



Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

This document contains the Consolidated Plan for the City of Aurora, covering the five-year period of January 1, 2020 – December 31, 2024. The Consolidated Plan is an analysis of data and market conditions as well as an overview of existing policies and funding delivery to assist states and local jurisdictions to regularly assess the greatest housing and community development needs. The process involves thorough data analysis followed by citizen and stakeholder participation to provide input, to review, and to comment on the data and projected uses of the federal funding received. It also allows Aurora to make affordable housing and economic development decisions.

In addition to the Plan, the City is required to complete two reports on an annual basis. The first report is the Annual Action Plan, which specifies project and program information about how the funds are intended to be used to meet the priority needs identified in the Consolidated Plan. At the end of the City's year, the City is required to submit its second report, the Consolidated Annual Performance and Evaluation Report (CAPER) which details how the City spent its federal funds and whether or not the City met the goals set forth in the Consolidated Plan and Annual Action Plan during that year.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Based on data from quantitative and qualitative analysis, the City has identified the following five priority needs: 1) Affordable Housing; 2) Homelessness Prevention; 3) Neighborhood Revitalization that incorporates community improvements, infrastructure, economic development in addition to affordable

housing Investments that Affirmatively Further Fair Housing Choice; 4) Capacity Building, and 5) Sustainability.

The City of Aurora is required to use HUD's Performance Outcome Measurement System which enables HUD to collect and aggregate standardized performance data on entitlement funded activities from all grantees nationwide. This information is presented to Congress on the effectiveness of formula entitlement programs in meeting HUD's strategic objectives. Aurora is required by federal law to use housing and community development grant funds primarily to benefit low and moderate-income persons in accordance with the following HUD objectives:

- Provide decent housing: Activities focus on housing programs where the purpose of the activity meets individual, family, or community needs and not programs where housing is an element of a larger community revitalization effort;
- Establish and maintain a suitable living environment: Activities designed to benefit families, individuals, and communities by addressing their living environment; and
- Create Economic Opportunities: Activities related to economic development, commercial revitalization, or job creation.

These objectives are combined with three performance outcome categories:

- Accessibility/Availability: Activities that make services, infrastructure, public services, public facilities, housing, shelter availability and accessibility to low and moderate-income people, including persons with disabilities.
- Affordability: Activities that provide affordability in a variety of ways in the lives of low and moderate-income people. It can include the creation or maintenance of affordable housing for both rental and homeownership and investment in infrastructure.
- Sustainability: Projects where the activity is aimed at improving communities or neighborhoods, increasing their livability by providing benefit to persons of low and moderate-income through multiple activities or services that sustain communities or neighborhoods.

Goals

1. Expand the Affordable Housing Stock (Affordability for the purpose of providing decent housing).
2. Strengthen Homeownership among Low- and Moderate-Income Households (Affordability for the purpose of providing decent housing).
3. Ensure the Housing Stock is Safe, Healthy, and Accessible for all residents (Accessibility for the purpose of creating a suitable living environment).
4. Prevent and Reduce Homelessness (Accessibility for the purpose of providing a suitable living environment).
5. Foster Small and Local Business Development (Sustainability for the purpose of creating economic activity).

6. Address Blighted Property Issues (Sustainability for the purpose of creating a suitable living environment).
7. Enhance and Improve Access to the Number of Community Amenities in Low- and Moderate-Income Communities (Accessibility for the purpose of creating a suitable living environment).
8. Promote Energy-Efficiency and Sustainable Investment in Low- and Moderate-Income Communities (Sustainability for the purpose of providing decent affordable housing).

3. Evaluation of past performance

Over the next 5 years, the Community Development Division (CDD) hopes to improve on a variety of issues to increase efficiency and utilize federal funds in an efficient and timely matter. The CDD would like to increase the pipeline of projects to spend funds in a timely fashion. The goal is to have several shovel-ready projects, should additional funds be received or become available. This will reduce the City's CDBG timeliness ratio and prevent the loss of HOME funding due to inactivity.

The City would also like to increase the number of agencies and city departments that have the capacity to apply for and receive CDBG and HOME funds. There are numerous non-profit agencies that qualify based on their services and clientele, but need to increase their reporting and recordkeeping practices and learn about the additional requirements of federal funding.

Lastly, the City would like to explore partnering with non-profit agencies to create a tenant based rental assistance program (TBRA) to increase affordable housing options throughout the City. The program could partner with agencies to also create job opportunities with the goal of clients becoming self-sufficient in under 2 years after housing has been provided.

The City will also continue to review its community development trends and needs on an ongoing basis and make amendments to the Plan as required over the next 5 years.

4. Summary of citizen participation process and consultation process

The City of Aurora conducted a thorough, multi-layered public engagement and consultation process that included the following:

- A review of 8 existing City of Aurora/Regional plans or reports;
- Consultation with nearly 40 stakeholders and interested residents at 6 different focus groups; stakeholders included representatives from service providers, affordable housing developers, and the business community;
- Public meetings, including a public hearing, an open forum, and administered an online survey, available in both English and Spanish;
- A joint focus group with the City and the Kane County Continuum of Care to discuss ways in which to address homelessness in the Consolidated Plan; and
- Interviews and/or consultation with 8 different government agencies, including the Aurora Housing Authority.

A more detailed Summary of the Citizen Participation and Consultation Process is located in sections PR-10 Consultation and PR-15 Citizen Participation.

5. Summary of public comments

The wide range of perspectives in the public participation process pointed to the need for flexibility of the use of funds to address Aurora's affordable housing gap, de-concentrate poverty, and provide neighborhood-based amenities in underserved communities. A more detailed summary of public comments is provided in the Citizen Participation Outreach Table in PR-15 – Citizen Participation.

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

All comments received were incorporated into the plan.

7. Summary

This document serves as the application to the U.S. Department of Housing and Urban Development (HUD) for the following federal resources:

The Community Development Block Grant (CDBG) program is Aurora's most flexible funding resource and can be used for housing and non-housing activities, including those that revitalize neighborhoods, promote economic development, improve community facilities/infrastructure, and provide public services, all of which must benefit the City's low and moderate income residents. The CDD anticipates receiving approximately \$1.5 million each year.

The HOME Investment Partnerships (HOME) program supports building, acquiring, and/or rehabilitating affordable housing for rent, homeownership, or provides direct rental assistance to low-income residents. CDD anticipates receiving approximately \$688,000 each year.

The Emergency Solutions Grant (ESG) program provides permanent supportive housing assistance for residents who are experiencing a housing crisis and/or homelessness. Similar to CDBG and HOME, the City's ESG funding receipt is based upon a HUD specific formula together with the City's ability to meet HUD's minimum funding threshold eligibility requirements. Aside from 2018, the City has not received ESG funds. However, in anticipation of the upcoming 2020 Census together with other unanticipated data changes, the City is also including ESG in this Plan. Due to its ESG funding history, the City is unable to forecast specific allocations for the next five years. Should the City receive funding, however, the City will amend its Plan accordingly.

The City anticipates level funding throughout implementation of the Plan. The total funding anticipated over the next 5 years is approximately \$11.1 million, though this number may change pending annual appropriations and program income (i.e. repayment of loans).

Listed below is the funding the City anticipates receiving from HUD for each of the entitlement programs in Program Years 2020-2024.

	2020	2021	2022	2023	2024	Total
CDBG	\$1,550,613	\$1,550,613	\$1,550,613	\$1,550,613	\$1,550,613	\$7,753,065
HOME	\$688,020	\$688,020	\$688,020	\$688,020	\$688,020	\$3,440,100
ESG	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$2,238,633	\$2,238,633	\$2,238,633	\$2,238,633	\$2,238,633	\$11,193,165

The Process

PR-05 Lead & Responsible Agencies 24 CFR 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
Lead Agency	AURORA	Community Development Division
CDBG Administrator	AURORA	Community Development Division
HOME Administrator	AURORA	Community Development Division
ESG Administrator	AURORA	Community Development Division

Table 1 – Responsible Agencies

Narrative

The Community Development Division (CDD) is the lead agency for the preparation of the Consolidated Plan and is responsible for administration of the CDBG, HOME, and ESG programs. The CDBG program funds activities that primarily benefit low- and moderate-income residents of the community and is used for a wide range of community development activities, including housing rehabilitation and homebuyer loans, housing development financing, small business technical assistance, and neighborhood revitalization projects. The HOME program provides funding for the creation and preservation of affordable housing. The ESG program provides funding to support individuals and families experiencing homelessness with services, rapid rehousing, and permanent supportive housing.

Consolidated Plan Public Contact Information

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

Introduction

As part of the 2020 – 2024 Consolidated Plan, the CDD conducted a thorough, multi-layered consultation process and engaged with a variety of government agencies and organizations that provide community services and promote housing and community development activities. In addition to providing both formal and informal settings for citizen participation, the CDD coordinated the following meetings with public agencies and private organizations to identify shared housing and community development needs and solutions:

- A series of six focus groups was held for Community-Based Organizations that were divided among the main topical areas of this Consolidated Plan – Neighborhood Revitalization Strategy Area Expansion and other community economic development activities, housing, homelessness, special needs housing/services, community development (i.e. infrastructure, neighborhood amenities), and environmental hazards in housing. Nearly 40 different representatives participated. Conversations centered on how the CDD can build off of and expand existing programs and develop opportunities to better meet affordable housing and community economic development needs and goals. This includes target populations for which CDD should consider for new or expanded programming initiatives, needed capacity-building among stakeholders and community-based partners, and how CDD can augment its services to more effectively reach low-income populations. A summary of the focus groups can be found in the Appendix.
- Interviews, meetings, and a focus group were held with staff from other government agencies and City Departments, including the Aurora Public Housing Authority, Property Standards, Engineering, Animal Control, Public Arts Commission, Planning and Zoning, Community Development, and Parks and Recreation. Conversations focused around ways in which these entities could better collaborate with CDD to more effectively utilize federal resources, increase affordable housing opportunities, and improve access to and enhance neighborhood amenities.
- CDD coordinated a focus group with representatives from a combination of other City Advisory Groups, including the Veterans' Advisory Council, the Advisory Commission on Disabilities, Civil Services Commission, Aurora Business United, and Sustainable Aurora Advisory Board.
- In addition, the Community Services Division conducted a joint focus group with the Kane County Continuum of Care as part of a standing provider meeting. The conversation focused on the particular needs of the homeless services planning process. Homeless service providers called for the additional need for services, including physical and mental health care, addiction services, and transportation services.

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

Staff from the Mayor's Office participate in a variety of non-profit roundtables and coordinates meetings to identify needs for service and investment within the community.

Aurora Housing Authority: The City of Aurora maintains a positive relationship with the Aurora Housing Authority (AHA) and its new Executive Director, Ralph Jordan. The CDD has held several meetings with new leadership and will continue the dialogue during this planning period and beyond to create, maintain, and further affordable housing opportunities throughout the City.

Nonprofit Service Providers: The City also makes an effort to communicate and carry on a dialogue with service providers and the community at large about the Consolidated Plan goals, objectives, and activities to support the current Plan, including agencies that provide housing assistance, such as including the Association for Intellectuals with Disabilities (AID) and Community Housing Advocacy and Development (CHAD).

Frequent Users System Engagement (FUSE): The FUSE initiative is a collaborative partnership of local agencies representing government - City of Aurora, Aurora Fire Department, Aurora Police Department, health care - Presence Mercy Medical Center, Rush Copley Medical Center - and nonprofit service providers - Hesed House, Breaking Free and Association for Individual Development. The explicit mission of the FUSE Initiative is to develop innovative solutions for the chronically homeless individuals who frequently use public services like ambulances and emergency rooms.

Financial Empowerment Center (FEC) Replication Initiative: The Cities for Financial Empowerment (CFE) fund provides both funding and focused technical assistance to mayors and their teams to promote systemic financial empowerment programs and policies into city services that improve individual and financial stability. The CFE Fund began working with the City of Aurora in 2018, and in summer 2019, the City released an RFP to hire a community-based organization to partner with the City to develop and manage the FEC as well as coordinate and build partnerships among other organizations. Services at the FEC will include financial counseling assistance – reducing debt, establishing and improving credit, connecting to safe and affordable banking services, building savings, and budgeting, among other activities.

Thrive Collaborative Center: The City of Aurora will transform a currently vacant, administrative building into a nonprofit service center. Organizations would have the opportunity to pay a low-cost membership to the city, who would maintain ownership of the building. In addition, these organizations can benefit from lower operations costs by sharing of space, equipment, and technology with several other organizations.

Invest Aurora: Invest Aurora is a public-private partnership that works to promote, attract, and retain commercial, industrial, retail, and mixed-use development in the City of Aurora by providing assistance and prospective businesses by way of community data, land and building availability, development assistance, and financing resources.

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

The City is an active participant in the Kane County Continuum of Care (CoC) system and is one of three local governments that provide non-federal funding on an annual basis to administratively support the CoC. As an active part of the CoC, the City has been a substantial force to promote better outreach, case management, and planning to address homelessness issues in the City. The City, Elgin, and Kane County currently serve in a co-leadership position for the Kane County Continuum of Care, and utilize this position to coordinate the efforts of essential County-wide networks and coalitions. The City also partners with the CoC to identify priority needs, strategies, and funding opportunities, putting forth an objective view of performance, and finally, to share the information to help planning efforts of diverse providers within Kane County. This allows the City to coordinate efforts with partner agencies to achieve a collective impact on priority needs throughout the City.

Hesed House, the largest homeless services provider in the City, is located in a former municipal building. This building was converted into a full-service homeless facility through the use of City funds. Hesed House is the second largest homeless shelter in the State of Illinois and has established a comprehensive resource center to help transition individuals and families out of homelessness. The City has actively sought to expand this community resource and other homeless services over the last three years through the completion of facilities improvement infrastructure projects funded via the CDBG program and local funds.

A primary goal of Hesed House is to assist individuals and families in becoming self-sufficient, enabling them to transition from temporary to permanent housing. Both organizations have within their goals and outcomes that of working toward permanent housing and self-sufficiency. To meet this goal, each organization provides case management that includes life skills training, advocacy, and referrals to partner agencies. This case management is meant to assist in stabilizing a homeless person's situation so that they can concentrate on addressing the root cause of their homelessness and gaining access to stable housing.

The City and its CoC partners continue to advocate for funding and program efficiencies to maintain the County's over 300 emergency shelter beds in the face of greater program demand. In addition to the vital service base provided with emergency shelter beds, the City and its partners also emphasize transitional shelter as a strategic response to reducing homelessness.

The City will continue to be an active participant in the Kane County Continuum of Care and will implement the actions and activities outlined in the Continuum's Homeless Strategy.

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 Kane County COC consults with the State of Illinois and plans for the efficient use of ESG Funds in the County. ESG funds are allocated according to a ranking system. Evaluation criteria includes but are not limited to; program/agency capacity and duplicity of services. The CoC reports on and evaluates the

performance of ESG recipients and sub recipients. The COC's geographic area includes the entire Kane County area.

Annually, the COC establishes priorities for funding projects in Kane County. The selection process is transparent and inclusive and based on the standards indicated in 24 CFR Part 578.19(b). The COC develops and follows a collaborative process for the development of applications in response to a HUD Notice of Funding Availability (NOFA). Priorities for funding are determined based on HUD's priorities found in the NOFA, annual gap analysis, and consistency with the COC's plan to end homelessness.

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

1	Agency/Group/Organization	Aurora Housing Authority
	Agency/Group/Organization Type	Public Housing Agency (PHA)
	What section of the Plan was addressed by Consultation	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?	Community Development Division had an interview with the executive director to discuss the housing and service needs of the agency and its clients, and how AHA also provided language on the public housing-specific sections of the Plan.
2	Agency/Group/Organization	Kane County Continuum of Care
	Agency/Group/Organization Type	Services – homeless Continuum of Care
	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 – Unaccompanied Youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Held a focus group with Kane County Continuum of Care and its members on housing needs and actions that Aurora should consider in this plan update.
	Agency/Group/Organization	Service Providers

3	Agency/Group/Organization Type	Services – homeless Services – special needs
	What section of the Plan was addressed by Consultation	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public Service providers were invited to participate in a series of focus groups that touched on general housing, special needs housing, and homelessness. Some service providers also provided needed data about the clients they serve and available facilities, which were used in the needs assessment and market analysis portions of the plan.
4	Agency/Group/Organization	OnLight Aurora
	Agency/Group/Organization Type	Broadband Service Provider
	What section of the Plan was addressed by Consultation	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from OnLight Aurora attended the public forum where broadband access was discussed. Data from OnLight Aurora and the Technology Plan was used to help build out the needs assessment and make a case for the need for greater digital access among low- and moderate-income communities.
3	Agency/Group/Organization	Sustainable Aurora Advisory Board
	Agency/Group/Organization Type	Advisory Group – Sustainability/Resilience
	What section of the Plan was addressed by Consultation	Housing Needs Assessment Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Members of the Advisory Board were invited to participate in the series of focus groups. Discussion with representatives focused on ways in which Aurora could promote sustainability and resiliency through its federal resources. Goals and strategies of Sustainable Plan were tied to these strategies.

4	Agency/Group/Organization	City of Aurora – Planning and Development Services
	Agency/Group/Organization Type	Other government – local Planning organization
	What section of the Plan was addressed by Consultation	Housing Need Assessment Market Analysis Neighborhood Revitalization Strategy Area (NRSA)
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided needed data for mapping analysis for the NRSA; helped align Consolidated Plan with other citywide plans. Participated in a series of focus groups that touched on various housing and community development needs.
5	Agency/Group/Organization	City of Aurora – Property Standards Division
	Agency/Group/Organization Type	Other government - local
	What section of the Plan was addressed by Consultation	Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided needed data on vacant and blighted properties, participated in a series of focus groups on housing. Coordination helped inform “Address blighted property issues” and “Ensure housing is safe, decent, and accessible for all households” goals in SP-45.
6	Agency/Group/Organization	City of Aurora – Public Art Commission
	Agency/Group/Organization Type	Other government - local
	What section of the Plan was addressed by Consultation	Non-housing community development needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conversation focused on how CDD and Public Art Commission can collaborate on targeted investments in Downtown Aurora and in underserved communities that augment resident experiences, promote community revitalization efforts, and build a sense of place.
	Agency/Group/Organization	City of Aurora – Community Development Division

7	Agency/Group/Organization Type	Other government - local
	What section of the Plan was addressed by Consultation	All sections
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff provided data about past performance, ways in which CDD can augment and expand its programming and delivery of services, and frame the priorities, goals, and performance measures over this five year period.
8	Agency/Group/Organization	Business Organizations
	Agency/Group/Organization Type	Business Organizations
	What section of the Plan was addressed by Consultation	Non-housing community development needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organizations representing businesses and business services were invited to participate in a focus group specifically on community economic development and the NRSA update. Conversations revolved around ways in which CDBG funds can promote economic activity for small and local businesses and issues faced by businesses. The lack of capital to address older infrastructure and renovations, the need for strategic planning technical assistance, and locating adequate and affordable space were a few key topics.
9	Agency/Group/Organization	Financial Institutions
	Agency/Group/Organization Type	Financial Institutions
	What section of the Plan was addressed by Consultation	Housing Needs Assessment Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Financial institutions and philanthropic groups were invited to participate in a series of focus groups on housing and community economic development. The focus group conversations discussed general needs in the City related to these issues as well as how the City's programs could be

		enhanced to better meet the needs of low and moderate income households.
10	Agency/Group/Organization	Affordable Developers
	Agency/Group/Organization Type	Non-profit organizations
	What section of the Plan was addressed by Consultation	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Affordable developers were invited to participate in a series of housing related focus groups. Discussions with developers focused on the importance of gap financing to support the development of low income housing.
11	Agency/Group/Organization	Community Based Organizations
	Agency/Group/Organization Type	Non-Profit Organizations
	What section of the Plan was addressed by Consultation	Housing Needs Assessment Market Analysis Non-Homeless Special Needs Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community-based organizations (CBOs) joined City staff in a series of topical focus groups on housing and economic and community development issues. CBOs provided input on general needs in the City related to these issues as well as how the City's programs could be enhanced to better meet the needs of low- and moderate-income households.
12	Agency/Group/Organization	The Neighbor Project
	Agency/Group/Organization Type	Community-Based Organization
	What section of the Plan was addressed by Consultation	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This group participated in numerous focus groups related to housing, business, and community development topics. Staff also met with a representative to discuss needs and issues

		pertaining to housing with environmental hazards, including lead-based paint.
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Identify any Agency Types not consulted and provide rationale for not consulting

The CDD maintains a list of more than 400 stakeholders. All of these stakeholders were contacted to participate in one or more steps in the public process – focus groups, citizen input survey, public forum, and public hearing. An effort was made to contact and consult with a wide variety of agencies, groups, and organizations involved with or interested in affordable housing, homelessness, persons with special needs, and community and economic development.

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	Kane County Continuum of Care	Prevent and end homelessness; increase the supply of affordable and supportive housing; increase the economic security of households in Continuum of Care System; increase prevention efforts to stabilize households before housing loss occurs.
On to 2050	Chicago Metropolitan Agency for Planning	The plan promotes continued housing choice and calls to increase funding in a way that links housing with transit, jobs, and other amenities.
2017 Downtown Master Plan	Planning and Zoning Department	Promote small and local business development; increase community amenities in underserved communities with the addition of arts and culture; infrastructure improvements that promote foot traffic and walkability; promote housing development downtown.
2016 Sustainable Aurora Plan	Mayor's Office/Planning and Zoning Department	Increase the City's renewable energy to 50%, promote environmental justice to low- and moderate-income communities; and promote community resilience.
Route 59 Corridor Study	Planning and Zoning Department	Diversify housing options, promote intergenerational housing
2019 Technology Strategic Plan	Information Technology Division	Promote Aurora's economic competitiveness, decrease the digital divide for low- and moderate-income residents and business owners, and increase engagement efforts to English as a second language population.
Kane County Workforce Development Plan	Kane County Workforce Development Board	Provide services that increase economic opportunities and reduce or prevent poverty.
2012 Analysis of Impediments to Fair Housing Choice	Kane County, City of Elgin, and City of Aurora	Provide affordable housing opportunities and make targeted neighborhood investments that increase racial and ethnic diversity and provide additional housing choice to persons with physical and developmental disabilities.

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(I))

The City has fostered relationships and partnerships with other local jurisdictions, including DuPage County, Kane County, the City of Elgin, and Aurora Township. These relationships will continue during this planning period. The CDD anticipates coordinating with the Aurora Housing Authority, Waubensee Community College, Aurora University, Aurora Public School Districts, Aurora Police Department, and Aurora Fire Department to promote continued coordinated efforts. In addition, the City will continue to leverage programs, services, and funding from the Illinois Housing Development Authority as well as the Illinois Department of Human Services, and advocate for continued support for Aurora and its nonprofit service providers and developers.

