively redeveloping its housing stock with great success and benefit to area residents.
	Are there barriers to improvement in this target area?	The main barriers to redevelopment in this area are financial. The needs vastly exceed available funds, and competition is high for grant funding opportunities.
2	Area Name:	Beardsley Park Neighborhood Improvement Plan Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Beardsley Park Neighborhood targeted area boundaries are Bradley Avenue to the north, Neil Street to the west and the railroad lines along the south and east.
	Include specific housing and commercial characteristics of this target area.	This area includes rental and owner-occupied housing that is older and some units are in need of substantial repair. There is a node of neighborhood commercial in the northeast corner of this small neighborhood and the neighborhood sits immediately north of Downtown Champaign, accessible to many amenities.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City works closely with the Beardsley Park neighborhood group to identify needs, goals and strategies. This group will also assist with the upcoming Neighborhood Programs Manual update that will include new locally-funded programs, including housing and neighborhood economic development incentives.

	Identify the needs in this target area.	The City of Champaign previously invested substantial local funding in the infrastructure needs of this community and continues to work with the neighborhood association (Beardsley Park Neighborhood Group) to identify needs and solutions. The detention for this area is on the City's future projects and once completed, will close out many of the infrastructure needs for this area. The housing conditions need continued programming to bring homes up to code and the neighborhood group has concerns about the conflicting industrial uses that exist next to the residential areas of this neighborhood.
	What are the opportunities for improvement in this target area?	A vacant parcel, currently owned by the City of Champaign, is located in the northwest corner of this neighborhood (Neil Street and Bradley Avenue). The City intends to issue an RFP in the summer of 2015 to create affordable housing for the neighborhood and community. In addition, the City will also begin crafting the targeted neighborhood economic development program and the targeted neighborhood housing programs, both funded with local dollars, that can assist with incentives for investment in this area.
	Are there barriers to improvement in this target area?	This area is challenged by some industrial uses on the perimeter of the neighborhood and a power substation near the center.
3	Area Name:	Garden Hills United Neighborhood Association Action Plan
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Garden Hills is bounded by Bradley Avenue to the south, Prospect Avenue to the east, Bloomington Road to the north and Mattis Avenue to the west.

	Include specific housing and commercial characteristics of this target area.	Commerical rings the perimeter of this neighborhood while the Frances Nelson Health Center (low-income health clinic), Parkland Community College and Business Development Center are located just outside the neighborhood boundaries. There are more than 1,000 housing units in this neighborhood, including apartment complexes, a former public housing site (Joann Dorsey) being redeveloped by the Housing Authority, and many single family homes (owner-occupied and rental). The housing units are older and many are in need of investment to be brought up to code.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City works with the local United Garden Hills Neighborhood Association on identifying needs, goals and strategies. The neighborhood group is working in partnership with the City in developing an action plan for the area to achieve code compliance, housing, public safety and public engagement goals.
	Identify the needs in this target area.	The needs of this area include targeted housing, code enforcement (including addressing vacant properties), public engagement and safety, and youth programming.
	What are the opportunities for improvement in this target area?	The targeted neighborhood housing and economic development programs will be forthcoming in 2015 and should provide incentives for investment and engagement.
	Are there barriers to improvement in this target area?	Lack of participation in available resources can limit improvements for the neighborhood (i.e. a lien requirement sometimes limits participation in home improvement programs).
4	Area Name:	City of Champaign
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	

	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
5	Area Name:	City of Urbana
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

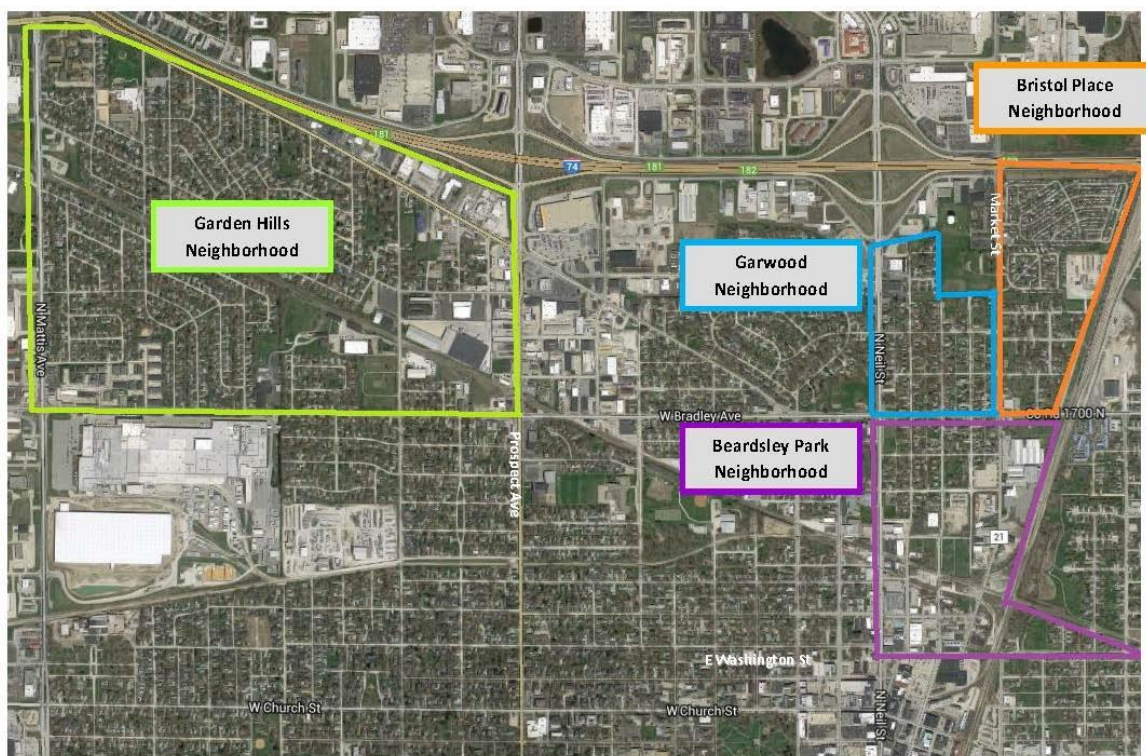
6	Area Name:	Urbana Consortium-wide Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?		
7	Area Name:	Bristol Park Neighborhood Plan Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Bristol Park Neighborhood Plan is comprised of three subareas: Bristol Place, Garwood Area Addition and Shadow Wood. The general boundaries (overall) are Neil Street on the west, Bradley Avenue on the south, the railroad tracks on the east, and Interstate 74 on the north.

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The Bristol Park Neighborhood Plan was adopted in February 2011 as an amendment to the City of Champaign Comprehensive Plan. The Bristol Park Neighborhood Plan includes three subareas: Bristol Place (which contains a park named Bristol), Garwood Area Addition and Shadow Wood Mobile Home Park. Commercial uses line the perimeter of this entire area and is also centrally located between major retail north of I-74 and downtown Champaign to the south.</p> <p>In summary, the housing in the Bristol Park is noted as: housing of last resort in Bristol Place (and designated to be acquired, cleared and redeveloped by 2019), Garwood Area Addition (public/private investment to bring housing up to code and encourage infill, voluntary development), and Shadow Wood (continue to operate as an affordable housing solution with the mobile home park).</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The City of Champaign formed the Bristol Park Neighborhood Steering Committee in 2011 to help create the policies serving the Bristol Place redevelopment: acquisition, relocation and demolition. The City vetted all policies through an extensive public meeting network both inside the neighborhood and during public Council meetings.</p>
<p>Identify the needs in this target area.</p>	<p>The Bristol Park Neighborhood Plan outlines the needs and goal areas: human development, housing and land use, public safety, parks and open space, and transportation. The full plan can be found on the Neighborhood Services Department webpage at www.ci.champaign.il.us</p> <p>http://ci.champaign.il.us/departments/neighborhood-services/neighborhood-programs/community-development-projects/draft-bristol-place-redevelopment-master-plan/</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>The City hopes to increase economic opportunity and improve the housing condition so that all residents can enjoy a quality of life in this neighborhood. Targeting programs, including code enforcement, can help achieve this goal also.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Limited resources will continue to present a challenge for some needed programs, including job training, youth activities and housing programs.</p>

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The geographic areas of the Urbana HOME Consortium jurisdiction in which assistance will be directed include the following: The City of Urbana, The City of Champaign, and the Urbana Consortium-wide Area. The City of Urbana has also identified a Community Development Target Area that encompasses Census tracts wherein more than 51 percent of households have incomes at or below 80 percent of the Median Family Income. The City of Champaign has either approved plans or is developing action plans for three targeted neighborhood areas: Beardsley Park, Bristol Park and Garden Hills. These three targeted areas will see greater public investment in order to improve the quality of life for the residents. The City of Champaign also has restoration/preservation planning areas that are targeted programmatically in order to realize the greatest impact with limited funding available. The incomes and housing indicators for these areas are typically lower than the City of Champaign median.



City of Champaign Target Neighborhoods

Champaign Target Neighborhoods

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

Priority Needs

Table 48 – Priority Needs Summary

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

	Basis for Relative Priority	This is a high priority because there is currently a gap in housing available that is affordable to those households whose incomes fall below the 80% Median Family Income.
2	Priority Need Name	Homeless Prevention & Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Support Homeless Needs
	Description	Homelessness and chronic homelessness are high priorities for the Consortium.
	Basis for Relative Priority	This is a high priority for the Consortium, as it is an integral part of the needs addressed through the Continuum of Care.
3	Priority Need Name	Non-Homeless Special Needs
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Address Barriers to Affordable Housing Support Services & Training for Low-Income Persons
	Description	Non-homeless special needs include services affect the following listed special needs populations: Elderly, Frail Elderly, Severe Mental Illness, Developmentally Disabled, Physically Disabled, Persons with Alcohol or Other Drug Addictions, Persons with HIV/AIDS, Public Housing Residents, and Victims of Domestic Violence.
	Basis for Relative Priority	Non-homeless special needs are a high priority for the Consortium. The Consortium continually seeks holistic ways to address non-homeless special needs through a network of service providers in the community, identifying potential partnerships that ultimately provide better care for these subpopulations in the community.
4	Priority Need Name	Community Development Needs
	Priority Level	High

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

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
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Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
<p>Tenant Based Rental Assistance (TBRA)</p>	<p>Between 2000 and 2011, there has been a 64.07% increase in the median home value in Champaign County (to \$147,800). Between 2000 and 2011, there was a 53.66% increase in the county's median contract rent (to \$766). These dramatic increases can limit the affordability of housing, particularly for those in lower-income brackets. Meanwhile, between 2000 and 2011, the poverty rate in Champaign County (21.8% of all individuals and 10.2% of all families), the median household income is \$44,462, and the median family income was \$67,458. The gaps between the median family and household and family incomes and median house value within the County are significant, creating significant concern that the county is becoming more unaffordable.</p> <p>As of January of 2015, there were 422 households in Urbana utilizing Section Eight Vouchers. These residents were disbursed throughout the city. Meanwhile, throughout all of the Consortium, there were 1,722 tenant-based vouchers available, although the waitlist for this program has recently been closed off.</p> <p>Currently, the Housing Authority of Champaign County (HACC) owns 354 units of public housing. Most are elderly housing consisting of 212 high rise units (Steer Place and Washington Square), 36 garden style units (Columbia Place and Youman Place) and 6 low rise units (Hayes Homes). The Housing Authority houses its mixed population residents ages 18-54 in an additional high rise building (Skelton Place) consisting of 84 units. The only public housing family units in the Housing Authority's portfolio are 16 five-bedroom houses (Scattered Sites).</p> <p>Many of the low-to-moderate income householders/families in the Consortium face difficulties when it comes to obtaining affordable housing, as the median home value and median contract rent in the Consortium have both increased rapidly as compared to increases in either the Consortium's median household or median family incomes. Furthermore, with much development focus being placed on communities' downtown areas and the Campustown neighborhood centering on the University of Illinois, many low-to-moderate income householders (particularly renters) are being pushed to the periphery. As the Consortium has a significantly high poverty rate already, many in the community face difficulties being able to afford rents, and home ownership is out of the grasp for numerous individuals, particular members of younger generations. Indeed, if individuals are not able to attain the high levels of education provided by either Parkland Community College or the University of Illinois, they may not be able to maintain long-term employment in the growing industries found within the Consortium (which includes the business and management sectors), further destabilizing the housing market. The housing market is also beset by the fact that the rental units in the Consortium contain a disproportionately high number of substandard conditions as compared to owner-occupied units.</p> <p>In order to serve those households whose incomes are at or below the 30 percent Median Family Income, the Consortium will seek to continue Tenant Based Rental</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
TBRA for Non-Homeless Special Needs	<p>A large number of public housing units are offered in the cities of Champaign and Urbana, and Section Eight Vouchers are also offered- both overseen by the Housing Authority of Champaign County. However, high demand has left many of the public housing structures inaccessible, and often times, the wait list for the Section Eight Vouchers is closed. The concentration of the public housing units in Champaign and Urbana, the low vacancy rates of the public housing complexes, and the continued closure of this list all limit access to affordable housing.</p> <p>Clearly, the information above illustrates that there is an ample amount of affordable rental units for those that make most of the median family income in the Consortium (indeed, more than 10,000 units were considered affordable to those that made 50% of the median family income). However, there are very few units for sale that are considered affordable to those making 50% of the Consortium's median family income. Nor are there relatively many rental units available for those that make 80% of the Consortium's median family income. The difficulty that some renters and homeowners face in finding affordable housing can create serious impediments for a family's financial security, which leads to other negative impacts in areas such as food security. The increase in unaffordable housing can also play as a significant contributor to increases in homelessness or temporary homelessness.</p>
New Unit Production	<p>As rents and home values continue to increase, albeit slowly, then less units will be affordable to low-income renters. Moreover, options for home ownership will quickly shrink for those that do not make 100% of the median family income within the Consortium. Particularly, as new apartment buildings are delivered in the campus town area of Champaign, we will see higher average contract rents asked for within the Consortium. Furthermore, as public housing facilities are redeveloped, the units that will replace them may ask for higher contract rents, although this variable. However, some two-to-three bedrooms may become more affordable in neighborhoods seeing their poverty rates increase, as well as those neighborhoods within the Consortium that are losing persons. This may be particularly relevant in southeast Urbana, an area that lost 72 individuals between 2000 and 2013, its poverty rate increase from the teens to nearly 30%, and which saw the number of rental units increase by 25 (Block Group 2 of Census Tract 57.0).</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>The large gap between Champaign County’s median household income and median housing value was significant, illustrating that individuals may not be able to purchase a “starter home.” Moreover, only 1% of one-bedroom units were owner occupied, and 17% of two-bedroom units. This further highlights the obstacle that young individuals might face when seeking out a home to purchase. Surprisingly though, the rental vacancy housing rate in 2011 in the county was 6.9%, compared to the homeowner vacancy rate of 2.7%, suggesting that demand for rental units may not be as high as the demographics suggest, or that some rental units may be considered undesirable. Indeed, building safety issues with some apartments in southeast Urbana forced their closure in 2013.</p> <p>There is clearly a lack of affordable housing options for those that make typically less than 80% of the Consortium’s median family income. This disparity is particularly present amongst renters. This disparity becomes worse as the median housing value and median contract rent within the Consortium and Champaign County continue to increase. There are a large number of renters within the Consortium that pay a relatively low rent as compared to the fair market and HOME rent values. However, many of these individuals are students, and the higher rents for units that can accommodate families may be difficult for many low-to-moderate income families to afford. The difficulties that individuals may face when seeking to purchase a home in the Consortium can lead to individuals leaving the region for more affordable communities. Furthermore, the serious limit in the number of public housing units and Section Eight vouchers available further pushes individuals to leave, minimizing the Consortium’s economic and racial diversity (as well as supply of employment). Continuingly rising rents in those neighborhoods bordering the University of Illinois will further expand the issues of housing affordability within the community, and may push out many renters to the periphery of the Consortium. Development in those areas near the University of Illinois contributes to the gentrification of low-to-moderate income communities, and may severely transform the demographics of the “North End” of Champaign-Urbana area in the coming decades.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	<p>There is a substantial number of units in the Consortium area that are deteriorated to the point of presenting blight in the community. These are units that cannot feasibly be rehabilitated up to local code standards without exceeding the value of the unit in investment costs.</p> <p>The housing market is beginning to recover from the Great Recession, placing homeownership out of reach for many low-income homebuyers that are steadily employed but lack the savings needed to purchase a home. The Consortium will continue to look for ways to increase affordable homeownership opportunities for low-income buyers.</p>