Chicago Metropolitan Agency for Planning (CMAP): CMAP is a regional planning organization for the northeastern Illinois counties, including Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will. Through CMAP and its robust three-year engagement, including cooperation among more than 280 municipalities, a regional vision – On to 2050 – was created. The three major goals of this plan directly impact the consolidated plan, including inclusive growth so all people can prosper, resilience that prepares the region to better manage shocks from natural and economic disasters, and prioritized investment that maximizes resources. The plan promotes continued housing choice and calls to increase funding in a way that links housing with transit, jobs, and other amenities.

Healthy Places Coalition: The Kane County Health Department mobilizes participants from diverse aspects of the community – US Environmental Protection Agency, Kane County Health Department, municipal governments (including Aurora), hospitals, fire departments, community advocacy groups, nonprofits, and private corporations. The group meets bi-monthly and discusses health issues within the community, including the tie between housing and health.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

As part of the development of the 2020 – 2024 Consolidated Plan, 2020 Annual Action Plan, and the Neighborhood Revitalization Strategy Area, the CDD conducted a multi-layered community engagement process in compliance with HUD regulations and Citizen Participation Plan. In addition to a public hearing and acceptance of written comments, the City also organized two additional outreach methods to provide alternative opportunities to participate.

Open Forum: Held a Public Forum on August 14th, 2019 at City Council Chambers for 1.5 hours. This event provided a less formal setting than the public hearing and offered an opportunity for the community to learn about the consolidated planning process, including the NRSA process, engage with program managers and leadership, learn about socio-economic data, and provide feedback at five topical stations: Economic Development and Neighborhood Revitalization, Public Services, Housing Rehabilitation and Homeownership, Community Facilities and Infrastructure, and Housing Development and Affordable Rental Housing. Each station had three components: 1) A description about the topic and how the Community Development Division currently uses program funds; 2) Three to five thought-provoking questions to encourage idea generation – participants wrote their ideas directly at each station; and 3) A voting mechanism to capture priorities – each participant received 5 stickers that could be assigned to one or more priorities around the room. The data was summarized and used to develop the needs assessment.

Online Survey: The survey was open to the public starting on Monday, July 29, 2019 and was open for 5 weeks, until midnight on September 8, 2019. In order to receive broad participation among residents with limited or no English proficiency, the survey was translated from English into Spanish. Respondents were asked to prioritize goals on various strategies related to neighborhood revitalization, economic development, affordable housing, and target demographics in need of services. The data was summarized and used to develop the needs assessment.

Public events and Aurora’s Online Citizen Input Survey were advertised using the following strategies:

- Printed 650 posters (in English and Spanish) and distributed them across nearly 50 organizations, businesses, and institutions, and government offices;
- Attended Aurora Downtown’s First Friday events to advertise the Public Hearing, Public Forum, and online survey, and to provide information about existing programs and services.
- Created a project website with information about the Consolidated Planning process and NRSA update, and ways in which the public can provide input. All public notices and information were posted to this website.¹
- Made a presentation about the Consolidated Plan and NRSA update to the Education Commission at the 8/7/19 public meeting.
- Issued public notices to *The Beacon* and *Reflejos* newspapers.
- Mailed public notices to 89 faith-based organizations.

¹ For more information, please visit: <https://www.aurora-il.org/2027/2020-2024-Consolidated-Plan>

- E-mailed engagement materials to more than 400 key stakeholders. This list included a network of community service providers and government entities who work directly with low-income and special needs households. The City requested that these stakeholders disseminate information to their clients to ensure participation from lower-income households and persons with special needs.

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	Citizen Participation Plan	Non-targeted/broad community	Displayed Citizen Participation Plan on the City of Aurora's website for 30 days; e-mailed listservs	No Comments received on citizen input process	Not Applicable, no comments received	https://www.aurora-il.org/DocumentCenter/View/5908/Citizen-Participation-Plan-Aurora?bidId=
2	Online Survey	Non-targeted/broad community	215 individuals responded; survey was open for 5 weeks and was translated into Spanish	See attachment for report of survey responses	All comments were accepted.	https://www.aurora-il.org/2027/2020-2024-Consolidated-Plan

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 Forum	Non-targeted/broad community	15 community members engaged with CoA staff at the public forum. Participants learned about programs and provided feedback on affordable housing, community development through a voting mechanism on priorities, left comments for consideration, and could weigh in on the NRSA boundary proposals.	See attachment for summary of public comments.	All comments were accepted.	https://www.aurora-il.org/2027/2020-2024-Consolidated-Plan
4	Public Hearing	Non-targeted/broad community	3 community members attended the public hearing	No one provided formal written comments.	Not applicable, no comments were received.	https://www.aurora-il.org/2027/2020-2024-Consolidated-Plan

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)
5	Written Comments	Non-targeted/broad community	The project website and public notices invited the public to provide written comments by mail or e-mail.	No comments received.	No applicable, no comments were received.	https://www.aurora-il.org/2027/2020-2024-Consolidated-Plan
6	Public Hearing	Non-targeted/broad community	To add after the hearing in Nov.	To add after the hearing in Nov.	To add after the hearing in Nov.	https://www.aurora-il.org/2027/2020-2024-Consolidated-Plan
7	Placeholder for BGWC	Placeholder for BGWC	Placeholder for BGWC	Placeholder for BGWC	Placeholder for BGWC	
8	Placeholder for public hearing	Placeholder for public hearing	Placeholder for public hearing	Placeholder for public hearing	Placeholder for public hearing	
9	Placeholder for PHST	Placeholder for PHST	Placeholder for PHST	Placeholder for PHST	Placeholder for PHST	
10	Placeholder for COW	Placeholder for COW	Placeholder for COW	Placeholder for COW	Placeholder for COW	
11	Placeholder for City Council	Placeholder for City Council	Placeholder for City Council	Placeholder for City Council	Placeholder for City Council	

Table 2 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Needs were identified from consultations with government agencies and contracted service providers, a series of 10 stakeholder focus groups, a public hearing, an open public forum, and a thorough review of existing plans. In addition, an analysis of quantitative data of local, state, and federal data help document the extent of need in the City. Most data presented in the next several pages were provided by HUD from the U.S. Census Bureau.

Affordable Housing Needs: The greatest issue by far is that approximately 35% of the City's households are considered cost-burdened, paying more than 30% of their income on housing costs. Nearly 9,000 households (15%) are severely cost-burdened, paying more than 50% of their income on housing costs. Renters, low-income households, and populations with special needs are more likely to experience housing issues than other households in Aurora.

Disproportionate Greater Need: Hispanic households are disproportionately impacted by housing problems in the City, more than any other racial or ethnic group. Although White households make up about 50% of households, Hispanic households are more likely to be lower-income and are twice more likely than White households to report incidences of housing problems. Among all households with a housing problem, Hispanic households represent 47%, followed by White households (36%), Black/African American households (12%), Asian households (4%), and other households make up the remaining 1%. Only among moderate-income households do White households make up a larger share of households with housing problems. Sections NA-15, 20, 25, and 30 further describes disproportionate greater need.

Homelessness: Although the City's limits fall within DuPage, Kane, Kendall, and Will County, the majority of the City's population lives within Kane. (Due to the population numbers, the City is a member of Kane County's Continuum of Care.) Since the start of the last Consolidated Planning Cycle in 2015, homelessness in Kane County has risen by 11%. Approximately 430 individuals were estimated to experience homelessness on a given night in Kane County. According to data from Hesed House, 75% were counted in Aurora.

Public Housing: Over 2,600 people are currently on the Aurora Housing Authority's (AHA) waitlist for public housing with an average wait period of 605 days. To address the housing needs of the many households waiting to receive assistance the AHA's Housing Choice Voucher waiting list has been closed since 2007 for the agency.

Special Needs Housing: Persons living with physical or cognitive disabilities, older adults, persons with severe mental illnesses, and victims of domestic violence, were identified through the citizen participation process as special needs populations. Additional costs for medical, personal care, home modifications, or special housing needs exacerbate challenges faced by these groups to remain stably housed and connected to care.

Community Development Needs: Targeted public investments that promote green building, sustainability, and resiliency, increase digital inclusion, increase the number of neighborhood amenities, and improve needed infrastructure in underserved communities were identified during the consultation process. In addition, public services that increase economic opportunities, reduce poverty, and support the needs of special populations were identified.

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

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	197,899	200,615	1%
Households	55,664	61,450	10%
Median Income	\$59,570.00	\$63,090.00	6%

Table 3 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	7,680	7,975	12,040	6,685	27,055
Small Family Households	3,040	3,185	5,090	3,130	16,510
Large Family Households	1,465	1,680	2,665	1,220	3,450
Household contains at least one person 62-74 years of age	1,140	1,300	1,855	1,060	3,995
Household contains at least one person age 75 or older	560	850	940	244	815
Households with one or more children 6 years old or younger	2,525	2,465	3,220	1,735	5,224

Table 4 - Total Households Table

Data Source: 2011-2015 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	120	40	85	10	255	25	60	25	0	110
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	345	115	110	4	574	0	40	170	45	255
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	400	540	505	130	1,575	120	255	295	210	880
Housing cost burden greater than 50% of income (and none of the above problems)	2,845	1,015	230	10	4,100	1,660	1,370	635	220	3,885

	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
Housing cost burden greater than 30% of income (and none of the above problems)	545	1,835	1,735	190	4,305	305	1,085	2,570	1,485	5,445
Zero/negative Income (and none of the above problems)	380	0	0	0	380	190	0	0	0	190

Table 5 – Housing Problems Table

Data 2011-2015 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	3,710	1,705	930	155	6,500	1,805	1,730	1,125	475	5,135
Having none of four housing problems	1,135	2,550	4,020	1,985	9,690	470	1,985	5,970	4,065	12,490
Household has negative income, but none of the other housing problems	380	0	0	0	380	190	0	0	0	190

Table 6 – Housing Problems 2

Data 2011-2015 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	1,835	1,345	879	4,059	655	1,200	1,504	3,359
Large Related	1,010	685	235	1,930	385	590	845	1,820
Elderly	450	550	284	1,284	730	644	478	1,852
Other	930	710	685	2,325	310	255	575	1,140
Total need by income	4,225	3,290	2,083	9,598	2,080	2,689	3,402	8,171

Table 7 – Cost Burden > 30%

Data 2011-2015 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	1,635	440	99	2,174	540	715	290	1,545
Large Related	780	50	0	830	330	370	160	860
Elderly	320	155	40	515	565	214	68	847
Other	715	410	110	1,235	300	220	160	680
Total need by income	3,450	1,055	249	4,754	1,735	1,519	678	3,932

Table 8 – Cost Burden > 50%

Data 2011-2015 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	665	580	485	49	1,779	95	165	280	120	660
Multiple, unrelated family households	35	35	139	85	294	25	130	185	135	475

	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
Other, non-family households	50	40	0	0	90	0	0	0	0	0
Total need by income	750	655	624	134	2,163	120	295	465	255	1,135

Table 9 – Crowding Information – 1/2

Data 2011-2015 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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 10 – Crowding Information – 2/2 (HUD data was unavailable for this Table)

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

According to the 2017 American Community Survey, one in five households (12,652) live alone in the City. Single renters represent a higher share of renter-occupied households (26%) than homeowners living alone (17%). Adults 65 and older represent 32% of single person households and are more likely to be homeowners than renters. Depending upon their health and housing preferences, housing needs will range from programs that enable residents to remain living in their home (e.g. home retrofits, property tax reduction, or in-home care) to down-sizing to a smaller home or rental, or needing assistance finding and transitioning to assisted living or nursing care. Another 16% of households living alone are adults younger than 35, who are more likely to be renters than homeowners, and may be working in lower-paying entry-level positions. The median income for one-person households is approximately \$30,000, which would qualify many for rent-restricted units, down payment assistance, and other programs for low-income residents.

In addition to single-person households, the 2018 homeless point in time count calculated over 300 homeless adults without children and 21 unaccompanied youth (18-24), who are in need of deeply subsidized rapid re-housing and permanent supportive housing.

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.

Disabled Individuals: Approximately 15,000 residents, or 7% of the City's total population, live with a disability. The characteristics and special needs for housing and supportive services of persons with disabilities are further explained in Section NA-45: Non-Homeless Special Needs Assessment.

Victims of Domestic Violence:

Mutual Ground, a local nonprofit organization that provides emergency shelter and public services for domestic violence victims reported assisting 1,156 unduplicated residents, of which 382 were residents

of the City of Aurora, in 2018 alone. The characteristics and special needs for housing and supportive services for victims of domestic violence are further explained in Section NA-45: Non-Homeless Special Needs Assessment.

What are the most common housing problems?

Cost Burden: An estimated 35% of all households spend more than 30% of their income on housing costs, including approximately 9,000 households (15% of all households) who spend at least 50% of their income towards housing costs and are considered severely cost burdened. Spending a disproportionately high share of income on housing can leave too little for other necessities like food, health care, and transportation. Households burdened by high housing costs also contribute less towards retirement or education and have little money to spend on non-essential goods and services in their communities, which can dampen the local economy.

An expanded measure of affordability adds transportation costs, recognizing that when individuals and families move further away from neighborhoods near jobs, services, or other amenities in order to afford housing, the savings on housing costs can be lost in terms of increased transportation costs. According to the Center for Neighborhood Technology (CNT) Housing + Transportation (H+T) Index, when transportation is factored into housing affordability, the typical household in the City of Aurora spends 50% of their income on housing and transportation. This number is 5% higher than the industry standard, which assumes households should not spend more than 45% of their income on both housing and transportation.

Overcrowding: Many households cope with the shortage of affordable units by moving into too small of units or doubling up with family or friends, often leading to overcrowded situations. Approximately 5% (3,298) of Aurora's household is overcrowded, including 829 households that are severely overcrowded where the household has more than 1.5 persons per room. Overcrowding is more prevalent among renters (10%) than it is among homeowners (3%), and renters make up 67% of the total low- and moderate-income overcrowded households. This is likely given the lack of larger, affordable rental housing units in the City.

Substandard Housing: Less than 1% of all households across the City live in housing that lacks complete kitchen or plumbing facilities. Housing with hot and cold running water, a flushing toilet, and a bathtub or shower is considered to have complete plumbing facilities; households with a sink, faucet, a stove or range, and a refrigerator are considered to have complete kitchen facilities. Lacking kitchen or plumbing facilities is rare in Aurora, though 365 households still live in substandard housing by this standard and are in need of necessary improvements. These substandard housing conditions are more prevalent among renters (1.2%) than it is among homeowners (0.3%), and renters make up 70% of the low- and moderate-income households experiencing substandard housing conditions. More information is provided in the MA-20: Condition of Housing section.

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

Low-Income Households: HUD's low and moderate income household income limits are categorized as Extremely Low (< 30% AMI), Very Low (30% - 50% AMI), and Low (50-80% AMI). In 2019 dollars, very low-income households \$31,200 for a one-person household or \$44,550 for a four-person household. Although extremely low-income and very low-income households represent just 25% of all Aurora households, they represent 54% of all households with some housing problem. Half of all households that earn less than 50% of the area median income low-income households spend more than 50% of

their income towards housing costs, and they represent 86% of all severely cost-burdened households. According to the *MA-15: Number of Housing Units* this may be due to higher-income households occupying the units that would have been affordable to the city's poorer households. Competition for affordable units can lead those with fewer resources to find themselves overcrowded or living in substandard housing conditions. Low-income households represent 60% of all severely overcrowded households and 67% of households living without adequate kitchen or plumbing facilities. Along with substandard facilities, these households can face other housing issues, including pest infestation, environmental hazards, leaky roofs, outdated electrical systems, rusty pipes, and gas leaks.

Renters: 54% of renters report experiencing at least one housing problem as opposed to 31% of homeowners. They represent 54% of all households who report experiencing severe housing problems. Low-income households are more likely to be renters (60%) than homeowners (40%). Cost-burdened renters have a limited ability to accumulate the savings necessary for an adequate mortgage down payment, thereby limiting their access to homeownership.

Special Needs Populations: Special needs populations, including older adults and persons with physical and intellectual disabilities, are disproportionately affected by housing problems, particularly households with Supplemental Security Income or for households with limited fixed incomes. According to data from the U.S. Census Bureau, approximately 3,375 adults over 65 still have a mortgage on their property. According to the HUD tables above, 1,852 elderly homeowners spend more than 30% of their income towards housing costs (mortgage principal and interest, taxes, and insurance), including 847 senior homeowners who spend more than 50% of their income towards housing costs. During the Consolidated Plan's consultation process, some service providers spoke about seniors facing foreclosure, particularly after losing half of their income from the death of their spouse. More information about special needs populations is presented in Section NA-45: Non-Homeless Special Needs Population.

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. 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 federal McKinney-Vento Act define persons at-risk for becoming homeless as a number of situations where a family or an individual is considered precariously housed and at risk of homelessness, such as very low-income populations, high housing cost burden, frequent moving for economic reasons, substandard housing, and overcrowded conditions.

Approximately 35% of the City of Aurora population is considered cost-burdened, including roughly 9,000 households who spend more than 50% of their income towards housing costs. The severely cost-burdened households include 3,719 smaller family households, 1,690 larger family households, and 1,362 elderly households. Any number of catalyzing events- a healthcare crisis, domestic violence, or job loss- can land residents at the shelter door.

The Continuum of Care recently conducted a series of focus groups of individuals experiencing homelessness as well as service providers. Numerous critical issues were identified that lead to homelessness, recurring homelessness, or addictions that contribute to becoming unsheltered. One of the main issues is a severe backlog of people who qualify for supportive housing because of a disability or chronic homelessness; however, there is a lack of stable, permanent housing opportunities available. Many individuals experiencing homelessness mentioned the need for better paying jobs that enable them to be self-sufficient. Minimum wage jobs are not sufficient to pay for housing, let alone other basic necessities. Even if people can afford housing, unfavorable background checks prevent many formerly homeless individuals from accessing temporary or permanent housing. Another major need for lower-income households is adequate access to public transportation. Even if they obtain housing they can afford, transportation costs associated with commutes to and from work or to receive needed support inhibits lower-income families and individuals from meeting all of its basic needs. Other issues mentioned during this process include a long waiting list for basic public services, lack of affordable childcare to enable parents to work (or find work), affordable health care, restrictions on time limits in shelter intended to encourage people to leave the system, but does not allow for flexibility that may warrant extended stay in shelter.

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

Housing Costs as a percentage of Income: Housing affordability impacts more households than any other housing problem in Aurora, due in part to the convergence of the loss of affordable housing with wages, retirement benefits and savings, and public assistance that have not kept pace with the cost of living. The issue is particularly glaring when the minimum wage is compared to Kane County's Housing Wage, which is the minimum hourly wage a full-time worker must earn to afford a one-bedroom rental apartment at the HUD Fair Market Rent for the Metropolitan Area. In order to afford rent and utilities for a one-bedroom apartment without paying more than 30% of income on housing, a household must earn \$41,760 per year. Assuming a 40-hour workweek, 52 weeks per year, this translates into an hourly wage of \$20.08, or minimum wage workers would need to work at least 60 hours per week in order to afford this amount.² Households living on fixed incomes can afford even less. For households on Supplemental Security Income, these households would need housing priced below \$231 per month. The lack of affordable housing for lower-income households has been linked with housing instability and an increase risk of homelessness.

Foreclosure: According to May 2019 data from RealtyTrac,³ foreclosures are more prevalent in the City of Aurora than they are nationwide. One out of every 2,157 homes were in some form of the foreclosure process compared to one out of every 2,411 homes. Statewide, however, foreclosures are more prevalent than they are in the City, occurring in one out of every 1,363 homes. This higher rate is largely driven by Chicago's higher than average foreclosure rate (one out of every 1,341 homes). Over 500 properties are currently in some form of the foreclosure process with roughly 20% occurring in zip code 60504.

Foreclosures can have major ripple effects to neighborhoods and communities, including reducing property values, increasing demand for rental housing, increasing physical deterioration, and increased

² National Low Income Housing Coalition (2019). *2019 Out of Reach: Illinois*. <https://reports.nlihc.org/oor/illinois>

³ <https://www.realtytrac.com/statsandtrends/foreclosuretrends/>

strain on local governments and public assistance. In addition, the financial insecurity from damaged credit and the personal and family stress that comes with housing instability have serious, long-term consequences for households experiencing foreclosure.

Evictions: According to the Eviction Lab at Princeton University, 350 renters in the City of Aurora were evicted from their homes in 2016, which equates to nearly one eviction every day.⁴ Aurora's eviction rate has steadily declined year after year to 1.69% in 2016 from its peak during the recession in 2009 (4.57%), though it remains higher than Chicago (1.1%) and the State of Illinois (1.58%). An additional 450 evictions were filed, though no eviction took place. However, when tenants are informed of their hearings, some voluntarily vacate the units before their trial date, even if the judge may have ruled in their favor. If the tenant shows up to court, they are oftentimes alone and not represented by counsel.

Evictions can have devastating, ripple effects to families. Legal evictions that come with a court record can prevent families from relocating to safe, decent housing since many landlords screen for recent evictions. Research from the Eviction Lab at Princeton University has shown that evictions can lead to job loss, cause children to change schools, impact a person's mental health, and contribute to poverty. Research also suggests that low-income women, particularly minorities and victims and families of domestic violence, are at higher risk for eviction. This type of family instability can have broader communitywide impacts, including more challenges in public schools, greater demand for public services, more homelessness, and less community sustainability.

Lack of Supportive Services: Stabilizing services so that people with special needs can stay connected to care instead of in institutionalized settings.

Discussion

Residents and stakeholders were asked to identify up to four key housing priorities as part of the Citizen Input Survey. The following are the community's top responses among 16 different housing development and service options.

1. Housing for individuals and families experiencing homelessness (38%)
2. Supportive Services for residents with special needs (36%)
3. Affordable rental housing (34%)
4. Assistance purchasing a home (i.e. downpayment/closing cost assistance) (34%)
5. Housing for seniors (32%)

⁴ <https://evictionlab.org/map/#/2016?geography=states>

NA-15 Disproportionately Greater Need: Housing Problems – 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

For HUD's purpose, disproportionately greater need exists when any racial or ethnic group experiences housing issues by at least 10 percentage points higher than the total population in any particular income group.

0% - 30% AMI: American Indians are more impacted than any other racial or ethnic group, reporting 100% of extremely low-income (ELI) households that live with a housing problem. American Indians, however, only represent 1% of all ELI households. Hispanic households also report a higher percentage of households experiencing a housing problem (90%) and represent the highest proportion of extremely low-income households.

30% - 50% AMI: Black/African American households are more likely than other very low-income households (91% compared to 80% citywide) to experience a housing problem, and over 15 percentage points higher than White households.

50% - 80% AMI: Asian households experience a housing problem by 17 to 23 percentage points higher than all other low-income race or ethnic groups, and report 73% of households with at least one housing problem (20% higher than it is citywide).