Table 49 – Influence of Market Conditions

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

Introduction

The Urbana HOME Consortium expects to receive \$653,084 annually for a total five-year allocation of \$3,265,420. These funds are distributed amongst the Consortium Members based on the population share of the Consortium-wide area.

Anticipated Resources

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal							Acquisition: Funds will be allocated for the purchase and maintenance of properties and structures primarily in Census Tracts 53, 54, 55, and 56 Block Group 1. Admin and Planning: Administration Activities include personnel, HOME Administrative costs, and other administrative expenses. Economic Development: The Urbana HOME Consortium does not plan to use CDBG funding for economic development purposes. Housing: Funds will be allocated for Emergency Grants, Access Grants, and Senior Repair Grants. Emergency Grants provide repairs necessary to alleviate hazardous conditions, which pose a threat to the health and safety of a homeowner. Access Grants provide general improvements necessary to remove barriers to accessibility by persons with disabilities. Senior Repair Grants are for very low-income homeowners 62 years old or older and for very low-income homeowners with disabilities (any age). Public Improvements: Funds will be allocated towards the installation of infrastructure at the Kerr Avenue sustainable, affordable housing development, the construction or reconstruction of City infrastructure in one or more projects in the City Target areas, or the construction of new streetlights or reconstruction of existing streetlights in target

Consolidated Plan

URBANA

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	653,084	0	0	653,084	2,612,336	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, Kerr Avenue Sustainable Development, Lot Acquisition/Demolition, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Funds may be allocated by the City of Champaign to new or existing programs, such as TBRA, the Acquisition-Rehab, Full Home Improvement, or Lot 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.

Consolidated Plan

URBANA

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Table 50 - Anticipated Resources

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

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

Regarding the match requirement for the HOME program, the Consortium has utilized a variety of leveraging sources to fulfil this obligation. The City of Urbana contributes cash match towards its HOME projects, and the City of Champaign has historically used a combination of cash match and forbearance of customary fees for large developments. Land donations for larger developments will contribute to the program in the coming year, as well as sweat equity and cash contributions provided by the volunteers of Habitat for Humanity of Champaign County will exceed the anticipated match requirement in the coming five years.

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

Discussion

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

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

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

Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System

The City of Urbana, City of Champaign and Champaign County Regional Planning Commission are all members of the Urbana HOME Consortium and have historically worked well together in implementing

the goals and strategies outlined in the Consolidated Plan. The Consortium has several high-performing Community Housing Development Organizations, Habitat for Humanity and Homestead Corporation of Champaign-Urbana. Habitat is very successful in implementing homeownership programs, while Homestead excels at rental development. Several not-for-profits, including Courage Connection, Champaign County Regional Planning Commission, and Community Elements, Inc. all provide Tenant Based Rental Assistance to the community and have very strong programs that have leveraged funding from a variety of sources. Each of these organizations is a longstanding entity in the community. The high performance of each member, PHA and not-for-profit is limited only by the funding available in the community at this time.

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

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

Table 52 - Homeless Prevention Services Summary

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

The City of Urbana through its Consolidated Social Service Funding process funds various agencies that provide services to homeless persons and persons with HIV, with regard to health, mental health and employment services. Agencies that provide these services or assist persons in locating these services include Avicenna Community Health Center (health), Promise Health Care/Frances Nelson Health Center (health), Champaign County Health Care Consumers (health), Community Elements (mental health) through various programs, Champaign County Regional Planning Commission (employment), and Urbana Neighborhood Connection Center (employment).

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

In addition to the services, listed above, the United Way of Champaign County has provided funding for a 2-1-1 system and case management services for an Emergency Family Shelter. The Champaign County Continuum of Care is working towards a centralized intake to assist persons experiencing homelessness find the services they need. In addition, services for special needs populations are provided by Developmental Services Center and PACE.

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

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

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide decent affordable housing opportunities	2015	2019	Affordable Housing		Affordable Housing	HOME: \$3,265,420	Rental units constructed: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 100 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 90 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Address Barriers to Affordable Housing	2015	2019	Affordable Housing Non-Housing Community Development		Affordable Housing Non-Homeless Special Needs	HOME: \$850,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 120 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 300 Households Assisted Rental units constructed: 50 Household Housing Unit Homeowner Housing Rehabilitated: 300 Household Housing Unit Other: 200 Other
3	Preserve Existing Affordable Housing Supply	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$475,000 HOME: \$2,449,065	Homeowner Housing Rehabilitated: 200 Household Housing Unit
4	Coordinate with Housing Authority	2015	2019	Affordable Housing Public Housing		Affordable Housing	CDBG: \$175,000 HOME: \$500,000	Rental units constructed: 60 Household Housing Unit Rental units rehabilitated: 120 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Support Services & Training for Low-Income Persons	2015	2019	Non-Homeless Special Needs Non-Housing Community Development		Affordable Housing Non-Homeless Special Needs Community Development Needs	CDBG: \$25,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 500 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted Homelessness Prevention: 200 Persons Assisted Housing for Homeless added: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Support Homeless Needs	2015	2019	Homeless		Affordable Housing Homeless Prevention & Services Community Development Needs	CDBG: \$296,635 HOME: \$250,000	Homeless Person Overnight Shelter: 500 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 30 Beds Homelessness Prevention: 200 Persons Assisted Housing for Homeless added: 2 Household Housing Unit
7	Reduce Lead Exposure Risk	2015	2019	Lead Based Paint Hazard Removal		Community Development Needs	CDBG: \$12,500	Other: 50 Other
8	Support Infrastructure Improvements	2015	2019	Non-Housing Community Development		Community Development Needs	CDBG: \$2,317,680	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 400 Households Assisted
9	Preserve Consortium Neighborhoods	2015	2019	Affordable Housing Non-Housing Community Development		Community Development Needs	CDBG: \$135,000	Buildings Demolished: 6 Buildings Other: 16 Other

Table 53 – Goals Summary

Goal Descriptions

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

2	Goal Name	Address Barriers to Affordable Housing
	Goal Description	<p>Strategy: Address issues faced by certain special populations, such as seniors and individuals in need of supportive service/substance abuse treatment.</p> <p>Strategy: 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.</p> <p>Strategy: Provide assistance for affordable permanent housing for persons with targeted disabilities.</p> <p>Strategy: Support efforts to increase accessible and visitable housing units for persons with disabilities.</p> <p>Activity: Encourage housing developers to include visitability/accessibility measures in new construction efforts.</p> <p>Activity: Access Grants: Provide grants for approximately 25 low-income residents over a five-year period to increase the supply of accessible and visitable housing.</p> <p>Strategy: The Urbana Human Relations Division will promote community awareness of the Urbana Human Rights Ordinance and will provide fair housing training for landlords and tenants.</p> <p>Activity: Education and training opportunities, which focus on eliminating barriers to affordable housing, will be encouraged.</p> <p>Activity: Encourage the Urbana Human Relations Division, 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.</p> <p>Activity: Support tenant advocacy and educational efforts by agencies such the C-U Tenant Union.</p> <p>Activity: Encourage landlord and community group distribution of information in multiple languages to help overcome language and/or cultural barriers.</p> <p>Activity: The City could consider undertaking a discrimination testing program to obtain preliminary results to determine if further programs are necessary.</p>

3	Goal Name	Preserve Existing Affordable Housing Supply
	Goal Description	<p>Strategy: Continue and expand city's repair and rehabilitation programs.</p> <p>Activity: Senior Repair: Provide home repair service for approximately 175 very low-income elderly households over a five-year period to help maintain those households in their homes longer thus reducing demand for higher levels of sheltered care. In addition to home repair, the service would provide referrals to other home-care programs such as Meals on Wheels.</p> <p>Activity: Emergency Grants: Provide emergency repair service for approximately 55 low-income residents over a five-year period to help maintain those households in their homes longer thus reducing demand for higher levels of sheltered care.</p> <p>Activity: Whole House Rehabilitation: Provide loans and grants for major home improvements for low-income homeowners to approximately 25 households over the next five years.</p> <p>Activity: GLO (if funding is available): Provide lead hazard reduction for approximately 22 single family residences over the next five years, in coordination with the Champaign-Urbana Public Health District and the Illinois Department of Public Health.</p> <p>Activity: Purchase Rehabilitation Resale: Purchase housing that is structurally sound but in need of major code-related renovation, and rehabilitate property for sale as affordable housing to income-qualified households.</p> <p>Activity: Acquisition-Rehabilitation: Provide funds for downpayment and rehabilitation to low-income homebuyers to purchase and rehabilitate properties that may be in need of repair.</p> <p>Activity: Rental Rehabilitation: Provide HOME funds for rehabilitation of rental housing units to rent to households with incomes at or below 60% of the area median.</p> <p>Strategy: Support and encourage home maintenance programs.</p> <p>Activity: Encourage counseling and educational opportunities and resources, which teach homeownership maintenance skills.</p>

4	Goal Name	Coordinate with Housing Authority
	Goal Description	<p>Goal 4: Work with Housing Authority of Champaign County (HACC) to improve conditions for residents of public housing.</p> <p>Strategy: Promote substantial upgrading of the living environment for residents of Urbana public housing, particularly family units.</p> <p>Activity: Assist in developing a plan, which partners with the private sector to use private dollars to leverage HOPE VI or other Federal funds, to redevelop units and to replace demolished units with a combination of new on-site units, scattered-site units and Section 8 rent subsidies.</p> <p>Strategy: Encourage the Housing Authority of Champaign County to increase the number of affordable housing units available to extremely low-income households. Seek additional means of subsidizing very low-income households with rental assistance.</p> <p>Strategy: Encourage the Housing Authority of Champaign County to increase the earning potential of extremely low-income households.</p> <p>Strategy: Strongly encourage the Housing Authority of Champaign County to rehabilitate existing units and develop new units, which would be accessible to families, which include persons with disabilities.</p> <p>Strategy: Encourage the Housing Authority of Champaign County to follow a similar process and design as the Burch Village and Lakeside Terrace redevelopment projects for the demolition or redevelopment of any other Public Housing units.</p>

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

6	Goal Name	Support Homeless Needs
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	Goal Description	<p>Goal 6: Provide Support for existing agencies delivering services to homeless individuals and families and encourage the expansion of local services to meet community homeless needs.</p> <p>Strategy: Support the existing network of local homeless services.</p> <p>Activity: Continue to provide leadership and support of Continuum of Care.</p> <p>Activity: Provide support to emergency and transitional shelters through Consolidated Social Service Pool fund allocations.</p> <p>Strategy: Improve and expand the existing network of local homeless services.</p> <p>Activity: Support and encourage local efforts to acquire additional grant funding.</p> <p>Activity: Support accurate and comprehensive data management through the Homeless Management Information System (HMIS) and annual surveys.</p> <p>Activity: Encourage and support the expansion of transitional housing for women and children.</p> <p>Activity: Encourage development of emergency shelter services or transitional housing for homeless two-parent households with children.</p> <p>Activity: Encourage development of transitional living facilities for adults and youth with substance abuse issues.</p> <p>Activity: Encourage the development of a shelter facility to provide emergency services for elderly persons who are victims of domestic violence.</p> <p>Strategy: Regularly review and evaluate the needs of the community for homeless and homeless prevention service, and encourage local agencies to match service provided to community needs.</p> <p>Activity: Encourage and support area agencies to develop services such as Supportive Housing and Safe Havens for targeted populations such as homeless teens, teen parents, families, persons with disabilities, etc.</p> <p>Activity: Participate in the Urbana-Champaign Continuum of Care, Council of Service Providers to the Homeless, Supportive Housing Program.</p> <p>Strategy: Take steps to stabilize households at risk of homelessness.</p> <p>Activity: Develop and support rental assistance programs (such as Tenant Based Rental Assistance, the No Limits Program, and Shelter Plus Care) with and without supportive services for extremely low and very low income persons.</p> <p>Activity: Work with regional group to provide information and a support network in the case of a need for emergency relocation of residents of multifamily apartments when utilities are disconnected.</p> <p>Activity: Support programs offering permanent housing solutions for low and extremely low income households (see Goal 1)</p> <p>Activity: Support educational services including financial literacy, homeowner education and debt management.</p>
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7	Goal Name	Reduce Lead Exposure Risk
	Goal Description	<p>Goal 7: Support efforts to reduce the exposure of young children to lead-based paint hazards in their homes</p> <p>Strategy: Coordinate public and private efforts to reduce lead poisoning hazards and protect young children</p> <p>Activity: Encourage Private Funding</p> <p>Activity: Expand Childhood Testing</p> <p>Activity: Prevention Education</p> <p>Strategy: Reduce lead-based paint hazards in residential housing, particularly homes occupied by young children</p> <p>Activity: Lead Assessment in Housing Assistance Programs</p> <p>Activity: Preserve and Expand Funding for Lead Hazard Reduction Activities</p> <p>Activity: Temporary Relocation of Occupants during Lead Hazard Work</p> <p>Activity: Lead Contractor Incentives</p> <p>Activity: Distribution of Lead Contractor List</p>
8	Goal Name	Support Infrastructure Improvements
	Goal Description	<p>Goal 8: Support infrastructure improvements in Urbana's Community Development Target Area</p> <p>Strategy: The majority of CDBG funds will be targeted toward improvements in and services to the City's Community Development Target Area.</p> <p>Strategy: The City shall allocate to its designated Community Development Target Area its proportionate share of City capital improvement funds for upgrading infrastructure. CDBG funds may be set aside during one fiscal year for infrastructure projects scheduled in another fiscal year in order to fulfill a commitment to a scheduled project.</p>

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

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

The number of households that are anticipated to benefit from affordable housing as defined by HOME 91.315(b)(2) is approximately 288. This is a combined estimation of the total number of TBRA participants in the coming five years (95), owner occupied rehabilitation recipients (25), down payment awards(60), new construction and rental rehabilitation efforts(108). A roughly proportionate distribution of extremely low-

income, low-income, and moderate-income families, or about 96 families in each category, are expected to receive affordable housing as defined by HOME.