80% - 100% AMI: Hispanic households are more likely than other moderate-income households to experience a housing problem and report 47% of households with at least one housing problem, 12% higher than it is citywide.

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	6,360	755	570
White	2,035	225	200
Black / African American	980	400	110
Asian	175	15	50
American Indian, Alaska Native	50	0	0
Pacific Islander	0	15	0
Hispanic	3,085	105	215

Table 11 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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	6,360	1,615	0
White	2,140	724	0
Black / African American	630	60	0
Asian	165	60	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	3,340	765	0

Table 12 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 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	6,365	5,680	0
White	2,365	2,094	0

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
Black / African American	685	540	0
Asian	490	175	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2,720	2,775	0

Table 13 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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	2,305	4,375	0
White	1,090	1,885	0
Black / African American	200	435	0
Asian	100	179	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	905	1,850	0

Table 14 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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%.

Percentage of Households Experiencing a Housing Problem by Race and Income

	< 30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
White	32%	34%	37%	47%
Black/African American	15%	10%	11%	9%
Asian	3%	3%	8%	4%
Pacific Islander	0%	0%	0%	0%
American Indian	1%	0.3%	0%	0%
Hispanic	49%	53%	43%	39%

Source: 2011-2015 CHAS

Discussion

Hispanic households are disproportionately impacted by housing problems in the City of Aurora more than any other racial or ethnic group. Although White households make up about 50% of households, Hispanic households are more likely to be lower-income and are twice as likely than Whites to report incidences of housing problems. Among all households with a housing problem, Hispanic households represent 47%, followed by White households (36%), Black households (12%), Asian households (4%), and other households make up the remaining 1%. Only among moderate-income households do White households make up a larger share of households with housing problems.

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

Introduction

For HUD’s purpose, disproportionately greater need exists when any racial or ethnic group experiences severe housing issues by at least 10 percentage points higher than the total population in any particular income group.

0% - 30% AMI: American Indians are more impacted than any other racial or ethnic group, reporting 100% of extremely low-income (ELI) households that live with a severe housing problem. American Indians, however, only represent 1% of all ELI households. Hispanic households also report a higher percentage of households experiencing at least one severe housing problem (83%), which is 11 percentage points higher than it is Citywide. Hispanic households also represent nearly half of all extremely low-income households.

30% - 50% AMI: American Indian households and Asian households are more likely than all other very low-income populations to experience severe housing issues (100% and 62% compared to 43% citywide).

50% - 80% AMI: No racial or ethnic group meets HUD’s definition of disproportionate need; however, Hispanic households experiencing severe housing issues have rates 5 percentage points higher than low-income households across the City and 10 percentage points higher than White low-income households.

80% - 100% AMI: No racial or ethnic group meets HUD’s definition of disproportionate need; however Hispanic and Asian households are 5 and 9 percentage points higher than moderate-income households across the City and 8 and 12 percentage points higher than White households. Hispanic households represent 60% of incidences of severe housing issues among moderate-income households.

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	5,515	1,605	570
White	1,735	515	200
Black / African American	705	680	110
Asian	175	15	50
American Indian, Alaska Native	50	0	0

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
Pacific Islander	0	15	0
Hispanic	2,810	380	215

Table 15 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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	3,435	4,535	0
White	1,200	1,660	0
Black / African American	345	340	0
Asian	140	85	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	1,670	2,440	0

Table 16 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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	2,055	9,990	0
White	534	3,925	0
Black / African American	175	1,045	0
Asian	95	575	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,229	4,265	0

Table 17 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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	630	6,050	0
White	175	2,810	0
Black / African American	30	615	0
Asian	50	229	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	375	2,385	0

Table 18 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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%.

Percentage of Households Experiencing a Severe Housing Problem by Race and Income

	< 30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
White	31%	35%	26%	28%
Black/African American	13%	10%	9%	5%
Asian	3%	4%	5%	8%
Pacific Islander	0%	0%	0%	0%
American Indian	1%	1%	0%	0%
Hispanic	51%	49%	60%	60%

Source: 2011-2015 CHAS

Discussion

In absolute numbers, Hispanic households are by far disproportionately impacted by housing problems in the City of Aurora more than any other racial or ethnic group. Although White households make up about 50% of households, Hispanic households are more likely to be lower-income and are more than twice as likely than Whites to report incidences of severe housing problems. Among all households with a severe housing problem, Hispanic households represent 51%, followed by White households (30%), Black/African American households (11%), Asian households (8%), and other households make up less than 1%.

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

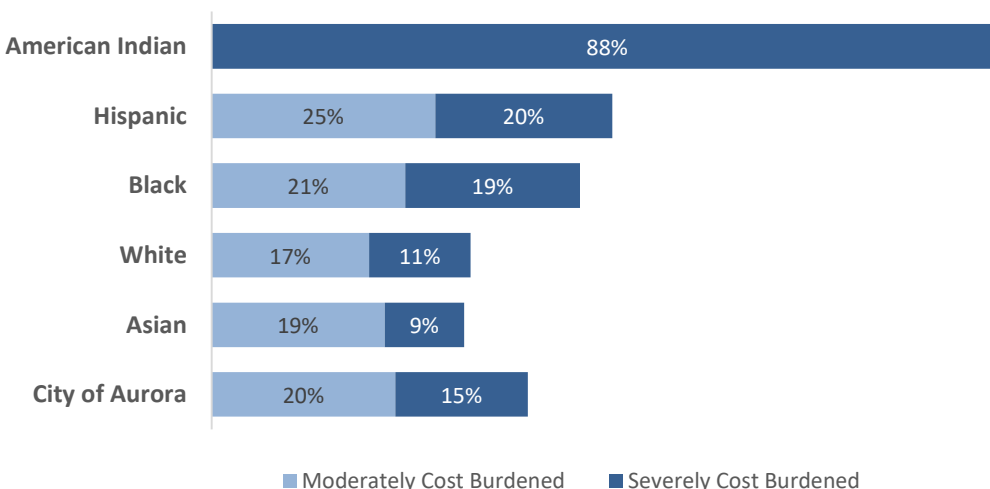
Introduction:

For HUD’s purpose, disproportionately greater need exists when any racial or ethnic group has a higher rate (of at least 10%) of cost-burdened households than the citywide rate.

As a percentage of each racial group, Hispanic and American Indian households meet HUD’s definition and have a high proportion of households who spend disproportionately more on housing costs compared to the city as a whole. American Indian households represent a small percentage of Aurora’s population, but those who live in Aurora are poor and most (70 households) are severely housing cost-burdened, spending more than 50% of their income towards rent. Almost half (45%) of Hispanic households are considered cost burdened, 10 percentage points higher than the cost-burdened rate citywide.

In addition to American Indian and Hispanic households, a greater proportion of Black /African American households report disproportionately higher spending on housing costs (40%) than the citywide rate (35%).

Percentage of Cost-Burdened Households by Race/Ethnicity



Source: 2011-2015 CHAS

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	39,370	12,480	8,995	595
White	21,385	5,270	3,400	225
Black / African American	3,615	1,345	1,215	110
Asian	2,945	795	365	50
American Indian, Alaska Native	10	0	70	0
Pacific Islander	15	0	0	0
Hispanic	10,850	4,910	3,890	215

Table 19 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion:

In absolute numbers, Hispanic and White households make up approximately 40% each of all households who spend more than 30% of their income towards housing. The remaining 20% of cost-burdened households are Black/African American (12%), Asian (5%), and American Indian (less than 1%).

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?

Regardless of race or ethnicity, extremely low-income (ELI) households who earn less than 30% AMI are much more likely to experience a wider range of housing issues than other households. As income increases, the rate at which households spend disproportionately more or live in substandard or overcrowded housing declines across all races.

Hispanic households, however, are disproportionately impacted by housing problems across every income group and report more incidences of moderate and severe housing problems than any other racial or ethnic group in the City of Aurora. Across all income groups, Hispanic households represents more than half all households experiencing severe housing issues.

Though the population is small, nearly all of Aurora's American Indian population reports experiencing a housing problem. In addition, low-income Asian and Black /African American households have disproportionately higher rates of households experiencing housing issues than White households.

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

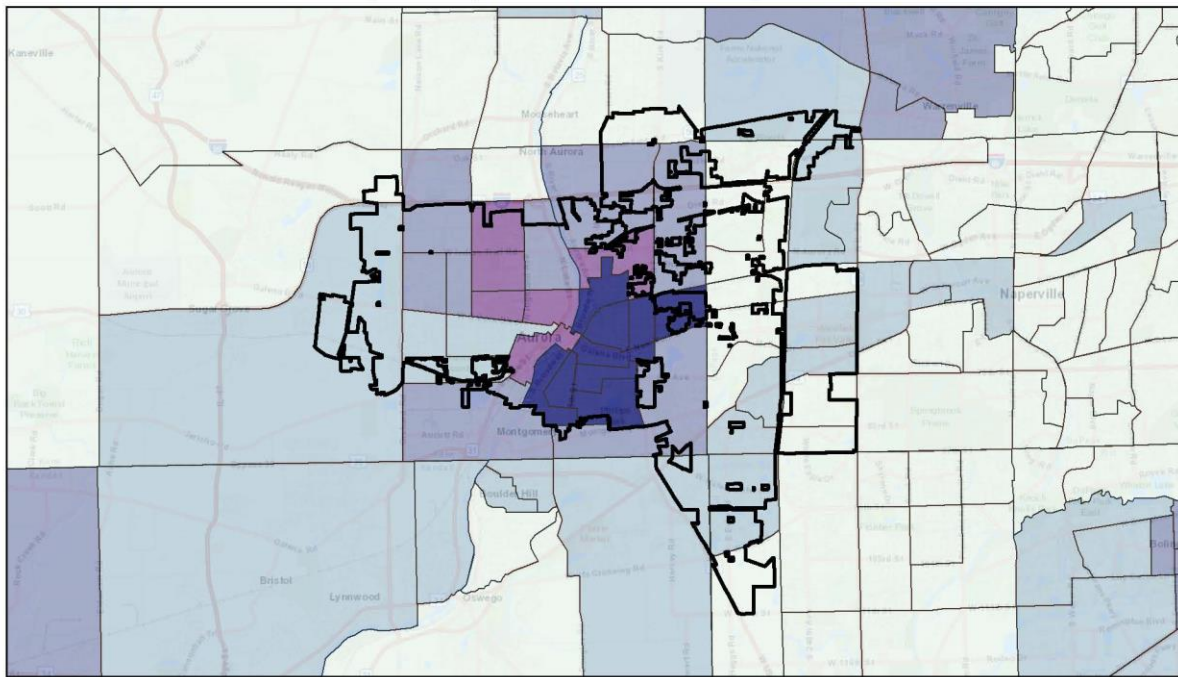
Greater housing options affordable to lower-income households is the greatest need. Alongside greater housing options, however, is the need for greater employment opportunities through economic growth and diversification, small business technical assistance, and workforce development initiatives.

According to 2017 U.S. Census Bureau data, median household income for White households is more than \$20,000 higher than the median household income for Hispanic households and slightly under \$20,000 for Black/African American households. As Aurora supports new economic development initiatives, the City must make connections to match the skills required to perform jobs with workforce development initiatives intended to serve households with a disproportionate greater need.

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

Hispanic households disproportionately live in neighborhoods surrounding the downtown area, particularly on the east side of the Fox River.

Percentage of Hispanic Households - City of Aurora, IL



June 24, 2019

Override 1 HispanicOrigin

B03002EST12_PCT

0-13.22%

13.22-28.18%

28.18-47.80%

47.80-71.50%

>71.50%

0 1.5 3 6 mi

0 2.25 4.5 9 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

NA-35 Public Housing – 91.205(b)

Introduction

The Aurora Housing Authority (AHA) provides housing assistance through its federal Public Housing and Housing Choice Voucher programs to 3,121 Aurora residents among 1,930 households. AHA's public housing portfolio consists of 502 units at five developments, serving families, seniors and non-elderly disabled individuals. In addition, the agency administers 1,428 federally funded vouchers through its Housing Choice Voucher program.

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	0	502	1,428	614	789	25	0	0

Table 20 - 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	0	\$12,156	\$16,997	\$17,051	\$16,943	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 length of stay	0	0	4		7	5	0	0
Average Household size	0	0	3	3	0	0	0	0
# Homeless at admission	0	0	2	10	0	0	0	0
# of Elderly Program Participants (>62)	0	0	66	644	0	0	0	0
# of Disabled Families	0	0	198	344	0	0	0	0
# of Families requesting accessibility features	0	0	117	N/A	0	0	0	0
# of HIV/AIDS program participants	0	0	0	N/A	0	0	0	0
# of DV victims	0	0	1	1	0	0	0	0

Table 21 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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 *
White	0	0	147	605	0	0	0	0	0
Black/African American	0	0	287	525	0	0	0	0	0
Asian	0	0	2	26	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0

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 *
Pacific Islander	0	0	0	0	0	0	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 22 – 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	79	147	0	0	0	0	0
Not Hispanic	0	0	359	1011	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 23 – 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:

Per a Voluntary Compliance Agreement with HUD in 2014, the Aurora Housing Authority agreed to add 100 new units of affordable family housing that would be scattered throughout its service area. As of September 20, 2019, this requirement has been met. The Housing Choice Voucher Program has provided 99 tenant protection vouchers, St. Charles Project Based Voucher Project (PBV) provided 44 units and the Fox Prairie Homes (PBV) project provided 40 scattered site homes.

AHA currently has 18 fully accessible units available, and the turnover for these units is low. As AHA redevelops its public housing sites and engages in the creation/preservation of other affordable housing units, consideration will be made for the creation of Section 504 units.

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?

Waiting List Profile

There are over 2,600 people currently on the Aurora Housing Authority waitlist for public housing with an average wait period of 605 days. Given the low turnover rate and the significant number of people already on the waitlist, the Aurora Housing Authority recently closed the waitlist in July 2019. Of that number, 95% reported household income below 30% AMI.

The Housing Choice Voucher waiting list has been closed since 2007, and many of the people who remain on the waiting list have been waiting since the early 2000s. The agency is working on purging the old waiting list and offering voucher opportunities to families that remained on that list. Once that process is completed, the agency will re-open the waiting list to provide more affordable housing opportunities to families in the Aurora area. The agency is also re-evaluating its selection criteria process to promote fair housing policies that are efficient and streamlined. These issues solidify the need for more affordable housing opportunities for individuals and families in Aurora.

Capital Unit Improvements: For the majority of residents who live in public housing, there is an immediate need for improvement to the physical properties in which they live. More information is located in *MA-25: Public and Assisted Housing*.

Self-Sufficiency: Evidenced through the additional engagement and outreach over the last couple of years, there is a common need among residents for access to self-sufficiency resources that promote educational and employment growth.

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

The need for public housing residents and vouchers holders to access affordable housing that is safe and decent is the same need for any other household at any other income level in the City of Aurora. However, with limited incomes (average income is \$12,156 for public housing residents), finding available housing at rents and home prices households can afford is challenging, given the limited supply of rental housing below \$500. The nearly 1,300 households living on assistance provided by AHA represents approximately 16% of the total households with incomes below 30% of the area median income. In addition to lower-cost housing, extremely low-income households across the city need

access to services and opportunities that lead to wealth-building outcomes that promote self-sufficiency.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Kane County Continuum of Care conducted the annual Point in Time (PIT) count and survey of homeless persons in Aurora, Elgin, and other parts of the County on January 28, 2018. This single-day enumeration of the homeless services continuum of care gives the City of Aurora an opportunity to identify gaps in the current portfolio of services and informs future program planning.

Homelessness in the County has risen by 11% since the start of the last Consolidated Planning Cycle in 2015. Approximately 430 individuals were estimated to experience homelessness on a given night in Kane County – 112 among family households, 317 adult individuals, and 1 unaccompanied youth under 18. Most homeless in the County are male (65%) and identify as White (61%) or African-American (35%). One out of every four households counted were Hispanic. Approximately 3% reported to be victims of domestic violence, 18% suffers from some form of severe mental illness, and another 24% are chronic substance abusers.⁵

About three out of every four homeless individuals identified were counted by Hesed House in Aurora at emergency shelter, transitional housing, or unsheltered on the street.⁶

⁵ HUD (2018). 2018 CoC Homeless Populations and Subpopulations Report – IL – 517: Aurora, Elgin/Kane County

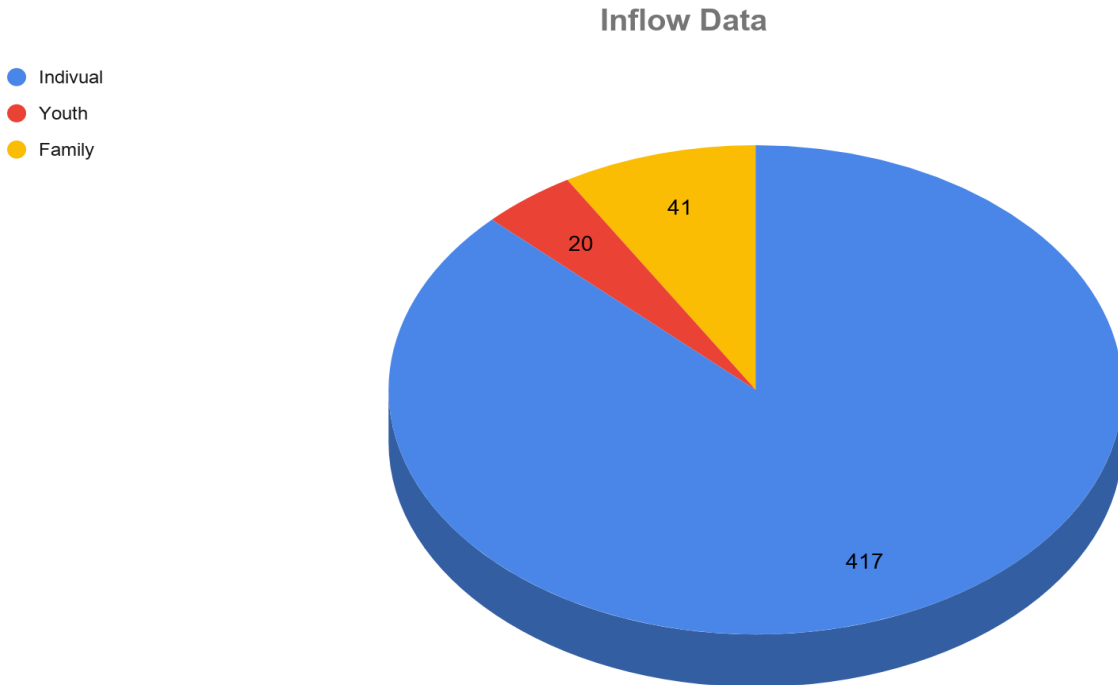
⁶ Hesed House counted 332 homeless individuals who came through their system of care.

Population	Estimate the # of persons experiencing homelessness on a given night	
	Sheltered	Unsheltered
Persons in Households with Adult(s) and Child(ren)	112	0
Persons in Households with Only Adults	292	25
Chronically Homeless Individuals	130	15
Veterans	22	0
Unaccompanied Child	1	0
Persons with HIV	2	1

Source: Continuum of Care 2018 CoC Subpopulation Report

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):

Nearly five hundred households entered Kane County's homeless services system between June 30, 2018 to June 30, 2019. These households were mostly single individuals; less than 10 percent were families.



Source: Kane County Continuum of Care; Inflow data from June 30, 2018 to June 30, 2019

Hesed House reported 332 individuals who became homeless under their care in a 2018 report to the Kane County Continuum of Care.⁷ This includes 11 single Veterans (none of them were in families) and 23 families with children.

Coincidentally, the same number of individuals – 332 – who became homeless also exited homelessness at Hesed House in 2018, including 18 single veterans and 19 families with children. Sixty percent required a stay of less than one month, including 68 individuals who only used shelter for one night. There were, however, 54 individuals who needed longer-term support and stayed longer than three months. The following is a breakdown of individuals who exited homelessness by their length of stay with Hesed House:

- 202 stayed less than 30 nights (68 stayed one night)
- 51 stayed between 30 and 59 nights
- 25 stayed 60 and 89 nights
- 40 stayed between 90 and 179 nights
- 14 stayed between 180 and 316 nights

⁷ This count does not include individuals who became homeless within the last six months of 2017.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	241	21
Black or African American	146	3
Asian	3	1
American Indian or Alaska Native	2	0
Pacific Islander	0	0
Multiple Races	13	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	101	9
Non-Hispanic	68	16

Source: 2018 Kane County CoC Subpopulation Report

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

Hesed House estimates 300 families are in need of Homeless Prevention assistance each year, and 75-100 families are in need of sheltered housing each year.

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

Across the entire Kane County Continuum of Care, most homeless individuals were either White (56%) or Black (33%), and about one out of every four individuals identified as Hispanic. Among data reported by Hesed House, the percentage of Hispanic individuals experiencing homelessness in Aurora is slightly higher (31%) than it is across the rest of the Continuum of Care (23%). In addition, the percentage of Black individuals experiencing homelessness in Aurora is also slightly higher (38%) than it is across the rest of the Continuum of Care (33%). Compared to the population of each race and ethnicity, Black households are by far disproportionately impacted by homelessness, as they only make up approximately 10% of the Aurora population compared to 42% of Hispanic households and roughly 50% of non-Hispanic White households.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Approximately 25 (6%) of Kane County's Continuum of Care's homeless population were unsheltered and 405 individuals were in emergency shelter or transitional housing. No families, unaccompanied minors, or unaccompanied youth (18-24) were reported unsheltered at the time of the 2018 Point in time Count. Most of the unsheltered individuals were male (88%) and were chronically homeless (60%).

Hispanic individuals, individuals with serious mental illness, individuals with a substance abuse disorder, or who are chronically homeless are more likely to be counted as unsheltered.

The number of people, however, living on the street or in encampments is lower in Aurora than in other parts of the County, largely attributed to the presence of a large low-barrier shelter, that actively works to keep people from living outdoors.

Hesed House served 20 unsheltered individuals in calendar year 2018 through Street Outreach programs.

Discussion:

In the last year, far more people have entered the Kane County Continuum of Care's homeless service system than who have left it for stable, permanent housing. While, many of the individuals who enter the system of care will go on to solve their housing issues on their own, there is a significant need to expand housing options for people who are experiencing homeless in Kane County.

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

Introduction:

Special needs housing includes targeted programming, housing, or alterations to accommodate specific demographic populations. Additional costs for medical, personal care, and specific housing needs exacerbate challenges faced by special needs populations to remain stably housed and connected to care. This section presents characteristics of larger special needs populations in Aurora and outlines housing and supportive service needs.

Describe the characteristics of special needs populations in your community:

Special needs in the City of Aurora were identified during stakeholder and citizen consultation and include persons living with physical or cognitive disabilities, older adults, persons with severe mental illnesses, victims of domestic violence, the immigrant community, and youth.