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

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

Not applicable (currently a Moving to Work agency)

Activities to Increase Resident Involvements

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

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

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

N/A

Plan to remove the 'troubled' designation

Not applicable (Moving to Work agency)

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

Barriers to Affordable Housing

Public housing policies can actually have a negative impact on affordable housing and residential development. Many of the apartments located within the Consortium are owned by the same owners. In order to make up from any profit loss a landlord may experience by offering a low-rent property (particularly to tenants with Housing Choice Vouchers), the same landlord may increase rents at other properties throughout Urbana. Furthermore, the closing of public housing units to those who do not meet certain low-income requirements limits housing affordability for the broader population.

The redevelopment of public housing units and mixed-income communities within the Consortium can result in higher contract rents, which raises housing costs for low-to-moderate income individuals and families. Many of these higher rents may be explained by the presence of amenities in these redeveloped complexes/communities, such as community centers. Such amenities are convenient to tenants, but they may limit the number of individuals that are able to afford. Additional rental subsidy is often needed from alternative sources to make tax credit projects affordable to prospective tenants.

Regarding land-use policy, zoning regulations in communities can concentrate multi-housing complexes in the same neighborhood. In tandem with increases in the use of Housing Choice Vouchers, this type of Euclidian zoning practice typically results in the concentration of poverty within a neighborhood, which deters future residential development and business growth. Meanwhile, restrictive historic district and land-use policies will limit the number of multi-family complexes that can be built throughout community, increasing rents for existing multi-family units (as a lower supply of rental units often results in higher rents). These restrictive policies are typically the results of residents demanding the preservation of economic and demographic stability within their own neighborhoods.

Historically, design guidelines for public housing units rendered minimalist complexes that were not in keeping with the design elements of the neighborhood. Recent public housing developments, however, have taken into account the aesthetics of the community and surrounding neighborhoods. The Crystal View Townhomes redevelopment, which was constructed during the FY 2010-2014 Consolidated Plan period, was successful in creating a sense of place.

Public policies that emphasize auto-oriented commercial and residential developments, and which further concentrate commercial activities in only particular neighborhoods of a community, can limit the housing options available to low-to-moderate income households that may have only one, or no, automobile. Compounded with the fact that many communities in the Consortium do not offer public transportation, with the exception of Champaign-Urbana, accessibility is seriously limited for low-to-moderate income families, further diminishing their choices of affordable housing to only those areas near commercial districts, or those areas with strong pedestrian infrastructure.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Urbana is working with the Housing Authority of Champaign County to remove barriers to affordable housing; the City and Housing Authority are working together on a redevelopment of the Urbana Townhomes/Aspen Court site which will provide more affordable housing in the community. The City is also working with a developer to develop the Kerr Avenue site for affordable housing, including housing for Veterans. The City works with Habitat for Humanity, who received HOME funding from the Urbana HOME Consortium, to remove the barriers to affordable housing; Habitat works with families to purchase affordable housing by working with them to improve their credit, and by providing down payment assistance.

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

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

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

Addressing the emergency and transitional housing needs of homeless persons

Through the CoC, various agencies address the needs of homeless persons, by providing emergency and transitional housing services in the community. Austin's Place provides emergency shelter for single homeless women during the winter months. The Salvation Army Stepping Stone Shelter provides emergency shelter and case management to homeless single men. Seeing a need in the community for an emergency shelter for families, The United Way of Champaign County began a pilot program several years ago to address this need by providing funds for case management and funds for hotel stays. The United Way is now working with the Housing Authority of Champaign County to form a permanent site for a shelter. Courage Connection provides transitional housing and case management for homeless women with children and victims of domestic violence fleeing their situation. Community Elements-TIMES Center provides transitional housing and case management for single homeless men. Community Elements-Roundhouse Runaway Homeless Youth programs provide emergency and transitional housing and case management for homeless youth including pregnant/parenting youth (up to age 24). The City of Urbana has a transitional housing program for homeless families with children.

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

In addition to the strategies prescribed by the Continuum of Care, the City of Urbana seeks to address homelessness within its own strategies. This includes: prevention, outreach and assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons who are chronically homeless) make the transition to permanent housing and independent living. There is a wide array of services provided in the community that help coordinate these efforts throughout Champaign County. These strategies aim to address each need in the homeless community by coordinating with local service providers through educational efforts and by supporting community partnerships. Specific efforts in the past to provide leadership in coordinating homeless services have included initiatives such as the Tenant Relocation Task Force. This group aims to prevent homelessness at a level in which a housing situation is out of tenant control and could potentially result in temporary

homelessness within the community. This Task Force is creating a response plan to address the possibility of these events in the future.

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

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

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

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

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

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

Continue collaborative effort among Consortium members to address best practices in meeting lead-based paint requirements. This will include but not be limited to attending HUD sponsored lead-based paint training workshops, internet training applications and related HUD efforts to provide lead based paint hazard training. Follow-up on grant requests to the Illinois Department of Public Health for assistance and financial resources to address lead-based paint concerns. The City of Urbana has been able to participate in the Get the Lead Out (GLO) Program administered through the Illinois State Department of Public Health. Beginning in FY 2002-2003 and through FY 2009-2010 the City received \$198,005 in GLO funds to address hazards in 22 single family homes.

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

The City will continue to address lead-based paint hazard requirements and will work to integrate these actions into housing policies and procedures. In order to be current with developing standards, City staff continues to attend workshops, review and revise the rehabilitation manual, and coordinate with contractors and environmental regulatory agencies. The Grants Management Division of the City will continue to ensure compliance with Title X lead based paint regulations. The Grants Management Division staff is committed to meeting these obligations and will do so in the most cost-effective methods available. The measures to address lead based paint hazards that the City intends to pursue include: (1) Continue to work with the City of Champaign and Champaign County to address best practices in meeting lead-based paint requirements. This will include, but not limited to, attending HUD-sponsored and EPA-sponsored lead-based paint training workshops, internet-training applications (webinars), and related HUD efforts to provide lead-based paint hazard training; (2) Continue coordination with the Illinois Dept. of Public Health (IDPH), Division of Environmental Health, and the Champaign County Public Health District for future funding opportunities; (3) Continue to sponsor education and training events for local government, contractors, public health officials, and other

concerned parties on lead-based paint concerns; (4) Continue efforts to coordinate activities in meeting HUD, IDPH, and EPA lead-based paint requirements with the Building Safety Division of the City of Urbana, Community Development Services Dept.

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

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

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

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

The City of Urbana will continue to utilize its resources to encourage job creation and retention. Section 3 regulations will be carried out with all applicable HOME and CDBG projects in an effort to build the local job pool. Job training programs will be considered under Section 3.

SP-80 Monitoring - 91.230

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

Progress toward meeting Consolidated Plan goals and objectives will be monitored by the Urbana Grants Management Division staff, the Urbana Community Development Commission, and the Urbana City Council. The Community Development Commission is appointed by the Mayor and the City Council to provide recommendations and oversight regarding the City's Community Development Block Grant Program, the HOME Consortium, and other housing-related programs. The Commission meets monthly at the Urbana City Building Complex to review staff progress toward housing goals and other housing-related funds. The other members of the Urbana HOME Consortium, the City of Champaign and Champaign County, are responsible for monitoring projects funded with their allocation of HOME funds. This arrangement is outlined in the Consortium's Intergovernmental Agreement. The City of Urbana is responsible for monitoring all programs and projects implemented with CDBG and HOME program funding to ensure compliance with all regulations associated with HOME and CDBG programs, i.e. CHDO funds, as well as other members of the Consortium and subrecipients.