Persons with Physical or Developmental Disabilities: Approximately 7% of the total population (14,793 residents) live with a disability – a physical or mental impairment that substantially limits one or more major life activities. These residents are in need of supportive services and accessible housing options to remove environmental barriers in their home. Ambulatory disability – a limiting condition that inhibits a person’s ability to walk or climb stairs- is the most prevalent disability, representing 51% of the population who reported a disability.

Thousands of residents with disabilities will need basic home modifications to ensure they can live well in their own homes. To ensure fair housing accessibility, however, Aurora’s housing stock should also be “visitable” – a growing nationwide movement that refers to housing designed in such a way that it can be visited by people who have trouble with steps or who use wheelchairs or walkers. A house is visitable when it meets three basic requirements: 1) one zero-step entrance, ii) doors with 32 inches of clear passage, and iii) one bathroom on the main floor accessible by individuals in a wheelchair.

	Under 18	18-64 Years	65 +	Total
Total Civilian Non-Institutionalized	59,670	124,200	16,337	200,207
Total with a Disability	1,545	8,044	5,204	14,793
Hearing Difficulty	277	1,435	1,777	3,489
Vision Difficulty	343	1,466	820	2,629
Cognitive Difficulty	1,064	3,148	1,121	5,333
Ambulatory Difficulty	105	3,706	3,666	7,477
Self-Care Difficulty	251	1,330	1,287	2,868
Independent Living Difficulty	-	2,949	2,400	5,349

Source: 2013-2017 ACS

Aurora is fortunate to have a number of historic buildings that contribute to the unique character within neighborhoods. The historic stock, however, can be limiting for residents with mobility issues: walk-up entrances, doors so narrow that a person using a walker or wheelchair cannot enter, kitchens designed so that a person in a wheelchair cannot use the sink or appliances, and bathrooms so small that a person in a wheelchair has insufficient space to enter, close the door, and use the toilet or shower.

In addition to environmental barriers, persons with disabilities may require medical and personal care assistance. Support may range from assistance in daily living activities like eating, bathing, and dressing.

More than 5,000 adult residents have difficulty living independently, which represents roughly one out of every three residents who report a disability. For an individual with adequate resources, these services are provided by professionals in institutions, in a person's home, or in a community-based setting. Many residents, however, struggle to afford adequate care, and often rely on unpaid family members or friends.

Residents living with disabilities experience poverty at a higher rate (17%) than residents without disabilities (13%).⁸ Among the poorest disabled individuals are recipients of the Supplemental Security Income (SSI) program, a federal income supplement program designed to help the aged and disabled, who have little or no income to pay for basic needs, such as food, clothing, and shelter.

SSI recipients face an enormous housing gap between what they receive in assistance and the cost of their housing. Priced Out, an annual report produced by The Technical Assistance Collaborative, measures this gap by calculating the difference between reasonable housing costs affordable for individuals receiving SSI payments and the average cost of a modest one-bedroom priced at HUD's Fair Market Rent (FMR) in every State. In the latest publication, monthly SSI payments in 2016 in the State of Illinois was \$733 per month or 16% of the area median income for Aurora. Recipients will undoubtedly require deep subsidies to afford a decent, safe, and barrier-free home, as the monthly one-bedroom at the FMR equates to 144% of monthly SSI payments.⁹

Older Adults: Aurora residents over the age of 65 represent 8% of the population (approximately 16,800 residents).¹⁰ According to the Chicago Metropolitan Agency for Planning On to 2050 Plan, the region's population aged 65 and older will increase by 80% by 2050. This rise in the number of older adults will only exacerbate the existing need for affordable and accessible housing options, community supports, and health services across the city to allow residents to age in their communities around familiar faces and places.

In addition to the general need for more affordable housing options, discussions with service providers and other stakeholders pointed to the need for accessible, step-free housing, reliable services to help older residents with home maintenance, additional facilities for social connection, and accessible sidewalks.

Among adults older than 65 who do not live in an assisted living or nursing home facility, 31% live with a disability, which represents 35% of the City's total disabled population. Similar to the physically disabled population as a whole, limited mobility, or ambulatory difficulty, is the most prevalent disability among older adults. Another 1,287 older adults have difficulty bathing, dressing, or performing other self-care activities, and 2,400 have difficulty doing basic errands alone, such as visiting a doctor's office or shopping and generally living independently. Older adults with mobility issues who lack their own transportation may be unable to leave home and engage in beneficial social and recreational activities. Immobility can lead to social isolation and accelerated negative health outcomes, including depression. Adults living alone make up 43% of adults over 65 (approximately 9,387) and are especially at-risk of social isolation.

⁸ 2013-2017 American Community Survey, includes institutionalized population.

⁹ Technical Assistance Collaborative, Inc. (2017). *Priced Out: The Housing Crisis For People with Disabilities*. Boston, Massachusetts.

¹⁰ 2013-2017 American Community Survey

Accommodating intergenerational housing needs is important for the nearly 6,000 residents who live with grandchildren under 18 years old (5.8% of total households).¹¹ Nearly 22% of grandparents assume responsibility of their grandchild. Grandparents raising grandchildren may suffer more stress and isolation than grandparents who are not caregivers, largely attributed to the financial strain from unexpected childcare at a time when they should manage their own needs that come with aging. This is particularly challenging for the 18% of 60+ adults caring for grandchildren who live on incomes below the poverty line and 42% living with a disability.

Grandparents Responsible for Grandchildren			
	Total	Under 60 Years	60 +
Responsible for grandchildren	1,259	732	527
With no parent present	18.20%	11.30%	27.70%
% Grandparents with a disability	26.20%	14.80%	42.10%
% Grandparents with income below poverty level	22.90%	26.20%	18.20%
% Hispanic	51.50%	62.20%	36.80%
% White	18.20%	11.10%	28.10%
% Black	23.70%	19.70%	19.40%

Source: 2013-2017 American Community Survey

Low-income households face particular constraints with residential mobility, particularly for older adults with incomes slightly higher than what would qualify them for Illinois Department of Human Service resources but not enough financial capacity to properly maintain housing and other needed supports. Older low-income individuals may not be voluntarily aging-in-place, but rather, stuck in place. Older adults in poverty are more likely to live at home rather than in an assisted living or nursing home facility, even if they require more care; and, for many households, high housing costs means foregoing needed home repairs and modifications as well as social supports that would provide safe and comfortable living.

Persons Living with a Mental Illness: In collaboration with hospitals and other community partners, Kane County's latest Health Impact Assessment reports that 18% of residents in the County report "Fair/Poor" mental health, and 21% have been diagnosed with depression. Zip codes 60505 and 60506 (Both in Aurora) are two of the poorest ranking zip codes among the Needs Assessments' SocioNeeds Index. In addition to this Needs Assessment, 71 individuals who were homeless in the latest Kane County Continuum of Care Point in Time Count were reported living with a severe mental illness. Unfortunately, there is no authoritative estimate of the number of people who have a mental illness and estimates vary based on the definition used. There is still a lack of education and stigma associated with carrying a mental illness, and as a result, many people do not seek help or self-identify as having a mental illness.

A serious mental illness disrupts a person's ability to carry out basic life functions and may limit one's ability to find suitable employment options, remain housed, and live an independent life. Poor background histories further exacerbate this population's ability to find housing where they also pass

¹¹ 2013-2017 American Community Survey

any required background checks. Stable, permanent housing increases independence and allows the opportunity to achieve other important life goals, including health, education, job training, and employment. Key supportive services include case management focused on personal stability, mental health assessments and diagnostics, ongoing counseling, assistance taking medication, community support groups, crisis intervention assistance, and psychiatric referral services.

Victims of Domestic Violence: Mutual Ground, a local nonprofit organization that provides emergency shelter and public services for domestic violence victims reported assisting 1,156 unduplicated residents, of which 382 were residents of the City of Aurora. Specifically, they report the following statistics in their 2018 annual report:

- 6,425 people called into the 24-hour hotline for guidance, intervention, and support
- 314 women and their children stayed at Mutual Ground's emergency shelter
- 195 victims who were hospitalized and received care from Mutual Ground

Mutual Ground currently has 28 emergency shelter beds plus cribs and pack and plays available for babies and small children. When an opening becomes available, it is typically filled within one or two days. This quick turnaround supports the need for even more temporary housing options for this population.

Of the 430 people who experienced homelessness as of the 2018 point in time count, 15 were victims of domestic violence. The lack of available tenant-based rental assistance to allow crime victims to find affordable housing in another, safer neighborhood is a major barrier to helping families quickly find refuge.

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

The housing and supportive services needs are described in previous sections of NA-45: Non-Homeless Special Needs Assessment. Housing and supportive service needs were identified through consultation with the stakeholders who provide direct support to these populations. In addition, the following public services/supports received more than 30% support by residents who took the Citizen Input Survey:

- Individuals and Families Experiencing Homelessness (52%) (Needs are described in NA-40: Homeless Needs Assessment)
- Senior Citizens (62+) (45%)
- Individuals living with a mental illness (42%)
- Victims of Domestic Violence (33%)
- Individuals living with a disability (32%)

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

Among Collar Counties that border Chicago and Cook County (i.e. DuPage, Kane, Lake, McHenry, and Will), approximately 3,478 persons were living with either HIV or AIDS as of the latest Illinois Department of Health Surveillance Report on September 30, 2018. Between 2011 and 2018, 1,242 individuals were diagnosed with HIV (5.1% prevalence rate), and 513 individuals were diagnosed with AIDS (2.1% prevalence rate). HIV/AIDS disproportionately impacts Black individuals, who represent

approximately half of all cases across the State of Illinois and 62% of resulting deaths that occurred during this same period of time.

A number of research studies indicate that persons living with HIV/AIDs (PLWHA) experience elevated housing instability and homelessness compared to the general population. Stigma and discrimination often cause additional hurdles to obtaining and retaining appropriate and affordable housing. For many PLWHA, their HIV/AIDS is typically accompanied by other serious health threats that further exacerbate challenges to remaining stably housed and connected to care.

In addition to general financial assistance for housing and related expenses, many low-income persons living with HIV/AIDS require additional supportive services, such as substance abuse treatment, psychiatric and mental health support, primary medical care, nutrition and medication support, treatment adherence programs, transportation to and from medical appointments, and palliative care. Studies show significant health disparities between PLWHA who are stably housed and those who live in temporary or unstable housing. According to a national survey of Ryan White, HIV/AIDS beneficiaries conducted by the U.S. Department of Health and Human Services, PLWHA who have stable housing are more likely to pursue HIV care, receive anti-retroviral therapy (ART), adhere to HIV medication regimens and obtain regular care. Not surprisingly, the survey revealed much higher viral suppression rates (the level at which HIV is controlled and not detectable in the bloodstream) among Ryan White clients who have stable, permanent housing.¹² This survey underscores the importance of supporting effective interventions that link PLWHA who are unstably housed and/or at-risk of homelessness to stable housing opportunities.

Discussion:

Physical or medical conditions, particular space or supportive service requirements, incomes, or other factors may impede a household's ability to obtain decent and affordable housing. To keep special needs populations off the street and out of expensive institutionalized care, the City of Aurora will need to invest resources in affordable community-based housing options and requisite supports that encourages independent living. Housing that can accommodate wheelchairs and other mobility issues, supportive medical, social, and employment services for health conditions, and quick housing placement for crime victims who need immediate removal from their current living situation are all important to consider for new housing development and existing home rehabilitation programs. Moving forward, more complex research is needed to evaluate specific housing preferences, such as whether older adults prefer intergenerational living versus senior-restricted housing, and population characteristics, particularly for the mentally ill and victims of domestic violence that are difficult to quantify from secondary sources (i.e. Census data) to make better community development decisions with federal and local resources.

¹² https://hab.hrsa.gov/sites/default/files/hab/data/biennialreports/2016_HRSA_Biennial_Report.pdf

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

Describe the jurisdiction's need for Public Facilities:

The City develops a comprehensive ten-year program through an annual capital budgeting process. The Capital Improvement Plan addresses the physical improvement, replacement, or new construction of City owned facilities. In general, government-owned community facilities will be funded through general obligation and other locally-raised funds.

However, a portion of CDBG funds is anticipated to be used towards targeted public facilities that improve neighborhood quality or improve the overall quality of life for low-income households. Resources will be prioritized to nonprofit entities that can leverage other resources and can demonstrate enhanced social opportunities, promote physical or mental health, and improvement in residents' overall quality of life. This may include:

- Enhanced access for persons with physical or developmental disabilities;
- Substandard building upgrades or expansion of facilities to serve even more residents (to both nonprofits who own their space and those who have long-term lease agreements with a landlord);
- New amenities in underserved communities that have a demonstrated lack of public facilities. Amenities may include, but are not limited to, recreation or educational centers, playgrounds, community gardens, youth or senior centers, and health centers, particularly for organizations with planned, ongoing community programming;
- Public art installations, including murals and sculptures, particularly for projects that demonstrate community involvement;
- Construction of a business incubator or flexspace for small businesses.

How were these needs determined?

During the need's assessment portion of this planning process, the CDD consulted with the Planning and Zoning Department, Public Arts Commission, and the Aurora Department of Parks, Recreation, and Open Space. Stakeholder and citizen input from 10 different focus groups, an open public forum, and online public survey also informed the need for community investment projects.

In addition, after an extensive community engagement process that generated input from hundreds of Aurora citizens and stakeholders, the 2017 Downtown Master Plan calls for activating downtown through arts and culture and revitalizing the downtown economy. Projects in neighborhoods within the NRSA, including the Downtown, should support goals and actions called out in this plan.

Describe the jurisdiction's need for Public Improvements:

The City of Aurora develops a comprehensive ten-year program through an annual capital budgeting process. The Capital Improvement Plan addresses the physical improvement, replacement, or new construction of public improvements. In general, government-owned community facilities will be funded through general obligation and other locally-raised funds. However, CDBG funds may be used to promote the following strategies:

Digital Inclusion: According to data collected as part of the 2019 Technology Strategic Plan, nearly one out of every three households in Aurora with incomes below \$30,000 per year do not own a smartphone and almost 50% do not have broadband service. Residents without internet access are at a distinct disadvantage. Residents with cars are forced to spend money on driving and those without cars spend money on taxi service or riding public transportation to access business centers. School children and job-seekers rely on public access given that more educational and employment activities have moved to the digital space.

Through its Technology Strategic Plan, the City of Aurora is committed to building inclusive public technology, providing free public Wi-Fi access, and reducing the digital divide, particularly as the actions in the plan promote economic growth opportunities. The plan specifically highlights the need for bilingual website access as well as out of school support for students.

OnLight Aurora, a nonprofit internet service provider, provides community infrastructure to local businesses, schools, healthcare providers, social service agencies, and other community anchor institutions. In 2012, OnLight received \$1 million from the Illinois Department of Commerce and Economic Opportunity, which leveraged additional public and private matching funds to provide connectivity in underserved areas.

Nonprofit housing and service providers have also been important actors in addressing digital disparities in the City of Aurora. These organizations have provided computer lab space or installed building-wide high-speed internet in affordable housing developments. The City of Aurora should continue to build on the important work of the City, OnLight Aurora, and the nonprofit industry to expand digital literacy and access.

Safety and Security Measures: The City's violent crime rate decreased by more than 50% between 2002 and 2012. According to stakeholder consultations as well as community engagement as part of the 2017 Downtown Master Plan, perceptions of crime still exist in and around the Downtown core and restrict business activity, private investment, and quality of life in those areas. CDBG funds may support actions and strategies outlined in the Downtown Master Plan or the Technology Strategic Plan, which promotes Crime Prevention through Environmental Design efforts near small and local businesses, affordable housing developments, and public facilities.

Accessible Sidewalks: Targeted sidewalk improvements in areas proximate to key commercial corridors, affordable housing developments, and neighborhood amenities in underserved communities.

Sustainability and Community Resiliency: The Sustainable Aurora Board is working on an update to the existing 2007 Sustainability Plan with a vision of improving the quality of life residents and strengthening the community against shock of natural or economic disasters. Specifically, the 2025 goals are to increase energy used to be 50% renewable, implement zero waste pilot initiatives, and to explore potential to expand solar and other forms of renewable energy. CDBG funds may be used to ensure low and moderate-income neighborhoods have access to sustainable development opportunities highlighted across the Plan's non focus areas: 1) Climate, 2) Development and Land Use, 3) Education and Engagement, 4) Energy-Efficiency, Conservation, and Management, 5) Environmental Justice, 6) Resiliency, 7) Transportation and Infrastructure, 8) Waste Minimization, and 9) Water Quality and Conservation.

How were these needs determined?

The 2017 Downtown Master Plan, 2019 Technology Strategic Plan, and update to the Sustainability Plan informed public improvement needs. In addition, stakeholder consultations informed the need for targeted public improvements.

Describe the jurisdiction's need for Public Services:

Public services that increase economic opportunities, reduce or prevent poverty, and/or support special needs populations will be considered. The City of Aurora will continue to make federal funds available to promote goals and priorities identified in the Strategic Plan. Given the resource-intensive nature of public service resources, however, the City will prioritize projects that leverage additional resources or partnerships.

How were these needs determined?

Community consultation and citizen input process confirmed the important role nonprofit organizations have played through the use of public service funds.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Housing Market Characteristics: The availability of housing does not currently meet the needs of Aurora's population, evidenced by 15% of the households currently spending more than 50% of their income towards housing costs, and more than 2,000 households on a waitlist for public housing. This affordable housing shortage is largely due to housing costs that are rising more quickly than incomes. In addition to general housing costs, half of the housing stock in the Downtown area and surrounding neighborhoods was built before 1950, which adds a layer of complexity to renovation and adherence to environmental and housing code standards. In fact, in the last several years, there has been a growing number of vacant units for "other" reasons, which often means that the units are in need of significant rehabilitation or are uninhabitable.

Public Housing: The AHA owns, manages, or subsidizes nearly 2,000 units, including 502 public housing units and 1,428 housing choice vouchers, mostly in the form of project-based vouchers. Public housing units are in need of significant modernization and upgrades to maintain these units long-term viability.

Homeless: Based upon the most recent Housing Inventory Count, the City currently supports 2 emergency shelter facilities with room for 250 year-round emergency shelter beds. In addition, Aurora has 57 units of permanent supportive housing (PSH) in its current portfolio. While the need for permanent supportive housing is greater, there are no units currently planned to address the need for long-term, permanently affordable housing for individuals and families who were once homeless and continue to be at imminent risk of becoming homeless, including persons with disabilities.

Barriers to Affordable Housing: Barriers were taken from a review of the latest Analysis of Impediments to Fair Housing Choice as well as from input from citizens and stakeholders during the needs assessment period.

Significant characteristics of the economy: Aurora has a large share of workers who leave the City for better employment opportunities. While there may be a disconnect between the skills required to perform jobs and the education and skill levels of Aurora residents, the lack of jobs in higher paying industries is problematic for retaining the skilled workforce that exists in Aurora. Efforts to diversify Aurora's economic base and promote entrepreneurship that helps Aurora residents create their own employment opportunities can be complemented by skills development and workforce training initiatives.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The City of Aurora has 66,430 housing units, of which nearly three out of every four units are single-family homes. One out of every five units are duplexes, quadruplexes, or smaller multifamily buildings (less than 20 units) and approximately 7% are larger multifamily buildings (20+ units).

Among occupied households, two out of every three households are homeowners and approximately 33% are renters. Given the available housing stock, 63% of renters live in single-family homes, townhomes, duplexes, or quadruplexes, with only 37% who live in multifamily housing with at least 5 units.¹³

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	39,280	59%
1-unit, attached structure	9,910	15%
2-4 units	6,795	10%
5-19 units	5,995	9%
20 or more units	4,340	7%
Mobile Home, boat, RV, van, etc	110	0%
Total	66,430	100%

Table 24 – Residential Properties by Unit Number

Data 2011-2015 ACS
Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	60	0%	660	3%
1 bedroom	694	2%	4,880	24%
2 bedrooms	8,600	21%	8,650	42%
3 or more bedrooms	31,405	77%	6,510	31%
Total	40,759	100%	20,700	100%

Table 25 – Unit Size by Tenure

Data 2011-2015 ACS
Source:

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

According to the National Housing Preservation Database, the City of Aurora has approximately 2,174 housing units that are subsidized with one or more federal programs, including the low-income housing tax credit, project-based Section 8, HOME Investment Partnership Program, and public housing.¹⁴ These units represent approximately 11% of the total occupied rental housing stock and they do not include additional affordable units subsidized by the Rental Housing Choice Voucher program.

¹³ 2013-2017 American Community Survey

¹⁴ National Housing Preservation Database. Accessed July 2019.

Income targets and project types vary by program, but all are restricted to residents with incomes less than 80% of the area median income.

Picture of Subsidized Housing: Through the Picture of Subsidized Housing query tool, the U.S. Department of Housing and Urban Development captures demographic information for residents living in public housing, Section 202/811, Project-based Section 8, as well as residents with a housing choice voucher. This data omits key funding sources - low-income tax credits, CDBG, HOME, or local funds. Units in projects that exclusively use these resources are not captured in this information. Below are some key statistics from this data set:¹⁵

- Nearly 4,000 residents live in public housing, Section 202/811 projects, project-based Section 8, or they have a Housing Choice Voucher.
- Three out of every four residents are extremely low-income, and the average annual household income is \$14,000.
- More than half of households are Black (55%) and 19% are Hispanic.
- More than half of these publicly subsidized units are studios or one-bedroom apartments (54%), 21% are two-bedroom apartments, and 25% are three-bedroom apartments.
- One of our every five residents is a person with a disability.
- Nearly one out of every three head of households is at least 62 years old.

Homeownership Programs: The City of Aurora has established three different programs to promote homeownership and ensure that the existing housing stock is safe and free from environmental hazards and life safety issues. All programs are targeted to households that earn less than 80% of the area median income. These three programs include:

1. Choose Aurora Homebuyer Assistance Program: The City's Choose Aurora Homebuyer Assistance program provides \$1,000 - \$5,000 in a forgivable home loan to households who choose to purchase their home in the City. Since the program inception in 2014, the City has helped 70 households become homeowners.
2. Safety First Program: Qualified homeowners may receive a 3-year forgivable loan (up to a \$4,999) to address improvements such as electrical upgrades, porch repair/replacement, roof repair/replacement, lead service line replacement, radon remediation, among others. In addition, households can receive up to an additional \$5,000 for the costs related to emergency or life and safety hazards for the property. Since the program inception, the City has helped 226 households remain in their homes.
3. Safe at Home Program: Lower-income homeowners older than 62 or who are (or care for) a person with a disability may receive a grant up to a \$4,999 grant to make safety improvements (e.g. electrical failures) or features that accessibility retrofits to add hand

¹⁵ U.S. Department of Housing and Urban Development (2018). *Picture of Subsidized Housing*. Accessed in August 2019. <https://www.huduser.gov/portal/datasets/assthsg.html>

railings, accessibility ramps, or expand doorways for ADA compliance. Since the program inceptions, the City has helped 189 households remain in their homes.

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

According to the National Housing Preservation Database, no federally-subsidized property will reach the end of its affordable housing compliance period during this consolidated planning cycle. There will, however, be nearly 500 units that will reach the end of their compliance period between 2026 and 2029. This planning cycle provides the City of Aurora with an opportunity to better research and evaluate the existing supply of subsidized housing and create a series of proactive, actionable strategies that will preserve the affordability of these units.

Compliance Period Expiration of the City of Aurora's Subsidized Housing

2020-2025	2026-2029	2030-2039	2040 +	No Expiration*	Total
0	467	604	594	509	2,174
0%	21%	28%	27%	23%	100%

*Owned and Managed by Aurora Public Housing Authority

Source: National Housing Preservation Database, Accessed June 2019

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

A number of factors impact the availability of adequate and affordable housing within the City:

- More than 20,000 households (35% of all households) spend a disproportionately high share of their income towards housing costs.
- 829 low-and moderate-income households are severely overcrowded with more than 1.5 persons living in each room on average.
- 365 low- and moderate-income households live in substandard conditions without adequate kitchen or plumbing facilities.
- The Aurora, Elgin, and Kane County Continuum of Care counted 430 homeless adults and children experiencing homelessness during the 2018 Point-In-Time Count.
- Approximately 2,000 households are waiting for public housing from the Aurora Housing Authority. With minimal annual unit/voucher turnover in both the public housing and housing choice voucher programs, the rate at which the Housing Authority can house families from the waiting list is nominal compared to the demonstrated need.
- While only 30 people are on a waiting list for Housing Choice Vouchers from the Aurora Housing Authority, the waiting list has been closed since the early 2000s.

Describe the need for specific types of housing:

Based on a data needs assessment and community consultations, the following types of housing programs are needed:

- Additional multifamily rental housing, particularly for households below 50% of the area median income;

- Additional affordable ownership opportunities, particularly for households below 80% of the area median income;
- Permanent Supportive housing for formerly homeless and special needs populations;
- Family-sized rental units with three or more bedrooms;

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

Introduction

Between 2009 and 2015, the median home values declined by 15% - from \$198,900 to \$168,900- while median contract rents rose by 8%. During this same period of time, the median household income slightly increased by 6%, the number of vacant rental units on the market declined by 11%, and the proportion of renters increased by 5%.¹⁶ All of these factors can influence upward prices on the rental market.

The higher foreclosure rates described in the Needs Assessment and Market Analysis as well as a growing number of vacant properties may be contributing to the decrease in home values.

Approximately 7.5% of the City's housing stock is vacant, without a year-round occupant. This is a slight increase since 2009 when the vacancy rate was 6.2% of the total housing stock. While the number and share of vacant units have not changed drastically over the last several years, the reason for the vacancy has significantly changed. In 2009, approximately 80% of vacant units were waiting to be sold or rented. In 2015, that share dropped by about half and units that were vacant for "other" reasons now make up more than half of all vacant units and is 2.5 times the number of units from 2009. "Other" vacancy units vacant for a variety of reasons, but often related to homes in such disrepair that they may be uninhabitable or undergoing renovation. An increased prevalence of vacant properties can negatively impact property values.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	198,900	168,900	(15%)
Median Contract Rent	819	888	8%

Table 26 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Vacant Units by Reason

	2015		2009	
	No.	%	No.	%
Total:	4,991	100.0%	3,723	100.0%
For rent	999	20.0%	1,174	31.5%
Rented, not occupied	105	2.1%	547	14.7%
For sale only	790	15.8%	832	22.3%
Sold, not occupied	358	7.2%	426	11.4%
For seasonal, recreational, or occasional use	132	2.6%	10	0.3%
For migrant workers	0	0.0%	0	0.0%
Other vacant	2,607	52.2%	734	19.7%

Source: 2011-2015 ACS, 2005-2009 ACS

¹⁶ 2005-2009, 2010-2015 American Community Survey

Rent Paid	Number	%
Less than \$500	2,055	9.9%
\$500-999	10,883	52.6%
\$1,000-1,499	6,045	29.2%
\$1,500-1,999	1,255	6.1%
\$2,000 or more	434	2.1%
Total	20,672	99.9%

Table 27 - Rent Paid

Data 2011-2015 ACS
Source:

Households by Tenure and Income

	Owner	Renter	Total
< 30% AMI	2,460	5,220	7,680
30-50% AMI	3,720	4,255	7,975
50-80% AMI	7,095	4,950	12,045
80-100% AMI	4,545	2,140	6,685
> 100% AMI	22,940	4,120	27,060
Total Households	40,760	20,690	61,450

Source: 2011-2015 CHAS

Is there sufficient housing for households at all income levels?

The City of Aurora has a number of lower cost housing options available to its residents. The median contract rent is below what a median renter household can pay towards rent without spending more than 30% of their income. In addition, the median homeowner's household income is 48% of the median home value, a higher percentage than what is typically needed to purchase a home.¹⁷ In addition, the Housing Affordability table provided by HUD indicates a greater supply of both owner occupied and renter occupied units affordable to 50% AMI and 80% AMI than households that need them, and only a severe gap among units affordable to extremely low-income households that earn less than 30% of the area median income.

While the housing stock has available housing that is priced affordably for low- and moderate-income households, more than 21,000 households spend over 30% of their income towards housing costs and are considered housing cost burdened. Of these, the vast majority earn less than 80% of the area median income, including 6,290 households who earn 30% AMI and below, 5,990 households who earn between 30% and 50% AMI, and 5,500 households who earn between 50% and 80% AMI. This unit mismatch may be due to higher income households living in market rate affordable homes and rentals.

¹⁷ 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,180	No Data
50% HAMFI	4,755	4,280
80% HAMFI	13,680	12,319
100% HAMFI	No Data	17,398
Total	19,615	33,997

Table 28 – Housing Affordability

Data 2011-2015 CHAS
Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	879	1,014	1,180	1,501	1,794
High HOME Rent	879	1,014	1,180	1,420	1,564
Low HOME Rent	741	793	952	1,100	1,227

Table 29 – Monthly Rent

Data HUD FMR and HOME Rents
Source:

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

Declining home values may make purchasing a home easier for aspiring homebuyers since the earnings to income ratio would be lower. Lower home values, however, may disincentivize existing homeowners from vacating or selling their home, which would reduce the available supply of houses for-sale in the market. In neighborhoods with limited supply of rental housing, some homeowners may have greater economic opportunities by renting out their home, particularly in markets like Aurora with high demand for rental housing. In the last several years, the number of single-family houses and townhomes occupied by renters increased in the City between 2009 and 2015, both as a share of the overall housing stock (8%) and in the number of absolute units (3,000 units). A growing rental market will continue to increase rents, and many units that were “naturally” affordable units (those not subsidized, but affordable to very low-income renters), may become unaffordable to lower-income households.

The increasing number of unoccupied homes that may be vacant because of needed rehabilitation may have a lower home purchase price, but may require significant upfront resources for needed repairs.

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

With more than 60% of rents under \$1,000, the City of Aurora has a substantial supply of housing affordable to lower-income households. Fair Market Rents – a formula used to determine payment standard amounts for Housing Choice Vouchers and should be reflective of median area rents – are similar to HOME rents, which restrict rents to lower-income households to the lesser of either 65% AMI (High HOME), 50% AMI (Low HOME) or Fair Market Rents. For efficiencies, one-bedroom units, and two-

bedroom units (represents 70% of the rental housing stock), Fair Market Rents are equal to High HOME rents and only slightly higher among three- and four-bedroom units.

With Fair Market Rents slightly higher than area median income and generally affordable to low-income households, Aurora's housing strategy should include efforts to preserve not only the existing supply of affordable, subsidized housing but the general affordability of much of Aurora's unrestricted, lower-cost housing stock.

Efforts to produce new housing should prioritize extremely low-income (ELI) households. According to HUD's 2019 income limits, a one-person household earning \$18,180 (30% of the area median income) or less would only be able to afford a unit priced at \$454, less than half of Fair Market Rents for an efficiency or one-bedroom unit. At this income level, the market is unable to produce rental housing affordable to this income group and would need assistance covering the difference between the cost to producing a market rate unit and the cost to produce one that is restricted to 30% AMI.

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

Introduction

Nearly half of the City's housing stock was built prior to 1980, including approximately 14,000 units that were built prior to 1950 and may be in need of rehabilitation or critical repairs.

Older housing stock makes accommodating modern environmental and housing code standards challenging. With steep stairs and narrow hallways, for example, it can be difficult for those with limited mobility to remain in their homes. Neglected environmental hazards from dated ventilation methods, old water systems, and the use of lead-based materials trigger a range of health issues that may displace residents unable to address these issues.

The table below displays the number of housing units, by tenure, based on the number of "conditions" each household experiences. Selected conditions are similar to housing problems in the Needs Assessment and include (1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

Condition of Units	Condition of Units			
	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	12,040	30%	9,625	47%
With two selected Conditions	615	2%	1,400	7%
With three selected Conditions	30	0%	45	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	28,075	69%	9,625	47%
Total	40,760	101%	20,695	101%

Table 30 - Condition of Units

Data 2011-2015 ACS
Source:

Year Unit Built	Year Unit Built			
	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	9,235	23%	2,420	12%
1980-1999	14,125	35%	5,408	26%
1950-1979	9,638	24%	6,350	31%
Before 1950	7,760	19%	6,510	31%
Total	40,758	101%	20,688	100%

Table 31 – Year Unit Built

Data 2011-2015 CHAS
Source:

Vacant Units [any idea on suitable for rehab/not suitable for rehab]

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	No Data Available	No Data Available	4,991 (est.)
Abandoned Vacant Units	No Data Available	No Data Available	2,067 (est.)
REO Properties	No Data Available	No Data Available	77 (est.)
Abandoned REO Properties	No Data Available	No Data Available	No Data Available

Table 32 - Vacant Units

Source: City of Aurora Property Standards Division

Definitions

The City of Aurora defines a housing unit as “standard” if it meets the City’s Building Code Standards in Chapter 12 of Aurora’s Code of Ordinances. “Substandard housing” is any housing unit considered unsafe, unsanitary, or otherwise determined to threaten the health, safety, or general welfare of the community. A blighted unit has one or more major defects, or a combination of minor defects, which requires extensive rehabilitation or repair to meet local, state, and federal codes. If rehabilitation is financially feasible based upon the market value of the unit upon completion, then the unit is considered “suitable for rehabilitation.”

Need for Owner and Rental Rehabilitation

Historic Preservation: The City currently has four locally-designated historic districts as well as three districts and several buildings that are recognized federally by the National Register of Historic Places. Neighborhoods thrive when buildings are intact and in use, but many historic properties have been neglected and are in need of significant investment to bring new life to vacant and underutilized buildings and to revitalize buildings in need of environmental remediation, upgrades to meet building code, and structural repair. The cost to renovate old buildings is often not financially viable for many investors and developers, and puts homeownership out of reach for many households. The protection of historic resources and maintenance of older housing stock can be an integral part of community revitalization.

Home Accessibility Modifications: Many historic buildings do not have enough means of egress and handicap accessibility to meet federal and local codes, such as the Uniform Federal Accessibility Standards (UFAS), American Disabilities Act (ADA) and Architectural Barriers Act (ABA). Code officers report that many older adults and persons with disabilities are often stuck in their homes with limited access to transportation services and accessibility within the home.

Healthy Homes and Environmental Hazard Abatement: Asthma, lead poisoning, and other harmful health effects can all be linked to hazards within the home. The most common housing issues that lead to harmful effects include deteriorating or non-intact lead-based paint, excess moisture and mold, insect and rodent infestation, radon, overuse of pesticides and other chemicals, poor ventilation, water leaks, asbestos, carbon monoxide, trip and fall hazards and malfunctioning cooling, heating, and cooking systems. Many of these issues are a result of improper maintenance and lack of upgrades to the city’s older housing stock. More than 60% of the City’s rental housing stock was built prior to 1980, just after

the federal government banned the use of lead-based paint; thus, the majority of homes are at risk of having lead-based paint, even if paint has been covered by newer paint or enclosed behind new walls.

Drinking water is lead-free when it leaves the treatment plant, but lead can be released when the water comes into contact with corroded pipes and plumbing fixtures that contain lead. In the U.S., lead service pipes were installed until the mid-1950s. Older properties may still have lead service pipes, which connect the water main in the street to household plumbing. The City estimates that 24,000 of the 49,000 service lines are still made of lead. To address this issue, the City launched a lead service line replacement program in 2018 to encourage property owners to replace their lead service lines located on their property. The City offers four different options to assist households who may be able to afford to replace their service lines.

Code Compliance: Aurora's housing stock has a small percentage of substandard units that meet HUD's definition. Data taken from the U.S. Census is fairly limiting in its definition of substandard housing (lack of adequate kitchen or plumbing facilities), and does not consider code compliance issues. In consultation with City staff, there is a huge need among owner-occupied homes for rehab assistance to address safety issues and keep property up to code for an estimated 5,032 open cases. Lower-income households, particularly older adults and persons with disabilities, have difficulty maintaining homes and keeping up with needed home repairs. In addition, the City has approximately 2,812 cases open) for violations regarding lack of yard maintenance.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Exposure to lead-hazards causes serious adverse health effects that can damage almost every organ and system in the body, but particularly the development of a child's brain. Lead poisoning is extremely hazardous to both adults and children, though young children are more vulnerable to lead poisoning than adults. Lead can affect a child's mental and physical growth and can also cause loss of IQ points, learning disabilities, and behavioral problems. Children under the age of six and pregnant women are especially at-risk.

Based upon income and housing age data from the U.S. Census Bureau, approximately 13,500 housing units may be at-risk for lead-based paint hazards among low to moderate-income households with children under 6 years old. This represents 22% of all housing units in the City of Aurora.

The number of low- to moderate-income households with children under 6 years was used as a proxy for estimation. Low-income families are more likely than others to live in precarious housing situations, including environmentally hazardous housing, and they are less likely to afford home remediation.

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	17,398	43%	12,860	62%
Housing Units build before 1980 with children present	7,755	19%	5,755	28%

Table 33 – Risk of Lead-Based Paint

Data 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)
Source:

Discussion

In addition to renovation and rehab needs for occupied housing, the City has a significant number of vacant homes for which investors and developers, and potential homebuyers may find renovation costs may be a deterrent from investment. Of nearly 5,000 vacant homes, of which more than half (52%) are vacant for “other” reasons. The Census Bureau defines “Other Vacancy” broadly, but is often related to homes in such disrepair that they may be uninhabitable or undergoing renovation. “Other Vacancy” is 2.5 times the number of units from between 2015 and 2009.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Aurora Housing Authority (AHA) is a nonprofit organization that was founded in the 1940s and charged with the mission of providing safe, decent, and affordable housing for low- and moderate-income residents in the City of Aurora. The AHA is a private municipal corporation governed by a seven-member Board of Commissioners, which is responsible for establishing operating policies for the Housing Authority. The Board members are appointed by the Mayor of Aurora for five-year terms. The Executive Director, appointed by the Board of Commissioners, is responsible for managing the day to day activities and coordinating and carrying out the policies established by the Board of Commissioners.

AHA owns, manages, or subsidizes nearly 2,000 units, including 502 public housing units and 1,428 housing choice vouchers, mostly in the form of project-based vouchers.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			502	1,428	614	789	25	0	0
# of accessible units			18						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 34 – Total Number of Units by Program Type

Data Source: Aurora Housing Authority

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:

The Aurora Housing Authority owns and operates approximately 502 public housing units in Aurora, including 18 accessible to persons with disabilities. This housing stock is a combination of traditional multifamily mid-rise buildings, units reserved for the elderly or disabled, as well as units across scattered site development. On the east side of Aurora is Maple Terrace, located at 905 Second Avenue, with 188 studio and one-bedroom apartments. On the west side of Aurora is Centennial House, located at 1630 West Plumb Street, and has 127 one-bedroom units. There are 187 family units at three other family sites, all located on the east side of Aurora and include: Eastwood, located at 1644 Grove Street houses 58 three, four and five bedroom units, Indian Trail located at 414 East Indian Trail houses 36 two and three bedroom units, and Southwind 1223 Pearl Street houses 34 three, four and five bedroom units. The agency also manages 59 scattered site units throughout Aurora.

The Public Housing Condition table below lists the results of the last round of HUD Real Estate Assessment Center's (REAC) 3rd party physical inspections of AHA public housing developments that were inspected as reported by the REAC system. The physical condition of the sites is fairly average given that the units were built nearly 50 years ago. This is a testament to the positive property management by agency staff who have consistently maintained passing scores under HUD's REAC standards.

Public Housing Condition	
Public Housing Development	Average Inspection Score
Family Sites (AMP1) 187 Units	68
Single Sites (AMP2) 315 units	85
Total Average	76.5

Table 35 - Public Housing Condition

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

In order to maintain the useful life of all of the buildings, public housing units are in need of substantial renovation, including upgrades to mechanical and electrical systems, new roofs, kitchens, bathrooms, and flooring. AHA estimates a full renovation of all units that would bring the properties to a 20-30 year viability and would cost approximately \$30 million.

The AHA is dedicated to preserving and enhancing its entire housing stock. Like many other public housing authorities, AHA is faced with the challenge of limited funds to address an aging portfolio.

Over the last several years, the agency has received only 10% of the funding required to maintain its properties and is working aggressively to address its public housing capital and maintenance needs. To meet this challenge, AHA will access a cross-section of financing approaches, both governmental and private-sector, to leverage necessary funding.

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

While the Aurora Housing Authority finalizes its restoration and revitalization strategies for its existing housing, AHA staff have overhauled work order requests so that issues are corrected more quickly than they have been in the past. In addition, the agency has developed a no-tolerance policy for residents who break lease terms, engage in criminal behavior and otherwise disrupt community life onsite.

AHA has begun to host monthly meetings at each site to give the residents a forum to express their concerns about their living environment, which is fostering relationships between AHA staff and the residents and will lead to more streamlined approaches to addressing issues and improving the living environment in public housing.

AHA is also actively pursuing resident programming for social and economic opportunities for residents of public housing. In the summer of 2019, the agency created a pilot skills-building training program (STEP) for teenagers aged 14 to 18. The STEP program was held for 6 weeks and was able to provide life skill training to 30 teenagers. Life skill training sessions were focused on how to prepare for and overcome challenges the teenagers might face on a daily basis related to school and other life challenges.

Discussion:

The Aurora Housing Authority is currently reviewing its options to rehabilitate its family and senior sites. The agency will begin the process by completing request for proposals for total rehabilitation of the 102 units in the family sites (excluding scattered sites). Once the market rate of total rehab cost of the units is determined, the agency will begin the process of rehabbing units with available capital funds. After the family cost evaluation is completed, the agency will begin the same process for its two senior/disabled sites, Maple Terrace (188 units) and Centennial House (127 units).

A cookie cutter approach cannot be applied to the rehabilitation and redevelopment of all AHA units. The plan for each site must consider available local, state, and federal funding, the debt and equity each site can support, and the ability of the site to contribute to wider community needs such as more affordable or workforce housing, market rate housing, homeownership options, and commercial amenities. In addition, the voice and input of residents and core stakeholders is key. AHA has been working aggressively on its redevelopment and modernization pipeline, but with a process that is sensitive to resident concerns and the desire of wider community input.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Aurora has a network of nonprofit organizations and service providers involved in providing emergency shelter, transitional housing, and permanent supportive housing options for homeless families and individuals experiencing homelessness as well as emergency-based assistance, homeless prevention services, and other related services. Based upon the most recent Housing Inventory Count, the City currently supports 2 emergency shelter facilities with room for 250 year-round emergency shelter beds.

Aurora has 57 units of permanent supportive housing (PSH) in its current portfolio. PSH is long-term housing permanently affordable for individuals and families who were once homeless and continue to be at imminent risk of becoming homeless, including persons with disabilities.

Facilities and Housing Targeted to Homeless Households

	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)	57	15	0	57	8
Households with Only Adults	145	45	0	50	8
Chronically Homeless Households	70	5	0	35	10
Veterans	12	3	0	10	0
Unaccompanied Youth	0	0	0	0	0

Table 36 - Facilities and Housing Targeted to Homeless Households

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

Mainstream services are those that are offered by the non-homeless services system that are available to support individuals experiencing homelessness. These resources complement the system of care specifically funded to target homeless persons.

Hesed House is the area's second largest homeless shelter in the State of Illinois and the largest shelter outside of the City of Chicago. Through more than 7,000 volunteers from area churches, business, and service providers, Hesed House provides integrative services, including assistance and referrals to supportive services, employment assistance, job training, client referrals, and assistance accessing public benefits (TANF, SNAP, Medicaid). In addition to shelter and case management services, Hesed House coordinates the following services through partner organizations:

1. Substance Abuse Counseling: Breaking Free, Inc. has a full-time counselor on site at Hesed House, and Samaritan Interfaith and Association for Individual's Development also provides counseling.
2. Mental Health Counseling: provided by Association for Individual's Development and Brun and Associates.
3. Victims of Domestic Violence: Mutual Ground provides regular counseling and assistance at Hesed House.
4. Legal Assistance: A team of volunteer attorneys from the Hope Legal Clinic, Prairie State Legal Services, Inc, and NIU Advocacy Law Clinic meets with case managers to address legal issues facing the poor and homeless, such as reinstatement of a driver's license, divorce, housing discrimination, tax matters, access to healthcare, education for homeless children and child visitation rights, and Social Security disability.
5. Medical Assistance: A full-time on-site medical clinic staffed with medical professionals from Health Services of Aunt Martha's along with VNA Health Clinic in the community.
6. Testing and Education for persons living with HIV/AIDS: Open Door Clinic provides monthly educational outreach and testing.
7. The VA visits once per week to work with Veterans.

Employment training and education: On-site services are offered to facilitate individuals improving their skills to obtain employment (resume writing, interview techniques, effective communication, etc.).

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.

See description of services in the narrative above.

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

Introduction

According to the National Housing Preservation Database, nearly 350 units currently exist that are restricted solely to seniors or persons with disabilities. These include units that were federally subsidized using the low income housing tax credit, Section 202 program (low-income senior specific housing), Section 811 (low-income disabled specific housing), project-based Section 8, among others. This number does include households that may have a portable housing choice voucher. In addition to these, the Kane County, Elgin, and Aurora Continuum of Care counted just 107 permanent supportive housing units in the entire area, of which only 20 were dedicated to individuals and families that were not previously chronically homeless. The demand for permanent, stable, and affordable housing for persons with special needs far exceeds the existing supply for low- and moderate-income households.