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

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

The following is the Affirmative Marketing Plan for the Consortium. Developers and owners of rental home ownership projects who receive HOME funds will be required to adhere to the affirmative

marketing procedures. The Consortium's practices of citizen participation and outreach for HOME projects are inclusive of minority, women and disabled populations. Contract and subcontract activity, including MBE/WBE participation, is tracked each year by City of Urbana staff.

With regards to comprehensive planning requirements, the current City of Urbana Comprehensive Plan supports the development and implementation of the Consolidated Plan. The City is described in the Comprehensive Plan as developing strategies and specific agenda items for addressing and resolving identified community development needs through the Consolidated Plan.

Expected Resources

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

Introduction

The Urbana HOME Consortium expects to receive \$653,084 annually for a total five-year allocation of \$3,265,420. These funds are distributed amongst the Consortium Members based on the population share of the Consortium-wide area.

Anticipated Resources

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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						Acquisition: Funds will be allocated for the purchase and maintenance of properties and structures primarily in Census Tracts 53, 54, 55, and 56 Block Group 1. Admin and Planning: Administration Activities include personnel, HOME Administrative costs, and other administrative expenses. Economic Development: The Urbana HOME Consortium does not plan to use CDBG funding for economic development purposes. Housing: Funds will be allocated for Emergency Grants, Access Grants, and Senior Repair Grants. Emergency Grants provide repairs necessary to alleviate hazardous conditions, which pose a threat to the health and safety of a homeowner. Access Grants provide general improvements necessary to remove barriers to accessibility by persons with disabilities. Senior Repair Grants are for very low-income homeowners 62 years old or older and for very low-income homeowners with disabilities (any age). Public Improvements: Funds will be allocated towards the installation of infrastructure at the Kerr Avenue sustainable, affordable housing development, the construction or reconstruction of City infrastructure in one or more projects in the City Target areas, or the construction of new streetlights or reconstruction of existing streetlights in target

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	653,084	0	0	653,084	2,612,336	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, Kerr Avenue Sustainable Development, Lot Acquisition/Demolition, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Funds may be allocated by the City of Champaign to new or existing programs, such as TBRA, the Acquisition-Rehab, Full Home Improvement, or Lot Acquisition programs, to promote revitalization efforts of targeted neighborhoods. Funds may be allocated by Champaign County to TBRA or to provide rehabilitation assistance to both investor-owned properties as well as single-family owner-occupied projects. Admin and Planning: Funds will be contributed to personnel costs as well as supplies and other expenses.

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Table 54 - Expected Resources – Priority Table

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

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

Regarding the match requirement for the HOME program, the Consortium has utilized a variety of leveraging sources to fulfil this obligation. The City of Urbana contributes cash match towards its HOME projects, and the City of Champaign has historically used a combination of cash match and forbearance of customary fees for large developments. Land donations for larger developments will contribute to the program in the coming year, as well as sweat equity and cash contributions provided by the volunteers of Habitat for Humanity of Champaign County will exceed the anticipated match requirement in the coming five years.

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

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide decent affordable housing opportunities	2015	2019	Affordable Housing	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan City of Urbana City of Champaign Urbana Consortium-wide Area Bristol Park Neighborhood Plan Area	Affordable Housing	HOME: \$3,265,420	Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 24 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Preserve Existing Affordable Housing Supply	2015	2019	Affordable Housing	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan City of Urbana City of Champaign Urbana Consortium-wide Area Bristol Park Neighborhood Plan Area	Affordable Housing	CDBG: \$475,000 HOME: \$2,449,065	Homeowner Housing Rehabilitated: 31 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Coordinate with Housing Authority	2015	2019	Affordable Housing Public Housing	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan City of Urbana City of Champaign Urbana Consortium-wide Area Bristol Park Neighborhood Plan Area		CDBG: \$175,000 HOME: \$500,000	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 60 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Address Barriers to Affordable Housing	2015	2019	Affordable Housing Non-Housing Community Development	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan City of Urbana City of Champaign Urbana Consortium-wide Area Bristol Park Neighborhood Plan Area	Community Development Needs	HOME: \$850,000	Direct Financial Assistance to Homebuyers: 15 Households Assisted
5	Support Services & Training for Low-Income Persons	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	City of Urbana Urbana Consortium-wide Area	Community Development Needs	CDBG: \$25,000	Public service activities for Low/Moderate Income Housing Benefit: 400 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Support Homeless Needs	2015	2019	Homeless	City of Urbana Urbana Consortium-wide Area	Homeless Prevention & Services	CDBG: \$296,635 HOME: \$250,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 26 Beds Homelessness Prevention: 300 Persons Assisted Housing for Homeless added: 8 Household Housing Unit
7	Reduce Lead Exposure Risk	2015	2019	Lead Based Paint Hazard Removal	City of Urbana	Community Development Needs	CDBG: \$12,500	Homeowner Housing Rehabilitated: 5 Household Housing Unit
8	Support Infrastructure Improvements	2015	2019	Non-Housing Community Development	City of Urbana	Community Development Needs	CDBG: \$2,317,680	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
9	Preserve Consortium Neighborhoods	2015	2019	Affordable Housing Non-Housing Community Development	City of Urbana	Affordable Housing Homeless Prevention & Services Non-Homeless Special Needs Community Development Needs	CDBG: \$135,000	Buildings Demolished: 2 Buildings

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Provide decent affordable housing opportunities
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	Goal Description	2015 Estimated Allocation: \$653,084 HOME	
		<p>Homeowner Housing</p> <p>2015: 1 household housing unit</p> <p>2016: 1 household housing unit</p> <p>2017: 1 household housing unit</p> <p>2018: 1 household housing unit</p> <p>2019: 1 household housing unit</p> <p>Homeowner Housing Rehabilitated</p> <p>2015: 0 household housing units</p> <p>2016: 0 household housing units</p> <p>2017: 1 household housing unit</p> <p>2018: 1 household housing unit</p> <p>2019: 1 household housing unit</p> <p>Direct Financial Assistance to Homebuyers</p> <p>2015: 2 households assisted</p> <p>2016: 2 households assisted</p> <p>2017: 2 households assisted</p> <p>2018: 2 households assisted</p> <p>2019: 2 households assisted</p> <p>TBRA/Rapid-Rehousing</p> <p>2015: 4 households assisted</p> <p>2016: 5 households assisted</p> <p>2017: 5 households assisted</p> <p>2018: 5 households assisted</p> <p>2019: 5 households assisted</p>	

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2	Goal Name	Preserve Existing Affordable Housing Supply
	Goal Description	<p>2015 Estimated Allocation: \$95,000 CDBG; \$489,813 HOME</p> <p>Homeowner Housing Rehabilitated</p> <p>2015: 6 household housing units</p> <p>2016: 6 household housing units</p> <p>2017: 6 household housing units</p> <p>2018: 6 household housing units</p> <p>2019: 7 household housing units</p>
3	Goal Name	Coordinate with Housing Authority
	Goal Description	<p>2015 Estimated Allocation: \$35,000 CDBG; \$100,000 HOME</p> <p>Rental Units Constructed</p> <p>2015: 6 household housing units</p> <p>2016: 6 household housing units</p> <p>2017: 6 household housing units</p> <p>2018: 6 household housing units</p> <p>2019: 6 household housing units</p> <p>Rental Units Rehabilitated</p> <p>2015: 12 household housing units</p> <p>2016: 12 household housing units</p> <p>2017: 12 household housing units</p> <p>2018: 12 household housing units</p> <p>2019: 12 household housing units</p>

4	Goal Name	Address Barriers to Affordable Housing
	Goal Description	<p>2015 Estimated Allocation: \$170,000 HOME</p> <p>Direct Financial Assistance to Homebuyers</p> <p>2015: 3 households assisted</p> <p>2016: 3 households assisted</p> <p>2017: 3 households assisted</p> <p>2018: 3 households assisted</p> <p>2019: 3 households assisted</p>
5	Goal Name	Support Services & Training for Low-Income Persons
	Goal Description	<p>2015 Estimated Allocation: \$5,000 CDBG</p> <p>Public Service Activities for Low/Moderate Income Housing Benefit</p> <p>2015: 80 households assisted</p> <p>2016: 80 households assisted</p> <p>2017: 80 households assisted</p> <p>2018: 80 households assisted</p> <p>2019: 80 households assisted</p>

6	Goal Name	Support Homeless Needs
	Goal Description	<p>2015 Estimated Allocation: \$59,327 CDBG; \$50,000 HOME</p> <p>Overnight/Emergency Shelter/Transitional Housing Beds added</p> <p>2015: 5 beds</p> <p>2016: 5 beds</p> <p>2017: 5 beds</p> <p>2018: 5 beds</p> <p>2019: 6 beds</p> <p>Homelessness Prevention</p> <p>2015: 60 persons assisted</p> <p>2016: 60 persons assisted</p> <p>2017: 60 persons assisted</p> <p>2018: 60 persons assisted</p> <p>2019: 60 persons assisted</p> <p>Housing for Homeless added</p> <p>2015: 1 household housing unit</p> <p>2016: 1 household housing unit</p> <p>2017: 2 household housing units</p> <p>2018: 2 household housing units</p> <p>2019: 2 household housing units</p>

7	Goal Name	Reduce Lead Exposure Risk
	Goal Description	<p>2015 Estimated Allocation: \$2,500 CDBG</p> <p>Homeowner Housing Rehabilitated</p> <p>2015: 1 household housing unit</p> <p>2016: 1 household housing unit</p> <p>2017: 1 household housing unit</p> <p>2018: 1 household housing unit</p> <p>2019: 1 household housing unit</p>
8	Goal Name	Support Infrastructure Improvements
	Goal Description	<p>2015 Estimated Allocation: \$463,536 CDBG</p> <p>Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit</p> <p>2015: 20 households assisted</p> <p>2016: 20 households assisted</p> <p>2017: 20 households assisted</p> <p>2018: 20 households assisted</p> <p>2019: 20 households assisted</p>

9	Goal Name	Preserve Consortium Neighborhoods
	Goal Description	<p>2015 Estimated Allocation: \$27,000 CDBG</p> <p>Buildings Demolished</p> <p>2015: 0 buildings demolished</p> <p>2016: 0 buildings demolished</p> <p>2017: 0 buildings demolished</p> <p>2018: 1 building demolished</p> <p>2019: 1 building demolished</p>

AP-35 Projects - 91.420, 91.220(d)

Introduction

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, 2015 and projected commencement of proposed programs is June 30, 2016.

#	Project Name
1	HOME Planning & Administration
2	HOME City of Urbana Neighborhood Revitalization
3	HOME CHDO Project
4	HOME Champaign County Neighborhood Revitalization
5	CDBG Planning & Administration
6	CDBG Public Services
7	CDBG Housing Activities
8	CDBG Public Facilities
9	HOME City of Champaign Neighborhood Revitalization

Table 56 – Project Information

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

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

AP-38 Project Summary
Project Summary Information

1	Project Name	HOME Planning & Administration
	Target Area	CENSUS TRACT NUMBERS 53, 54, 55, AND 56
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$65,308
	Description	Funds will be used to support the administrative activities associated with carrying out the HOME program goals and strategies.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The administrative activities associated with carrying out HOME program activities will benefit all possible quantitative outcomes of the program.
	Location Description	This activity covers the entire Consortium area.
	Planned Activities	Activities include administrative undertakings associated with carrying out the HOME Program goals and objectives. This funding is continuously expended throughout the program year.
2	Project Name	HOME City of Urbana Neighborhood Revitalization
	Target Area	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 City of Urbana
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$145,833
	Description	Funds will be used to support the neighborhood revitalization activities undertaken by the City of Urbana, including: Down Payment Assistance, Acquisition-Rehab, Purchase-Rehab-Resale, Rental Rehab, Kerr Avenue Sustainable Development, New Construction activities, Tenant Based Rental Assistance, Owner-Occupied Rehabilitation, Lot Acquisition/Demolition, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Programs must comply with applicable local, state and federal regulations, including but not limited to HOME regulations.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 22 households will benefit from Neighborhood Revitalization activities.
	Location Description	The various neighborhood revitalization programs are available within the Urbana city limits.
	Planned Activities	Neighborhood Revitalization activities include: Down Payment Assistance, Acquisition-Rehab, Purchase-Rehab-Resale, Rental Rehab, Kerr Avenue Sustainable Development, Lot Acquisition and/or Demolition, New Construction activities, Owner Occupied Rehabilitation, Tenant Based Rental Assistance, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Programs must comply with applicable local, state and federal regulations, including but not limited to HOME regulations. Funds are anticipated to be used for the Urbana Dream Down Payment Program and the Whole House Rehabilitation program. If tax credits are approved for the Urbana Townhomes/Aspen Court and the Kerr Avenue site, the City of Urbana will pursue investing in these tax credit projects in FY 15-16. This funding is continuously expended throughout the program year.
3	Project Name	HOME CHDO Project
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$97,962
	Description	Funds will be used to support the projects undertaken within the Consortium-wide area by Community Housing Development Organizations. CHDO Reserve funds in the amount of 15% of the total annual allocation are being set aside to be allocated to certified Urbana Consortium CHDO or CHDOs whose proposed project(s) meet project readiness requirements. In order to meet project readiness requirements, the CHDO project(s) receiving reserve allocation(s) must be able to begin construction within one year from the date of execution of the agreement. Staff is continuing to work to identify feasible projects in the Consortium area, and a rolling CHDO Project application process is currently underway.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	Approximately four households will benefit from CHDO-funded new construction activities using FY 2015-2016 HOME funding.
	Location Description	CHDO Activities will be carried out in the Consortium-wide area.
	Planned Activities	New construction of approximately four single-family units. This funding is continuously expended throughout the program year.
4	Project Name	HOME Champaign County Neighborhood Revitalization
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$82,746
	Description	Funds will be used to support the neighborhood revitalization activities undertaken by the Champaign County Regional Planning Commission, including Tenant Based Rental Assistance and Owner-Occupied Housing Rehabilitation.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 12 households will benefit from FY 2015-2016 HOME funds under the TBRA No Limits program operated by CCRPC.
	Location Description	TBRA participants can choose to live throughout the Consortium-wide area.
5	Planned Activities	TBRA and Owner-Occupied Housing Rehabilitation. This funding is continuously expended throughout the program year.
	Project Name	CDBG Planning & Administration
	Target Area	CENSUS TRACT NUMBERS 53, 54, 55, AND 56 City of Urbana
	Goals Supported	Preserve Existing Affordable Housing Supply Support Services & Training for Low-Income Persons Support Homeless Needs Support Infrastructure Improvements
	Needs Addressed	Homeless Prevention & Services Non-Homeless Special Needs Community Development Needs

	Funding	CDBG: \$75,102
	Description	Funds will be used to support the administrative activities associated with carrying out the goals and objectives of the Community Development Block Grant Program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The families that will benefit from this activity are all the households receiving CDBG assistance as a direct and indirect result of the administrative undertakings of the Grants Management Division staff.
	Location Description	City-wide in Urbana, IL.
	Planned Activities	Funds will be used to support the administrative activities associated with carrying out the goals and objectives of the Community Development Block Grant Program. These funds are anticipated to be entirely spent during PY 2015.
6	Project Name	CDBG Public Services
	Target Area	City of Urbana City of Champaign
	Goals Supported	Support Services & Training for Low-Income Persons
	Needs Addressed	Homeless Prevention & Services Non-Homeless Special Needs
	Funding	CDBG: \$56,327
	Description	Funds will be used to support the public service activities undertaken by the City of Urbana
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The City of Urbana operates a transitional housing program that will utilize CDBG funding for case management for the program participants. The City of Urbana also uses a portion of its CDBG dollars to support public service grant awards for services provided to Urbana residents. The award recipients are not yet known at this time; however, historically approximately 300 persons have benefitted from various services provided as part of these awards to local not-for-profit agencies.
	Location Description	The City of Urbana's Transitional Housing program is operated in Urbana at scattered sites. The public service grant awards will serve participants from both the Champaign and Urbana communities.
	Planned Activities	Transitional Housing and public service grant awards. This funding is continuously expended throughout the program year.