For example, the Illinois Department of Human Services tracks a statewide waiting list of individuals with developmental disabilities that have applied for, and are awaiting funding and/or services through the PUNS system (Prioritization for Urgency of Need for Services). Across Kane County, 425 individuals are on a waiting list for residential supports, including 307 who need out-of-home residential services with 24-hour supports. In addition, 773 are in need of supports that may include occupational, speech, or physical therapy, behavioral support, support with personal care and daily living, and nursing services in the home.

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

Special needs populations were identified as part of the stakeholder consultation process and include older adults, persons with physical and developmental disabilities, persons living with a mental illness, and victims of domestic violence. These groups are not necessarily homeless, but may require supportive housing and services. See the Needs Assessment Section for a description of their specific supportive housing needs.

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

The State of Illinois requires institutions to develop an Individualized Comprehensive Service Plan, including a discharge plan for housing and services that promotes individualized, recovery-oriented, person-centered recovery that promotes community inclusion.

The Association for Individual Development (AID) is a state-designated mental health partner/provider of the Division of Mental Health that serves more than 5,500 individuals in the Fox Valley Region. AID also provides crisis and permanent supportive housing, community outreach, outpatient services for mental health and substance abuse, psychiatric services, and psychological evaluations.

The Department of Human Services Division of Rehabilitation Services has an office in Aurora and coordinates discharge planning in partnership with the following local service providers:

- AID: Provides assistance specifically for individuals with developmental disabilities, which includes permanent supportive housing units with a 24-hour care home setting as well as intermittent services for clients who may need lighter supports. Also offers supports, community day programs, employment services, and children services.

- Senior Services Associates: Assists both older adults and persons with physical disabilities. Provides assessment and care coordination based upon the Illinois Department of Aging's Community Care Program, general case management and referrals, caregiver assistance, emergency and home repair services, transportation, and adult protective services.
- Day One Pact: Provides the following services to people with developmental disabilities from birth to death: general case management and referrals, pre-admission screening, assistance with enrollment in the State PUNS system (Prioritization of Urgency of Need for Service), legal services and advocacy.
- Hesed House: While services are mostly targeted to emergency shelter and ending and preventing homelessness, Hesed House offers some permanent supportive housing options and supports for chronically homeless individuals with disabling conditions (i.e. substance abuse, mental illness, disabilities) under The Harbor and Light-House projects.

Despite best efforts on the part of government agencies and institutions, some clients end up in emergency shelter or in temporary arrangements with friends or relatives. The City of Aurora, in collaboration with the Fire Department, Police Department, Rush Copley Medical Center, Hesed House, Breaking Free, and Association for Individual Development, is working to reduce the number of frequent hospital visits and difficult discharge planning through FUSE – Frequent User System Engagement. This initiative aims to reduce the number of chronically homeless individuals (who often also deal with mental illness), and who frequently use public services, including ambulance and emergency room services, by providing them with key services and permanent, stable housing. In its initial phase, the Aurora FUSE Initiative dramatically reduced hospital visits (and subsequent discharge planning issues) after pilot participants were stably housed and connected to needed 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)

Actions that support housing and service needs for special needs populations will promote several goals outlined in the Strategic Plan.

- 1) Expand the supply of affordable housing: Through a request for proposal process, the City will create preference criteria in the Notice of Funding Availability to incentivize developments that include housing for special needs populations.
- 2) Ensure the housing stock is safe, healthy, and accessible for all residents. Continue the Safe at Home program to provide low-income seniors and persons living with disabilities help making safety and accessibility modifications to their homes; consider expanding the program to landlords to incentivize them to make needed retrofits.
- 3) Prevent and Reduce Homelessness: Explore the possibility of creating a project that provides emergency tenant-based rental assistance or mortgage assistance, incentivize rapid-rehousing and permanent supportive housing, and dedicate a portion of resources for public services that would support special needs populations.

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))

See question above.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Consultations with stakeholders and staff together a review of the 2012 Analysis of Impediments to Fair Housing Choice provided the following key areas for the City to address in meeting its residents' affordable housing and residential investment needs

Community outreach: Increase information accessibility across the community regarding the existing housing and supportive service resources as well as fair housing laws, including who to contact if discrimination exists and legal rights. Also, strengthen the communication framework to reach limited English proficient residents, particularly Spanish-speaking residents.

Fair housing compliance testing: Stakeholders and citizen input from the online survey as well as respondents from the 2012 Analysis of Impediments noted that discriminatory practices continue to exist, particularly from rental property owners/managers and toward low-income, minority renters, formerly homeless, voucher holders, and households with disabilities. By seeking current real time data to gain an accurate picture of local housing industry practices, the City's decision makers can be better informed on any needed actions to prioritize target populations for local and federal resources.

Underwriting guidelines: Older housing stock in need of significant maintenance and rehab, housing for persons with physical and intellectual disabilities, permanent supportive housing for chronically homeless, and larger unit sizes are all project types that are particularly more challenging to produce, given certain attributes that drive costs per unit higher and reduces the project's ability to achieve economies of scale large enough to recoup the fixed costs to develop the project. Targeting a significant portion of the project to extremely low-income households is difficult to achieve without significant subsidies, including a permanent operating subsidy. The City should continue to ensure that its specific underwriting standards continue to be based upon project type and complexity, and could increase the ratio of subsidy per housing unit on targeted projects where the nature of the project tends to have higher per unit costs, on average.

Voucher selection criteria: Selection criteria among Housing Choice Voucher waitlist candidates prioritized households with a working member, which made access to housing challenging among the unemployed for households out of the labor force (i.e. retired, severely disabled).

Development capacity: Currently, there are few affordable housing developers working in the City; however, the City continues to prioritize capacity-building programming, such as technical assistance trainings for affordable housing developers, to increase the nonprofit capacity and better understand how to promote additional affordable housing development.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

While the larger Chicago regional economy affects the City of Aurora, Health Care, Manufacturing, Retail, and Arts, Education and Accommodations are among Aurora's top private-sector industries. According to the Illinois Department of Employment Security, Aurora's unemployment rate was 4.2% as of July 2019.

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	163	4	0	0	0
Arts, Entertainment, Accommodations	8,113	5,803	11	10	-1
Construction	2,915	1,775	4	3	-1
Education and Health Care Services	10,666	12,154	14	20	6
Finance, Insurance, and Real Estate	4,914	4,264	6	7	1
Information	1,307	255	2	0	-1
Manufacturing	9,760	6,910	13	11	-1
Other Services	2,646	1,629	3	3	-1
Professional, Scientific, Management Services	7,828	3,228	10	5	-5
Public Administration	0	0	0	0	0
Retail Trade	10,342	7,716	14	13	-1
Transportation and Warehousing	3,338	1,988	4	3	-1
Wholesale Trade	5,492	4,942	7	8	1
Total	67,484	50,668	--	--	--

Table 37 - Business Activity

Data 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	106,082
Civilian Employed Population 16 years and over	99,435
Unemployment Rate	6.39
Unemployment Rate for Ages 16-24	15.3
Unemployment Rate for Ages 25-65	5.9

Table 38 - Labor Force

Data 2013-2017 ACS
Source:

Occupations by Sector	Number of People
Management, business and financial	21,330
Farming, fisheries and forestry occupations	4,305
Service	9,345
Sales and office	23,540
Construction, extraction, maintenance and repair	6,555
Production, transportation and material moving	8,100

Table 39 – Occupations by Sector

Data 2011-2015 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	51,330	57%
30-59 Minutes	27,880	31%
60 or More Minutes	10,900	12%
Total	90,110	100%

Table 40 - Travel Time

Data 2011-2015 ACS
Source:

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	15,910	1,775	6,670
High school graduate (includes equivalency)	15,285	1,690	3,680
Some college or Associate's degree	20,490	1,505	4,510
Bachelor's degree or higher	28,660	1,385	3,930

Table 41 - Educational Attainment by Employment Status

Data 2011-2015 ACS
Source:

Educational Attainment by Age

	Age				
	18–24 years	25–34 years	35–44 years	45–65 years	65+ years
Less than 9th grade	564	2,825	4,290	5,395	2,970
9th to 12th grade, no diploma	3,515	4,220	3,965	3,665	1,327
High school graduate, GED, or alternative	5,685	5,715	6,130	8,810	4,115
Some college, no degree	7,235	5,900	5,675	7,495	2,214
Associate's degree	915	2,205	1,740	3,495	700
Bachelor's degree	1,325	6,770	6,870	8,755	1,830
Graduate or professional degree	40	2,470	3,930	5,210	1,538

Table 42 - Educational Attainment by Age

Data 2011-2015 ACS
Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment – Median Earnings in the last 12 Months for 25+	
	Median Income
Less than high school graduate	\$23,476
High School Graduate and equivalent	\$30,052
Some college or associate's degree	\$39,876
Bachelor's degree	\$59,082
Graduate or professional degree	\$77,227
Total	\$37,334

Source: 2013-2017 ACS

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

According to the ACS table above, the top 5 industries in the City of Aurora are:

- Education and Health Care Services (20% of jobs)
- Retail Trade (13% of jobs)
- Manufacturing (11% of jobs)
- Arts, Entertainment, Accommodations (10% of jobs)
- Wholesale Trade (8% of jobs)

Describe the workforce and infrastructure needs of the business community:

Workforce Needs: Based upon the HUD tables above, there are more than 16,000 workers in the private industry who leave the City for better employment opportunities with 12% of workers travelling more than an hour to commute to work. Of the workers who leave the City for employment, 27% work in

professional, scientific, and management services, 17% work in manufacturing, 16% work in retail trade, and 14% work in arts, entertainment, and accommodations. The only private-sector industry where there are more jobs than workers is in the Education and Health Care Services industry, which has approximately 1,500 jobs that are not held by Aurora workers.

While there may be some disconnect between the skills required to perform jobs and the education and skill levels of Aurora residents (see education comment below), the job shortage in higher paying industries is problematic for retaining the skilled workforce that exists in Aurora. While health care and manufacturing tend to have average salaries higher than the median income, many jobs within these industries are lower-paying positions (e.g. home health aids) and the retail trade and arts, entertainment, and accommodations industries tend to have lower-wages on average than other industries in the City. Efforts to diversify Aurora's economic base and promote entrepreneurship that help Aurora residents create their own employment opportunities will complement any skills development and workforce training initiatives.

Through an asset mapping exercise as part of the 2011 Pathways to Prosperity Initiative funded by Harvard University, the City identified three industries to address workforce development issues: IT, health sciences, and advanced manufacturing.

Infrastructure Needs: The ability of the City to continue to grow is tied to an efficient and well-managed infrastructure system. The aged buildings and infrastructure, particularly in Downtown Aurora, can be a barrier to renovating and revitalizing properties that could be used for retail and office space. Opportunities to reduce costs, including lead water pipe replacements, fiber internet connections, heavy power supply, grease traps or elevators in common areas, can all help reduce costs to renovate.

For retail, accommodations, and food service industries, infrastructure improvements that lead to an increase in foot traffic to the area, including improved pedestrian measures, such as accessible sidewalks, wayfinding signs, adequate street lighting, and crime prevention through environmental design measures. Sense of place projects, including fountains, benches, and public art projects may also promote increased foot traffic.

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.

Two major planning initiatives are expected to have a major impact to Aurora's economy during this consolidated planning cycle. First, the 2017 Downtown Master Plan promotes economic development and small and local business development activities in the Downtown core. The second initiative is the Route 59 Corridor Study, completed in 2019. The Study specifically addresses redevelopment of the Fox Valley Mall and adjacent underperforming properties into more walkable, mixed-use development. The market study completed as part of the Route 59 Corridor Study documents market demand for outdoor spaces, fine and casual dining, entertainment options, an upscale hotel, and higher-density housing.

Both initiatives will contribute to an increased number of direct and indirect jobs. To ensure that employment needs are matched with qualified employees, worker preparation should be a critical component; Aurora will need to align its workforce strategies with new development to ensure the hiring needs of businesses are met and existing residents have quality employment opportunities.

Both initiatives call for enhanced or new infrastructure to accommodate development that improves pedestrian and vehicular connectivity and sustainability and resiliency goals.

Small business technical assistance and access to capital are also vital components to encourage entrepreneurship opportunities and help small and local businesses compete with larger, well-established companies.

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

Throughout the years, the City has recognized the need for workforce development programs. Recent statistics continue to highlight the need for the City's continued prioritization for supporting and promoting programs that address income disparity in Aurora and its correlation to educational attainment, as median earnings rise with advanced education. Workers with less education attainment with lower wages, may have limited or nonexistent benefits, erratic part-time schedules, and higher unemployment rates than residents with higher educational attainment. The median income for individuals without a high school degree is \$23,476 (or approximately 63%) of the City-wide median income of \$37,334. Approximately one out of every five residents do not have a high school degree, including more than 4,000 young adults (18-24).

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.

Workforce training initiatives support the Consolidated Plan by addressing skills gap issues that limits Aurora residents from securing available job openings. Providing skills, training, access, and support needed for success in the workplace will create a pipeline of skilled, job-ready residents to meet the demand of the employer base. Residents who become stably employed or increase income through workforce training initiatives may develop greater purchasing power, leading to greater housing choices and economic stability. The following workforce training initiatives are available in the City:

Quad County Urban League: Provides job readiness and training programs through sponsorships with key industries in Aurora (e.g. utilities, construction, logistics), job placement, and leadership programming, and education services to youth (i.e. middle school and up) and young adults.

Waubensee Community College: Provides one-on-one career counseling, free and low-cost career inventory tests, and support for students, individuals making a career change, or individuals who experienced a job loss or period of unemployment.

Employer Training and Investment Program: State program that provides assistance directly to the company or intermediary organization for small and large workforce training needs that includes: expanding a business in Illinois, investing in new capital equipment or technologies with specialized training needs, expanding into new markets/exports from Illinois, introducing more efficient systems, or providing training to employees in order to avoid layoffs.

Workforce Development Board: Job seeker, businesses, and youth service programs are provided in Kane, Kendall and DeKalb Counties. The local Workforce Development Board includes representatives from across the three-county area.

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

No.

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.

- Route 59 Corridor Study
- 2017 Downtown Master Plan
- Update to the 2009 Sustainability Plan
- 2019 Technology Strategic Plan
- Incentives from Invest Aurora
- Kane County Workforce Development Plan
- On to 2050 by the Chicago Metropolitan Area for Planning

Discussion

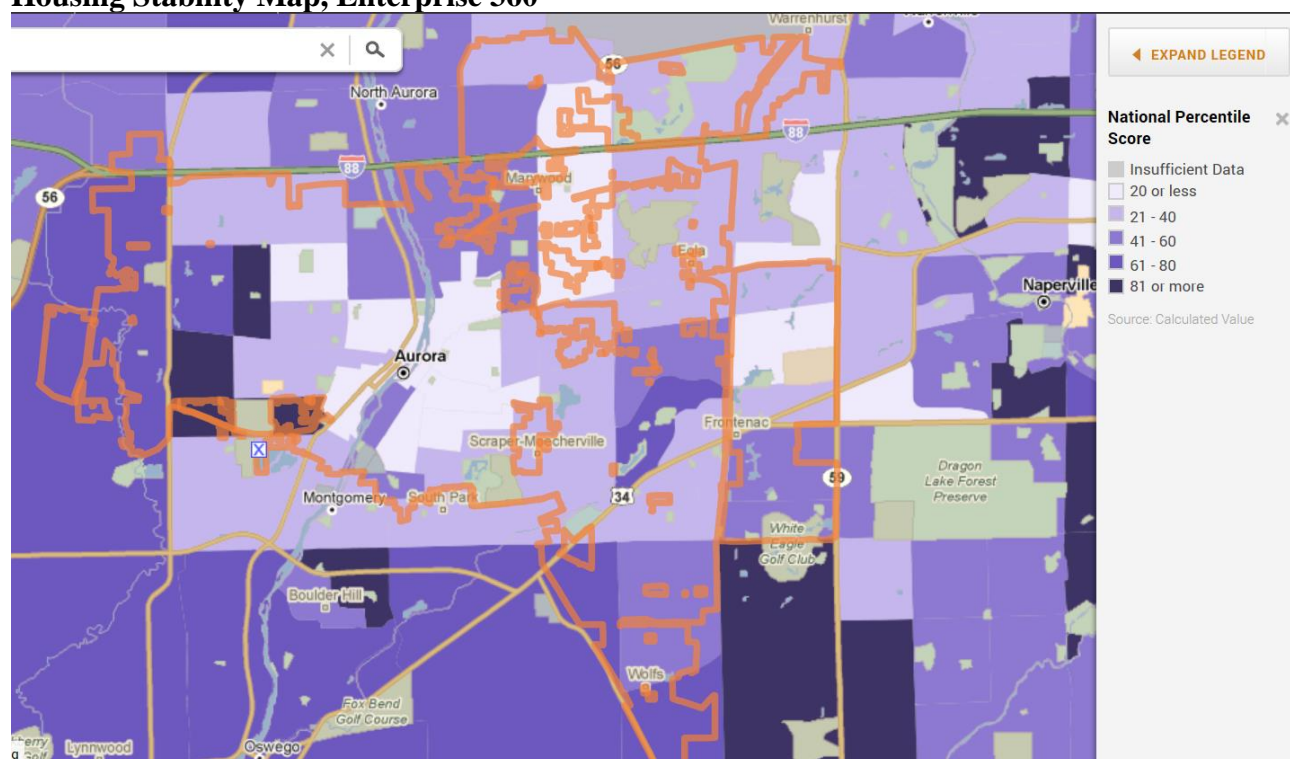
The Aurora Regional Chamber of Commerce has demonstrated leadership around workforce education issues and has an ability to convene employers from multiple sectors. In 2014, the organization won a \$40,000, one-time stimulus grant from the Lumina Education Attainment Award to promote career pathways in IT, manufacturing, and health sciences as part of the Pathways to Prosperity program. Specifically, resources were used to create career exploration, awareness, and development for students in grades 9-14 for students interested in these careers. Upon completion of high school, the student may have earned dual credit with the local community college or industry certifications. This program was promoted in partnership with Waubensee Community College, the School Districts, and with the City of Aurora. Workforce training programs like this one should be considered by any CDBG resources that may contribute towards workforce development.

MA-50 Needs and Market Analysis Discussion

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

Downtown Aurora and adjacent neighborhoods experience higher prevalence of households with housing problems than other parts of the City. Enterprise Community Partners' Opportunity 360 presents a mapping tool that helps communities better understand community challenges by comparing census tract level data across the country. The Housing Stability map below shows six standardized variables: Homeownership Rate, Percent of all Low-Income Households that are Severely Cost-Burdened, Percent of Overcrowded Units, Percent of Households that have Multiple Families or Unrelated individuals living together, and the concentration of public housing assistance (i.e. vouchers or public housing). Low scores are lighter and represent greater housing instability than darker areas with higher scores. Contiguous areas that score below the 20th percentile are considered concentrated with housing problems.

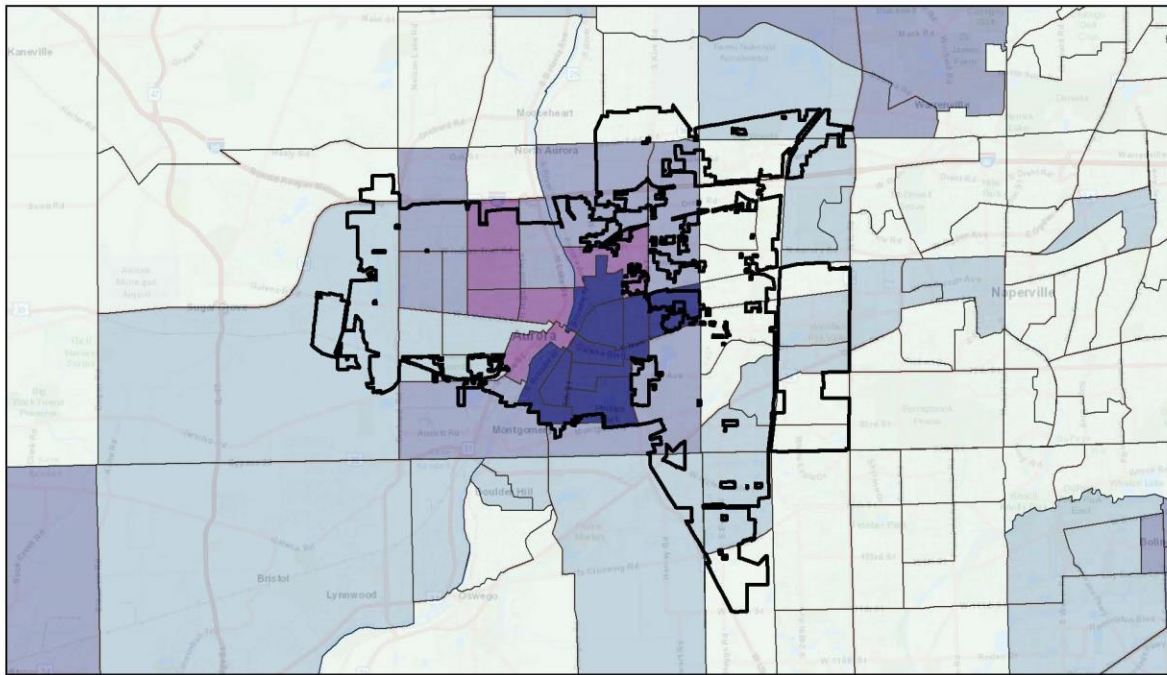
Housing Stability Map, Enterprise 360



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

Downtown Aurora and its surrounding neighborhoods have a higher concentration of Hispanic households (over 70% of a census tract) than other areas in the City and these areas also represent the highest percent of low income households (39.09 – 54.18%)”.