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

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 households will benefit from public facility improvements in Urbana.
	Location Description	This activity will be undertaken within the City of Urbana limits.
	Planned Activities	Planned activities include public facility improvements to social service providers' brick and mortar assets. This funding is continuously expended throughout the program year.
9	Project Name	HOME City of Champaign Neighborhood Revitalization
	Target Area	Beardsley Park Neighborhood Improvement Plan Area Garden Hills United Neighborhood Association Action Plan City of Champaign
	Goals Supported	Provide decent affordable housing opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$228,579
	Description	Funds will be used to support the neighborhood revitalization activities undertaken by the City of Champaign, including full home improvement program (FHIP), acquisition rehabilitation program (Acq-Rehab) and lot acquisition/clearance for new construction (LAP). The FHIP and Acq-Rehab programs will be prioritized in the following areas of Champaign in order to provide maximum benefit in areas identified with the greatest housing needs and/or lowest incomes: Planning Areas 1, 2, 4, 7, 8, 9 14, and 15. The LAP program will be limited to neighborhoods with plans underway or being developed at the time of this Consolidated Plan: Beardsley Park, Bristol Park and Garden Hills.
	Target Date	6/28/2019
	Estimate the number and type of families that will benefit from the proposed activities	The City of Champaign's program will benefit approximately 10 households in FY 2015-2016.
	Location Description	City of Champaign limits.

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

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

Geographic Distribution

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

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

Affordable Housing

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

Introduction

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

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

Table 58 - One Year Goals for Affordable Housing by Support Requirement

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

Table 59 - One Year Goals for Affordable Housing by Support Type
Discussion

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

Introduction

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

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

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

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

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

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

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

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

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

Darlene Kloeppel, Social Services Director, Champaign County Regional Planning Commission, at 217-328-3313 or by email at dkloeppel@ccrpc.org

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

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

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

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

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

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

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

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

Discussion

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

Introduction

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

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

The Champaign County Continuum of Care is working towards a centralized intake to assist persons experiencing homelessness find the services they need. Currently, the Phoenix Drop-in Center is working to fulfill that role.

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

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

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

Discussion

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

Introduction

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

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

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

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

Discussion

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

The communities within the Consortium face numerous obstacles to meeting underserved needs. These include but are not limited to the following:

Limited Financial Resources

This is the core obstacle to meeting all underserved needs. It is unlikely that there will ever be enough funding to address all housing and community development needs in the community. Funding at levels of government for many community development initiatives increases the difficulty of meeting underserved needs.

Success in Providing Social Services

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

Urbana staff work to foster creative ideas for improving the institutional structure that is part of a larger,

more holistic network of services that benefit low-income households. By supporting various social service agencies through staff participation on the Continuum of Care, the City of Urbana plays a role in developing programmatic improvements that will further the impact of these services in the community.

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

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

Discussion

Program Specific Requirements

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

Introduction

This section describes program specific requirements of the Community Development Block Grant and HOME Investment Partnerships Program.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

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

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(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 2015-2016 Fiscal Year.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
For HOME assisted projects that do not include direct buyer assistance, a resale restriction will be used, to be in effect for the duration of the affordability period. The affordability period is based on the amount of HOME assistance provided to the project. A land use restriction, mortgage, and promissory note shall be recorded against the title to the property. Each of these documents will include a provision restricting the sales price such that it must be “affordable” to low-income buyers. In this instance, the affordable price results in a monthly housing cost for principal, interest, taxes and insurance of not more than 30% of the gross monthly income for a household below 80% of the area median income for the Champaign County Area. The term “low-income buyer” has an annual income, as adjusted for family size, that is less than or equal to eighty percent (80%) of the area median income (as defined by HUD) for the Champaign County area. The owner shall receive a fair return on his/her investment. The sales price may encompass the cost of any home investment documented with receipts, which can be defined as, but is not limited to, any additions to the home such as a bedroom, bathroom, or garage, replacement of heating, ventilation, or air conditioning systems, accessibility improvements such as bathroom modifications for disabled or elderly which were not installed through a federal, state, or locally-funded grant program, or outdoor improvements such as a new driveway, walkway, retaining wall, or fence. The sales price may also encompass the increase in the value of owner equity and investment as calculated by the cumulative percentage of change which is calculated by the Housing Price Index (HPI) calculator of the Federal Housing Finance Agency (X) plus 1.00 times the total owner investment at time of purchase (Y) plus the documented capital improvements (Z). A complete description of the recapture and resale provisions is found in the attached Resale and Recapture Guidelines for HOME Program Activities.

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

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

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

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

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

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

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:
Refinancing of a project may occur only if specifically authorized in an approved Annual Action Plan, and then only if conditions of the refinancing are clearly stated in the Plan. To be eligible for refinancing a project must meet the following conditions:
- Refinancing cannot be the primary purpose of the HOME investment. Refinancing is only appropriate when HOME funds are loaned to rehabilitate the property for which refinancing is being requested and then only when necessary to permit or ensure continued affordability. To demonstrate that rehabilitation is the primary activity for which HOME funds have been expended in connection with the property, at least \$5,000 per unit average in HOME funds must have been provided for rehabilitation of the property.
 - The project sponsor requesting HOME funds for debt refinancing must demonstrate, and the Consortium must confirm, that disinvestment in the property has not occurred, long-term needs of the project can be met through the refinancing, and servicing the targeted population over an extended affordability period is feasible.
 - Refinancing may be approved either to maintain current affordable units or to create additional affordable units.
 - Properties for which refinancing is approved may be located anywhere within the corporate limits of the Consortium members.
 - Properties for which refinancing is approved are subject to an affordability period of at least 15 years starting on the date the refinancing is closed.
 - HOME funds cannot be used to refinance multiple-family loans made or insured by any other federal program, including but not limited to, the Community Development Block Grant Program.

Discussion

Attachments

Grantee Unique Appendices

City of Urbana Resale and Recapture Guidelines for HOME Program Activities

The City of Urbana Grants Management Division of the Community Development Services Department 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 City of Urbana Grants Management Division will use the Recapture method of insuring affordability for all homebuyer activities in which direct HOME funds assistance is provided. The City of Urbana Grants Management Division 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 the City of Urbana and enforced through a Notice of Use Restriction filed with the Champaign County Recorder’s Office. 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. 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 City has received all or a portion of the funds from the Net Proceeds from the foreclosure or deed in lieu of foreclosure, then the City shall receive a portion of the funds from the Net Proceeds.
- The City will reduce the HOME investment amount to be recaptured from the Net Proceeds on a prorated basis for the time the Homeowner has owned and occupied the housing measured against the remaining years in the required Affordability Period. The prorated basis is as follows:
 - 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.
- 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 City sent to the Homebuyer’s last known address, to re-occupy the property within a reasonable time as determined by the City 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 City. The repayment shall become due and payable upon the City’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 City of Urbana 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, 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.
- 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 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 $\$50,000 \times 1.12 = \$56,000$, 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 City sent to the Homebuyer's last known address, to re-occupy the property within a reasonable time as determined by the City 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 City. The repayment shall become due and payable upon the City's demand.