Percentage of Hispanic Households - City of Aurora, IL



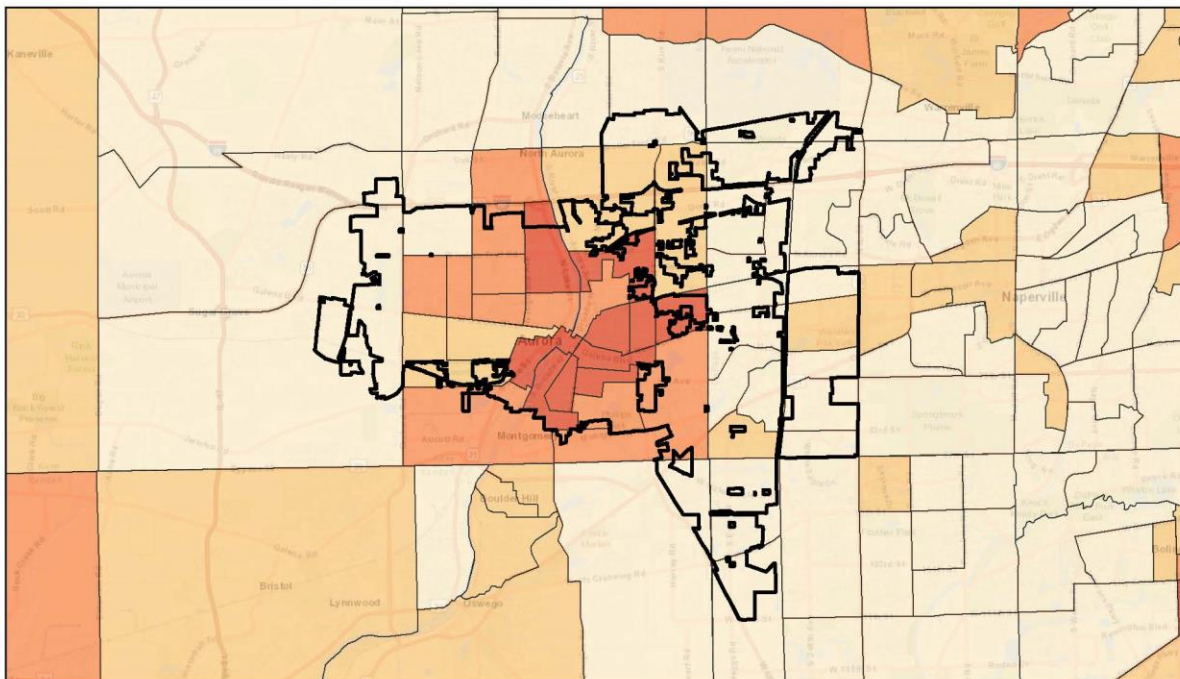
June 24, 2019

Override 1 **HispanicOrigin**
B03002EST12_PCT
 0-13.22% 13.22-28.18% 28.18-47.80% >71.50%

0 1.5 3 6 mi
 0 2.25 4.5 9 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Percentage of Low Income Households - Aurora, IL



September 5, 2019

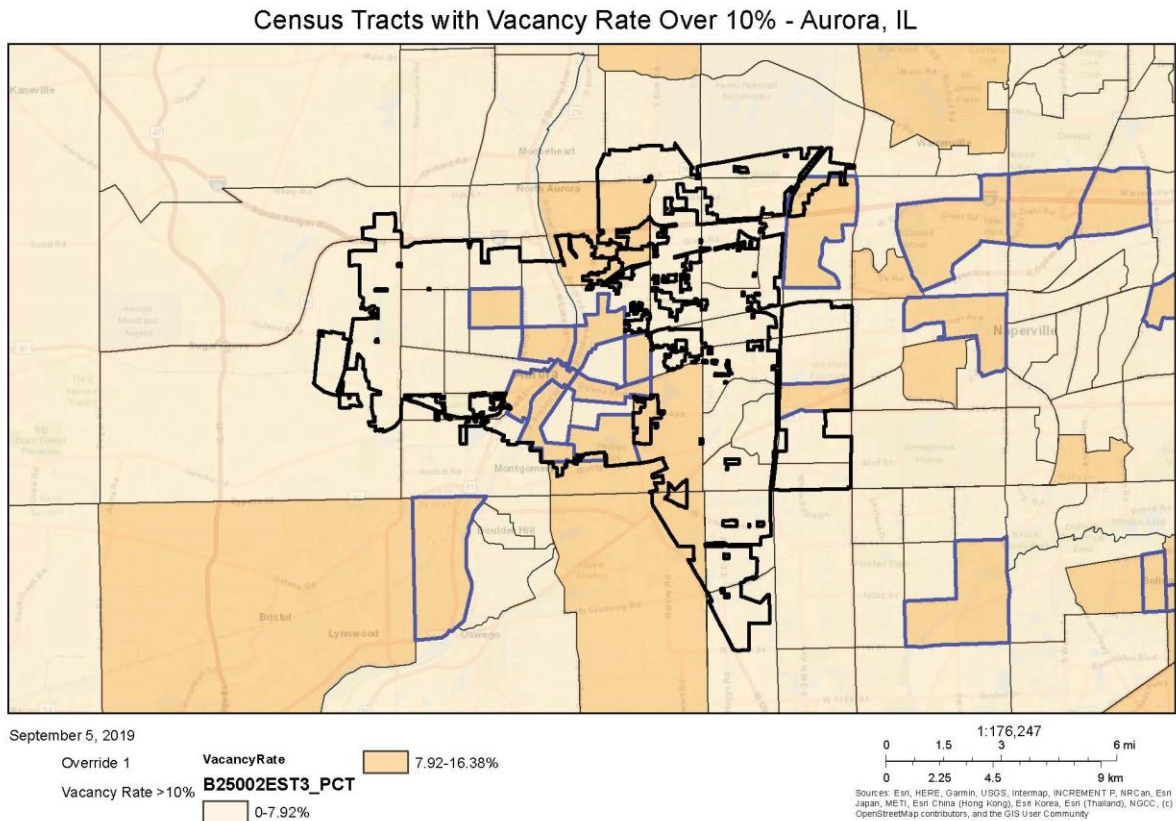
Override 1 **LowIncomeHouseholds**
T8_LE50_PCT
 0-15.70% 15.70-26.71% 26.71-39.09% 39.09-54.18%

0 1.5 3 6 mi
 0 2.25 4.5 9 km

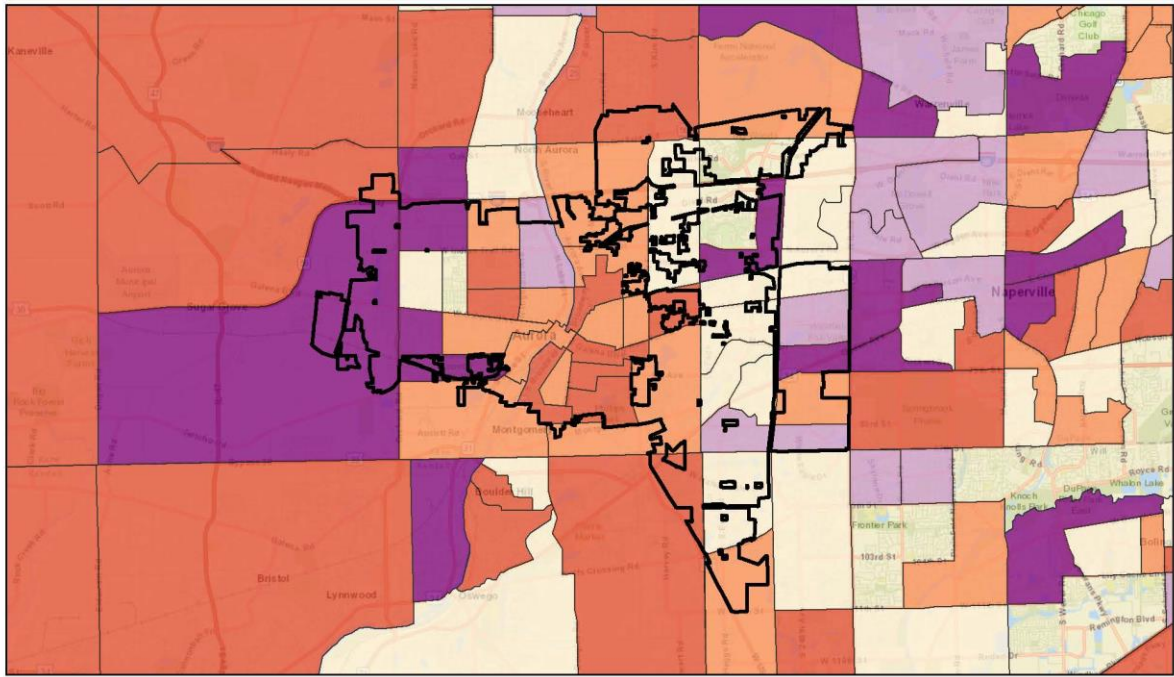
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

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

Downtown Aurora and its surrounding neighborhoods generally have older housing stock than the rest of the City, more than half of its housing stock was built prior to 1950. In addition, vacancy is higher in some areas, exceeding 10% in some census tracts. Despite these characteristics to keep housing prices low, these neighborhoods are also experiencing some of the highest increases in rents, increasing by more than 50% since the last consolidated planning cycle.



Change in Median Rents - City of Aurora, IL



August 7, 2019

Override 1 **ChangeInMedianRent**

PCT_MED_CONTRACT_RENT

0-16.12%

16.12-27.13%
27.13-37.74%
37.74-51.57%

>51.57%

0 1.5 3 6 mi

0 2.25 4.5 9 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

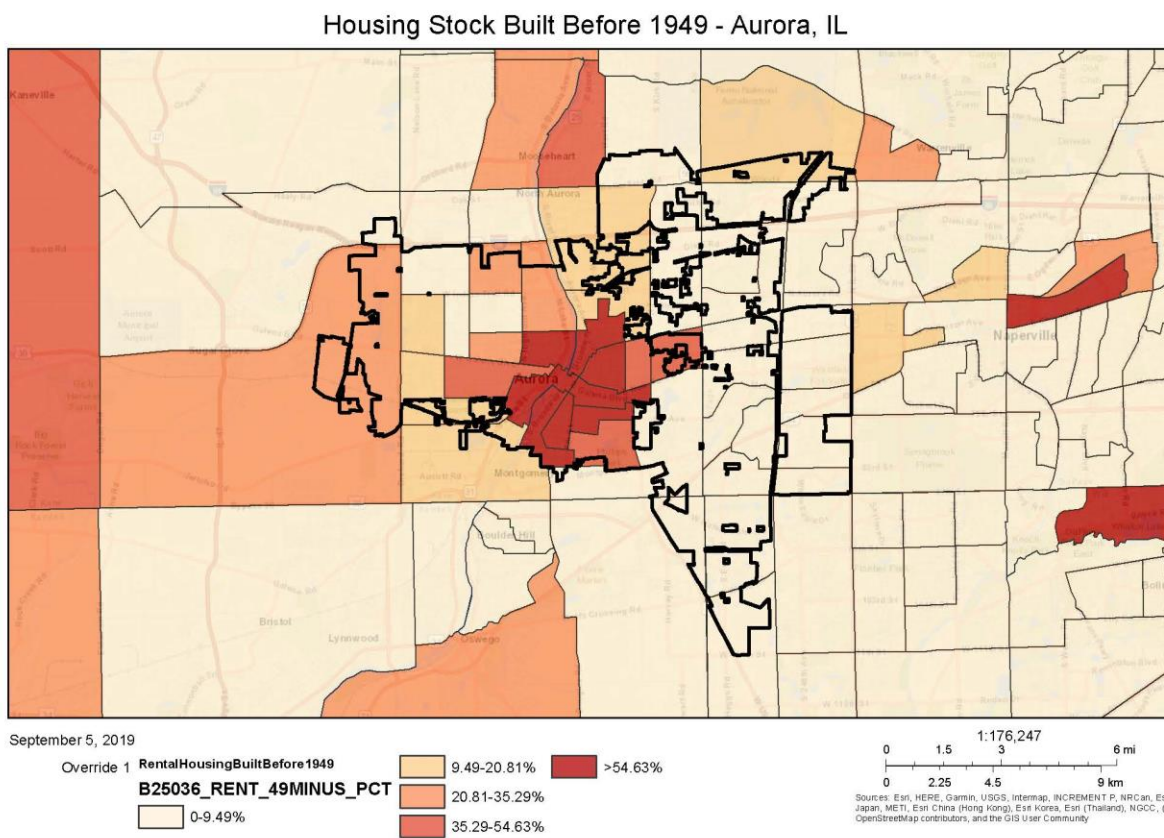
Are there any community assets in these areas/neighborhoods?

There are numerous assets and partners, including the Aurora Regional Chamber of Commerce, Aurora public school districts, faith-based organizations, including Hesus House and Wayside Cross Ministries, The Neighbor Project, Aurora Transportation Center, Aurora Public Library; Paramount Theatre, Grand Army-Republic Memorial, River Edge Park, Aurora Regional Fire Museum, Aurora Area Convention and Visitors Bureau, Aurora Public Art Commission; Aurora Downtown, Quad County Urban League, Quad County African American Chamber of Commerce, Rebuilding Together, Aurora Hispanic Chamber of Commerce, Family Focus of Aurora, Waubensee Community College, City Hall, and City of Aurora Alderman's Office.

In addition, the existing BNF Railway Station, which is a short, 10-minute walk to Downtown Aurora, the development potential of areas bordering the Fox River, and the many existing Invest Aurora economic development incentives from which federal funds can build off of and leverage.

Are there other strategic opportunities in any of these areas?

It is important to develop an affordable housing supply that is racially, ethnically, and economically diverse. Strategic opportunities include non-housing activities, such as public improvements and facility development or rehabilitation that improves the quality of life for residents, transforms publicly owned vacant and abandoned properties into affordable housing or other community assets, develops mixed-income housing, homebuyer assistance programs, home rehabilitation programs, and small business development programs.



As part of this update, the City of Aurora is seeking to update and amend its Neighborhood Revitalization Strategy Area (NRSA) plan, which was originally created in 1999 and amended in 2011. The designation offers greater flexibility when undertaking economic development, housing and public service activities when using CDBG funds. In this update, the expanded NRSA boundary will increase the number of households that qualify for proposed incentives and better incentivize investment in neighborhoods with a larger proportion of low and moderate-income households than other areas of the City. The expanded boundary will increase the number of nonprofit agencies within the NRSA; increasing collaboration can help the City balance negative impacts (i.e. displacement) to low-income households as a result of greater economic development.

As part of this update, the City of Aurora is seeking to update and amend its Neighborhood Revitalization Strategy Area (NRSA) plan, which was originally created in 1999 and subsequently amended in 2011. The designation offers greater flexibility and relaxed regulatory restrictions on federal resources. Since the designation of the NRSA, housing and economic development has been provided to alleviate economic and social distress within and adjacent to Downtown Aurora, but the City has not directed as much investment into the NRSA as it would have liked in the last few consolidated planning cycles. In this update, the expanded NRSA boundary will enable a larger number of households that live in neighborhoods that border the Fox River or are adjacent to it to qualify for proposed incentives and allow the City to better incentivize investment in Downtown and in surrounding neighborhoods with a larger proportion of low and moderate-income households. In collaboration with even more nonprofits who are based in the expanded NRSA, this will better assist the City with balancing any negative impacts (i.e. displacement) to low-income households as a result of greater economic investment.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Aurora anticipates receiving approximately \$11.1 million dollars in federal resources under the Community Development Block Grant Program (CDBG) and HOME Investment Partnerships Program (HOME). Through a review of housing and economic data, planning studies, and consultation with stakeholders and interested residents, the Community Development Division (CDD) has identified five priority needs: 1) Affordable Housing; 2) Homeless Prevention; 3) Neighborhood Revitalization; 4) Capacity Building, and 5) Sustainability.

Nine goals will address these priority needs and shape the plan's larger vision to foster the development of strong, equitable neighborhoods. These goals include: 1) Expand the Affordable Housing Stock; 2) Strengthen Homeownership Among Low- and Moderate-Income Households; 3) Ensure the Housing Stock is Safe, Healthy, and Accessible for All Residents; 4) Prevent and Reduce Homelessness; 6) Foster Small and Local Business Development; 7) Address Blighted Property Issues; 8) Enhance and Improve Access to the Number of Community Amenities in Low- and Moderate-Income Areas; and 9) Promote Energy-Efficiency in Low- and Moderate-Income Areas.

Under the CDBG program, Aurora will follow geographic restrictions that limit area benefit activities to low- and moderate-income census tracts. In addition, Aurora will implement specific strategies for downtown Aurora and surrounding neighborhoods along both sides of the Fox River under its special Neighborhood Revitalization Strategy Area designation. In this area and in other distressed neighborhoods, CDD is interested in assisting non-housing investments that increase the desirability of distressed neighborhoods through increasing community amenities, public investments, and economic opportunities. CDD is committed to preserving affordable opportunities housing across the City.

This section also presents strategies associated with public housing, environmental hazards, homelessness, the way in which resources and services are available to the community, strategies to remove barriers to affordable housing, anti-poverty reduction measures, and monitoring policies.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	Neighborhood Revitalization Strategy Area
	Area Type:	Strategy Area
	Other Target Area Description:	Not Applicable
	HUD Approval Date:	Submitted as part of this FY2020-FY2024 Consolidated Plan
	% of Low/Mod:	74.2%
	Revitalization Type:	Comprehensive
	Other Revitalization Description:	Not Applicable
	Include the neighborhood boundaries for this target area:	<p>The NRSA boundaries cover Downtown Aurora, the City's Central Business District, and its surrounding neighborhoods, including communities bordering the Western and Eastern side of the Fox River. The following 20 contiguous block groups make up the NRSA:</p> <p>853200.01; 853200.02; 853300.02; 853400.04; 853400.03; 853600.02; 853600.03; 853600.04; 853900.01; 854002.02; 854002.01; 854100.01; 854100.02; 854200.01; 854200.02; 854301.04; 854301.03; 854700.02; 854700.01; 854700.03</p>
	Include specific housing and commercial characteristics of this target area:	<p>See 2020 – 2024 Neighborhood Revitalization Strategy Area (NRSA) Plan. In general, the area has a higher percentage of renters than homeowners, a concentration of Hispanic households, who are disproportionately more likely to experience housing problems, a higher percentage of vacant housing units, and a greater proportion of households without a high school degree than the City as a whole. Although the perception of crime, neighborhood appearance, and older infrastructure have often impacted economic opportunity within the downtown area, recent downtown residential and commercial revitalization efforts have contributed to reducing the commercial vacancy rate and increasing activity in the City's downtown core.</p>
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>As part of the development of the NRSA Plan, the CDD conducted a comprehensive, multi-layered consultation process with public service providers, affordable housing developers, the business community, advocacy organizations, interested residents, local institutions, City staff, and other key stakeholders. Conversations across 9 focus groups were robust and largely centered on how the City can build off of and expand existing programs and develop</p>

		<p>opportunities to better meet affordable housing and community development needs and goals. In each focus group, downtown Aurora and its surrounding neighborhoods were consistently mentioned as areas with a concentration of poverty, a higher prevalence of housing problems for both renters and homeowners that is exacerbated by the area's older housing stock, and a lack of neighborhood amenities.</p> <p>As part of this process, four different boundary options were shared with stakeholders and residents, which was based upon HUD-provided income data. Stakeholders expressed interest in expanding the previously used NRSA boundary since the smaller boundary of the previous NRSA limited strategic investment to the broader community in need. Stakeholders also suggested that revitalization efforts should be focused on the west and east side of the Fox River to promote social and economic cohesion. Stakeholders also expressed that while the boundary has expanded, it still represents a small portion of the City and represents a targeted approach to neighborhoods surrounding the Fox River.</p> <p>Additional information about the consultation process in the development of the NRSA boundary is located in the 2020 – 2024 Neighborhood Revitalization Strategy Area Plan for Aurora, Illinois.</p>
	Identify the needs in this target area.	<p>The consultation and citizen engagement process identified the following needs in the NRSA:</p> <p>Housing: Foreclosure and eviction prevention counseling, rehabilitation of existing stock (owner/renter), homebuyer incentive programs, emergency mortgage/rental assistance, increasing the supply of affordable owner and renter housing options, particularly as revitalization efforts increase housing costs.</p> <p>Economic Development: Increase workforce training opportunities; provide technical assistance for strategic planning; increase financial assistance to small businesses for infrastructure improvement site acquisition, or building rehabilitation; and promote alternative and flexible space for small and local businesses, pop-ups, co-ops, and incubators.</p> <p>Neighborhood Revitalization: Additional neighborhood amenities that increase the quality of life for residents, including, but not limited to, facilities, community centers, or public art. Improved</p>

		accessibility of buildings and infrastructure for persons with disabilities.
	What are the opportunities for improvement in this target area?	<p>Increased City interest and direction as a result of the 2017 Downtown Revitalization Master Plan</p> <p>Financial Resources targeted in this area that may be leveraged - Invest Aurora, three federally designated Opportunity Zones, City's Tax Increment Financing zones located in redevelopment areas, State's River Edge Redevelopment Area, Low Income Housing Tax Credits, and New Markets Tax Credits.</p> <p>New Thrive Center located in the NRSA that will increase nonprofits' operational capacity.</p> <p>2019 launch of the Financial Empowerment Center.</p> <p>Significant number of nonprofit organizations and service providers that the City can partner with to promote projects and deliver services and programs.</p> <p>Historic Districts and older housing, that when adequately maintained, add character to the neighborhood.</p> <p>Lower home values may help stretch resources further to lock-in affordable housing before revitalization efforts create significant upward market pressure.</p>
	Are there barriers to improvement in this target area?	<p>Older housing stock and infrastructure increases development and home rehab costs.</p> <p>Perception of crime in the NRSA.</p> <p>High percentage of Spanish-speaking residents presents additional challenge to community engagement and outreach efforts.</p> <p>Limited housing developers who are dedicated to work within the NRSA. The City will need to promote capacity building and outreach efforts to increase the number of competitive proposals for projects.</p>

Table 43 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Activities funded under the Community Development Block Grant Program are restricted to census tracts where more than half of the residents earn less than 80% of the area median income. HOME and

ESG funds may be spent across the City in income eligible block groups as well as income certifying individual households and families. The City intends on using the NRSA designation as a tool to leverage HUD's flexible regulations, financial resources from Invest Aurora and other partners, and a concentration of nonprofit offices located within the boundary to address housing, economic empowerment, and neighborhood revitalization issues. The City may provide increased funding limits for projects or programs within the NRSA in order to incentivize revitalization work in this area.

Through the City of Aurora's Request for Proposal process, the Community Development Division will give preference for affordable housing projects that integrate neighborhoods racially, ethnically, and economically. In addition, the City will target neighborhood investments that affirmatively further fair housing choice by increasing the number of non-housing investments that increase the desirability of distressed neighborhoods through increasing community amenities, public investments, and economic opportunities. To balance any unintentional housing cost increases as a result of infrastructure or community amenity investments, Aurora is committed to promoting housing affordability and preservation efforts to keep residents in their homes as property values rents rise around them.

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

Priority Needs

	Priority Need	Priority Level	Target Populations	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
1	Affordable Housing	High	Extremely Low-Income Low Income Moderate-Income Large Families Elderly Persons with Mental Illness	Citywide NRSA	Expand the Affordable Housing Stock Strengthen Homeownership Opportunities Among Low- and Moderate-Income Households	Federal and local funds will be used to retain the existing subsidized housing stock while constructing new units to expand the supply of affordable units. Funds are restricted to households earning 80% of AMI or less.	Subsidized rental housing and Housing Choice Vouchers represents approximately 17% of the rental housing stock, though it is still not meeting the needs of residents demonstrated in the Housing Needs Assessment and Market Analysis sections. The need to expand the supply of housing and promote housing choice has been highlighted in Aurora's latest Analysis of Impediments to Fair Housing Choice, Sustainability Plan, and Downtown Master Plan. In addition, greater affordable housing opportunities was an overarching theme during the stakeholder and citizen participation process.

			<p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Victims of Domestic Violence</p>				
2	Homeless Prevention	High	<p>Extremely Low-Income</p> <p>Low-Income</p> <p>Large Families</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Illness</p>	Citywide NRSA	<p>Expand the Affordable Housing Stock</p> <p>Prevent and End Homelessness</p>	To help meet the housing needs for the chronically homeless, resources will expand the number of permanent supportive housing units and transitional housing with appropriate supports to move them into more permanent housing solutions. Where funds are available, the City may provide temporary	In 2018, over 400 individuals were experiencing homelessness during the Point in Time count, including 150 individuals who were chronically homeless. Based off of conversations with advocates and service providers during the stakeholder engagement process, this number is far below the number of clients typically served. Based off of these conversations, discussions with the Kane County Continuum of Care, and data presented in the

			<p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p> <p>Chronic Homeless</p> <p>Homeless Veterans</p> <p>Homeless Youth</p>			<p>tenant-based rental assistance. In addition, resources may support homeless prevention activities, including services such as foreclosure/eviction prevention and other supportive services to families and individuals who are at imminent risk of losing their housing (i.e. services for victims of domestic violence, individuals living with a mental illness, or individuals who experienced substance abuse).</p>	<p>Needs Assessment and Market Analysis, the availability of permanent affordable housing solutions is lacking, and the need for support services is high, given the significant trauma and case management that is often required for many individuals. Demonstrated benefits of housing supports have been documented through the FUSE initiative, which has reduced overall taxpayer burden from lowered human services, health care, and emergency services when the individual is stably housed and connected to care. In addition, many stakeholders at the public forum and in multiple focus groups discussed the need for job training and workforce development as an anti-poverty tool.</p>
3	Neighborhood Investments that affirmatively	High	Distressed and/or Vacant Properties	Low-Mod Census Tracts	Ensure the Housing Stock is Safe, Healthy, and	Increasing housing affordability and accessibility in higher-cost neighborhoods,	Community consultations at the public forum and stakeholder focus groups informed this priority. Participants shared a strong desire

	further fair housing choice		Extremely-Low Income Low-Income Moderate-Income Small and Local Businesses	Citywide NRSA	<p>Accessible for All Residents</p> <p>Address Vacant and Blighted Properties into Community Assets</p> <p>Enhance and Increase Access to Neighborhood Amenities in Low-Income Communities</p> <p>Foster Small and Local Business Development</p>	<p>increasing the desirability of high-poverty, distressed neighborhoods through the infusion of community amenities, public investment, and economic opportunities will be considered. Activities may include the development of affordable housing in high-cost neighborhoods, the development of a park or community garden, internet installations to increase digital access, microloans to small and local businesses, technical assistance to promote entrepreneurship, infrastructure improvements that enhance safety and walkability in low-income areas, improvements to the health and well-being of low-income</p>	<p>for neighborhood improvements in Downtown and neighborhoods near Downtown to both improve housing quality, increase the number of community amenities (e.g. businesses, public art, community centers), improve older infrastructure that has direct impact to households and businesses, and reduce the perception of crime. The need for small and local business development, particularly in Downtown Aurora and neighborhoods adjacent to it, was a common theme throughout the stakeholder engagement process.</p>
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						households, and code enforcement activities that address blighted property violations.	
4	Capacity-Building	High	Extremely Low-Income Low-Income Moderate-Income Developers Nonprofit Organizations Small and Local Business Development	Citywide	Strengthen the Organizational Capacity of Nonprofit Organizations Strengthen Homeownership Among Low and Moderate-Income Residents Expand the Affordable Housing Stock Foster Small and Local Businesses	Educational programs for residents, developers, and community-based partners that focuses on skill development, which may include real estate classes for affordable developers, workforce training, financial literacy and housing counseling for residents, or aging in place certifications for community-based organizations. Activities may also include organizational capacity to help nonprofits meet Community Housing and Development Organization (CHDO) standards and increasing knowledge about funding opportunities and	Recognizing that federal and local funds are only as impactful as the organizations that receive funds to produce housing, grow their business, deliver services, and market programs, the consultation process identified a lack of Community Development Housing Organizations, small business technical assistance programming, and educational opportunities for residents.

						regulatory and program processes.	
5	Sustainability	High	Extremely Low-Income Low-income Moderate-Income Developers Small and Local Businesses	Citywide	<p>Ensure the Housing Stock is Safe, Healthy, and Accessible for All Residents</p> <p>Promote Energy-Efficiency across the City's Affordable Housing Stock and in Low and Moderate-Income Communities</p> <p>Enhance and Increase Access to Neighborhood Amenities near Affordable Housing Communities</p>	Activities that support the City's sustainability goals and green building incentives that decrease energy consumption and costs for low-income households and small and local businesses.	Stakeholders in focus groups noted a desire for additional weatherization/green building initiatives, including solar installations for low and moderate-income households, community gardens, and community resiliency measures. Focus areas outlined in the 2016 update to the Aurora Sustainability Plan also informed this priority need.

Table 44 – Priority Needs Summary

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	According to NA-10: Housing Needs Assessment, housing cost-burden is the most significant housing problem in the City, due in large part to the convergence of income and public benefits not keeping pace with upward market pressure. In addition, Aurora has a fairly high eviction rate that is higher than both Chicago and the State of Illinois, with more than 450 evictions filed in 2016 alone. With the additional investment and attention occurring in downtown Aurora, lower-income budgets are increasingly stressed, particularly since unsubsidized affordable housing stock is vulnerable to market rate cost increases. Without adequate support, low-income households are at risk of displacement. In addition, the waitlist for Housing Choice Vouchers has been closed for more than a decade. Even for households with a Housing Choice Voucher, the Housing Authority reports high market-rate rents in three zip codes are higher than HUD-Housing's Small Area FMR, which limits their ability to find adequate housing.
TBRA for Non-Homeless Special Needs	Supportive services required by many special needs populations add a layer of complexity and cost of buildings that serve special needs populations. According to units restricted to special needs populations require a heavy subsidy for affordable units and requisite services that layers local and federal grants and loans, tax credits, and housing vouchers. TBRA would add another layer of funding to help special needs populations find safe, stable housing that meets their needs; and in emergency situations, such as the placement of victims of domestic violence, tenant-based rental assistance would allow for rapid placement away from dangerous situations.
New Unit Production	Aurora has a severe shortage of lower-cost multi-family rental housing. Nearly two out of every three renters live in non-multi-family structures, including single-family homes, townhomes, duplexes, or quadruplexes. In addition, Aurora's availability of permanent supportive housing for households who were formerly homeless or have special needs is severely lacking. Given the limited resources and high per unit costs of new development, the majority of new construction projects will use a blend of Low Income Housing Tax Credits, Private Loans, Grants, and federal funds provided by the City.
Rehabilitation	As described more fully in MA-20, over half of the city's housing stock in the NRSA was built before 1950. While a building's purchase price may be affordable on the front end, the level of rehabilitation needed to address life safety or other code issues may increase housing costs on the back end for homebuyers and developers. Rehabilitation funds will be spent on both single family and multi-family buildings, including those in one of 7 historic districts. Other challenges the city's housing stock brings includes: home accessibility modifications to meet visitability standards and egress and handicap accessibility requirements of federal and local codes; environmental hazard abatement, including lead-based paint, mold, and asbestos, code compliance, rehabilitation of abandoned properties; and substantial rehabilitation for multi-family affordable housing developments.
Acquisition, including preservation	<p>Foreclosures are far more prevalent in the City of Aurora than they are nationwide. In a review of RealtyTrac foreclosure data in May 2019, more than 500 properties were in some form of the foreclosure process. Acquisition assistance will be used to assist homebuyers through down payment assistance to ensure the mortgage payments are less than 30% of the household income, which may reduce the likelihood of foreclosure.</p> <p>In addition to a higher rate of foreclosure, Aurora has a growing vacancy rate, largely due to homes in such disrepair that they may be uninhabitable, particularly in the NRSA. These properties should be seen as opportunities for the City and its nonprofit partners and developers to make strategic investment that would spur investment, increase the number of amenities offered across the city, and add new affordable housing stock.</p>

Table 45 – Influence of Market Conditions

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

Introduction

The Office of Community Planning and Development at the U.S. Department of Housing and Urban Development (HUD) allocates CDBG, HOME, and ESG to Aurora's Community Development Department.

The Anticipated Resources Matrix below outlines each of these funds, expected amounts available in Year 1 and a projection of resources between fiscal year 2020 and fiscal year 2024, and a pre-populated list of available uses of funds from the HUD's planning system (Integrated Disbursement and Information System). The amounts include funds that can be used towards administrative caps. For example, the CDBG program allows up to 20% and the HOME program allows up to 10% of its programs funds to be spent towards planning and administrative expenses. As a result, the full five-year entitlement may not be fully allocated in the Goals section of SP-45.

Program income dollars are collected annually by the Community Development Division, for both the CDBG and HOME programs. Program income is derived primarily from repayment of loans provided to citizens to assist in the purchase of homes or from developers provided to assist in the development of affordable housing and non-housing community development projects within Aurora.

If the total grant received by the City of Aurora is lower or higher than the funds allocated to activities in SP-45, then each activity's budget will be reduced or increased in the same proportion as the percentage difference between the estimated total grant and the actual total grant.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,550,613	\$18,124	\$388,994	\$1,957,731	\$6,202,452	Total amounts to \$8,160,183; calculated projection based upon flat level program income and entitlement allocation. Amount is subject to change.
HOME	Public - federal	Acquisition Homebuyer Assistance Homeowner Rehab Multifamily Rental New Construction Multifamily Rental Rehab New Construction for Ownership TBRA	\$688,020	\$0	\$2,174,756	\$2,862,776	\$3,550,796	Total amounts to \$5,614,856; calculated projection based upon flat level program income and entitlement allocation. Amount is subject to change.
ESG	Public-federal	Conversion and Rehab for Transitional Housing Financial Assistance Overnight Shelter	\$0	\$0	\$0	\$0	\$0	Total amounts to \$0; calculated projection based upon flat level program income and entitlement allocation. Amount is subject to change.

Table 46 - 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

The HOME program requires participating jurisdictions to provide match in an amount equal to no less than 25% of the total HOME funds drawn for the project cost. Sources of match can be cash, donated land or real property, infrastructures improvements, bonds issued by state or local government, donated materials, equipment, or professional services, sweat equity, and the value of foregone taxes. The City of Aurora encourages applicants to submit proposals that leverage eligible HOME match dollars. Since 2010, the City has partnered with developers and non-profit agencies to produce an approximate match surplus of \$1.6 million dollars. This surplus will ensure the City will meet the required match obligations for the next several years without the need for any additional match contributions.

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

The Thrive Collaborative Center will be located 712 S. River Street, a vacant, city-owned building that was once an administrative office for the Fox Valley Park District. During this consolidated planning period, this property will be transformed into a collaborative center for nonprofit organizations and social entrepreneurs to share the space and resources. Organizations will pay low-cost memberships to the city for the use of private and shared spaces along with opportunities for organizations and entrepreneurs to enhance their operation through various curated workshops and training.

SP-40 Institutional Delivery Structure – 91.215(k)

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Aurora – Community Development Division	Government	Non-homeless special needs Ownership Planning Rental Neighborhood Improvements Public Facilities Public Services	Jurisdiction
Kane County Continuum of Care	Continuum of Care	Homelessness Planning	Region
Aurora Housing Authority	PHA	Public Housing	Jurisdiction

Table 47 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Community Development Division (CDD): Through an annual competitive RFP process for CDBG resources and a rolling application process for HOME resources, CDD partners with community-based nonprofits and developers to promote the goals and strategies in the Consolidated Plan as well as the overarching goals of the City of Aurora. Typically used as a gap financing tool, the application process tends to leverage additional public and private dollars that stretch the resources further and the application streamlines the review process, promoting competitiveness among applicants and transparency about funding selections. During the City’s 2015-2019 Consolidated Plan period, the CDD provided greater coverage of the administration of programs by partnering with 18 community-based organizations. It will continue to evaluate the Request for Proposals (RFP), which may impact efforts.

Although CDD coordinates with neighborhood leaders and government agencies charged with community relations in these communities, further progress is necessary to increase participation of CDD’s programs and attend public hearings and other community meetings that shape policy across the entire community, and in particular, among non-English speaking communities.

Organizational Capacity of Community Housing Development Organizations (CHDOs): A CHDO is a federally certified community-based service organization whose primary purpose provides and develops affordable housing. The Community Development Division evaluates the organization based upon HUD’s checklist and looks at the financial and audit statements of an organization over a period of time to determine the net worth of the organization. Due to the rigors of the CHDO Certification, administration, and capacity requirements, it is not uncommon for municipal CHDOS to be few in number. The City currently has two CHDOs; however, the City continues to look for CHDO partnership opportunities.

Kane County Continuum of Care: Coordinates planning needs for homeless services and housing, including four standing committees and several tightly focused work groups to evaluate need and capacity, assess gaps, and take action to address identified gaps across strategies and action items. In the last assessment of needs, persons experiencing homelessness expressed a lack of coordinated outreach within the Continuum of Care and difficulty in finding many of the needed resources to help their situation. Service providers expressed proactive relationship building from each other to meet the perceived needs of their clients, but noted a lack of coordinated Continuum of Care-wide collaboration.

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	x
Legal Assistance	x	x	x
Mortgage Assistance	x	x	
Rental Assistance	x	x	
Utilities Assistance	x	x	
Street Outreach Services			
Law Enforcement	x	x	
Mobile Clinics	x	x	x
Other Street Outreach Services	x	x	x
Supportive Services			
Alcohol & Drug Abuse	x	x	x
Child Care	x	x	
Education	x		
Employment and Employment Training	x	x	
Healthcare	x	x	x
HIV/AIDS	x	x	x
Life Skills	x	x	
Mental Health Counseling	x	x	
Transportation	x	x	
Other			
Other			

Table 48 - 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)

For persons experiencing homelessness, the Kane County Continuum of Care has a Coordinated Assessment process that represents a standardized access and assessment for all individuals

experiencing homelessness within Kane County, including the entire City of Aurora and Elgin. Homelessness includes any combination of emergency shelter, transitional housing or locations outdoors not meant for human habitation.

Individuals receive referrals for permanent supportive housing and rapid rehousing based on medical vulnerability and length of homelessness, surrounded by supports for both immediate and long-term housing and service needs. The system prioritizes individuals based on severe medical needs (individuals who are at greater risk of death), sleeping in unsheltered locations, length of time the person has been homeless.

Aurora has a number of organizations which assist individuals to qualify for and access needed services. Partner agencies provide additional onsite services such as assistance with school registration, child support services and unified case planning to provide integrative services under one roof to families in crisis in order to help them achieve their goals and become more self-sufficient.

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

The collaborative infrastructure of the Kane County Continuum of Care is an important platform for connecting Aurora agencies, service providers, advocates, and consumers to ensure that services are coordinated and responsive to the needs of individuals experiencing homelessness. In general, actions of the Continuum of Care and homeless service providers are positive, and many service providers work hard to meet homeless individuals and families where they are. However, coordination between homeless service providers before individuals are released from institutions is always needed. The FUSE initiative has been a positive coordinating force, though it focuses explicitly on hospital and emergency-based services. In addition to this initiative, discharge policies and initiatives should also be explored for individuals released from the Kane County Jail as well as behavioral health institutions to ensure that they are connected to care and assistance prior to their release.

Individuals with Developmental Disabilities register for services through the area Pre-screening agent Day One Network located in Geneva. Individuals qualifying for services are placed on a waiting list called PUNS, which is published and updated monthly on the State of Illinois.

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

1. **Strategically and proactively seek out partners with community-based organizations who can more efficiently deliver programs and services.** One example of a new partnership during this consolidated planning period is with the City of Aurora Engineering Department and The Neighbor Project to create a Lead Service Line Pipe Replacement Program for low-income households with children under the age of 6 years old.
2. **Re-evaluate existing programs and ensure they are appropriately scaled to meet the community's need.** The City has recently updated its Safety First Program to now allow a hybrid

forgivable loan up to \$4,999 and a second deferred loan up to \$5,000 totaling a possible investment of \$9,999 for certain key issues (i.e. environmental hazards). After a few years of program implementation, few homeowners participated when compared to the older housing stock in need of rehab assistance. In addition, for homeowners who did participate, the funding amount was too low to address the rehab needs. The City will continue to re-evaluate and scale its programs after documenting the existing program's impact.

Continue to foster relationships with other government agencies, including the Continuum of Care and the Aurora Housing Authority. CDD staff will continue to explore partnerships with other government agencies where their projects or programs support the goals of this Consolidated Plan. Staff will also continue to serve as an active member of the Kane County Continuum of Care and continue to build relationship with the Aurora Housing Authority and its new executive director.

3. **Increase staff participation and canvassing of neighborhoods to generate greater interest in programs.** CDD staff will continue to explore partnerships with other government agencies where their projects or programs support the goals of this Consolidated Plan. Staff will also continue to serve as an active member of the Kane County Continuum of Care and continue to build relationship with the Aurora Housing Authority and its new executive director.
4. **Continue to streamline coordination of discharge policies from individuals exiting out of institutionalized care.** CDD staff will continue to explore partnerships with other government agencies where their projects or programs support the goals of this Consolidated Plan. Staff will also continue to serve as an active member of the Kane County Continuum of Care and continue to build relationship with the Aurora Housing Authority and its new executive director.
5. **Better foster relationships among the development community to raise awareness about available funds.** Increased education and additional capacity building opportunities may increase the number of organizations who apply for funds to develop or preserve affordable housing opportunities. In addition, connections between service providers and the development community will help streamline services for housing that services individuals with special needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

	Goal	Start Year	End Year	Category	Geography	Needs Addressed	Funding	Performance Outcome
1	Expand the Affordable Housing Stock	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	Citywide NRSA	Affordable Housing Homeless Prevention Capacity-Building	CDBG: \$0 HOME:\$4,174,647	Rental units constructed – 200 units
2	Strengthen Homeownership Among Low and Moderate-Income Households	2020	2024	Affordable Housing	Citywide NRSA	Affordable Housing Capacity-Building	CDBG: \$150,000 HOME: \$884,758	Direct financial assistance to homebuyers – 60 households Homeowner housing added – 10 units
3	Ensure the Housing Stock is Safe, Healthy, and Accessible for all Residents	2020	2024	Affordable Housing Non-Homeless Special Needs	Citywide NRSA	Neighborhood Investments that affirmatively further fair housing choice	CDBG: \$1,875,000 HOME: \$0	Homeowner housing units rehabilitated – 200 units

						Sustainability/Community Resiliency		
4	Public Service Assistance	2020	2024	Affordable Housing Homelessness	Citywide NRSA	Public Service Assistance Homeless Prevention	CDBG: \$1,162,500 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit – 5,000 individuals Homelessness Prevention – 1,000 individuals
5	Foster Small and Local Business Development	2020	2024	Non-Housing Community Development Needs	Citywide NRSA	Neighborhood Investments that affirmatively further fair housing choice Capacity-Building	CDBG: \$750,000 HOME: \$0	Businesses assisted – 50 businesses
6	Address Blighted Property Issues	2020	2024	Affordable Housing Non-Housing Community Development Needs	Citywide NRSA	Neighborhood Investments that affirmatively further fair housing choice	CDBG: \$100,000 HOME: \$500,000	Housing code enforcement / foreclosed property care – 5 units
7	Enhance and Improve Access	2020	2024	Non-Housing Community	Citywide	Neighborhood Investments that	CDBG: \$2,900,000	Public Facility or Infrastructure

	to the Number of Community Amenities in Low and Moderate-Income Areas			Development Needs	NRSA	affirmatively further fair housing choice Sustainability/Community Resiliency	HOME: \$0	Activities other than Low/Moderate Income Housing Benefit – 10,000 households assisted
8	Promote Energy-Efficiency and Sustainable Investment in Low and Moderate Income Areas	2020	2024	Affordable Housing Non-Housing Community Development Needs	Citywide NRSA	Neighborhood Investments that affirmatively further fair housing choice Sustainability/Community Resiliency	CDBG: \$100,000 HOME: \$0	Other – Energy efficiency and solar panel installation – 20 households assisted

Table 49 – Goals Summary

Goal Descriptions

Goal	Description
Expand the Affordable Housing Stock	Expand existing affordable housing stock with newly produced units to meet the current unmet need for affordable housing. Throughout this Consolidated Planning period, housing restricted to households below 80% AMI will be considered; however, RFPs will prioritize projects that increase the stock of permanent supportive housing, family-sized units, housing restricted to households who earn less than 50% of the area median income, and special needs groups, including housing for older adults, persons who are physically and developmentally disabled, persons who are mentally ill, victims of domestic violence, and persons with HIV/AIDS.
Strengthen Homeownership Among Low- and Moderate-Income Households	Includes activities that increase access to homeownership and maintains homeownership for low and moderate-income households. "Access" refers to financial assistance to purchase a home, increasing financial literacy, housing counseling education, and fair housing enforcement and education. "Maintenance" refers to activities that sustain homeownership such that homeowners have tools to remain in their homes, including access to capital for needed home rehabilitation, removal of barriers to accessibility, education about home maintenance and rehabilitation, and foreclosure prevention education/financial assistance. Activities will be targeted to low and moderate-income households and households with special needs populations.
Ensure the Housing Stock is Safe, Healthy, and Accessible for all residents	Promote long-term, community-based housing options for older adults and persons with physical and developmental disabilities to age in place; promote actions that decrease environmental hazards, such as lead-based paint or lead poisoned drinking water, and other hazards as part of the Healthy Homes Rating System. Also support policies and programs that increase a community's ability to respond to natural disasters and other impacts of climate change, particularly for vulnerable populations.
Prevent and Reduce Homelessness	Activities that promote this goal include tenant-based rental/mortgage assistance for the prevention of homelessness, rapid-rehousing, the development of new permanent supportive housing units, community-based shelter facilities, and needed public services that increase economic and educational opportunities, reduce poverty, or support special needs populations.

Foster Small and Local Business Development	Targeted commercial revitalization efforts, technical assistance programming to increase economic opportunity, and greater access to capital for low and moderate-income entrepreneurs. Funds will be targeted in the NRSA and will be prioritized to gateway corridors in the City.
Address Blighted Property Issues	Federal and local funds will be used to address substandard housing and vacant property issues, and create community assets with vacant or underutilized properties. Historic preservation is an important part of this goal – the reinvigoration of abandoned/vacant housing properties in historic districts protects both the architectural and cultural heritage of the neighborhood. Funds will be targeted in the Neighborhood Revitalization Strategy Area, where there is a higher percentage of older housing stock, Historic Districts, and vacant property.
Enhance and Improve Access to the Number of Community Amenities in Low and Moderate Income Communities	Targeted neighborhood investments that provide safe and accessible pedestrian modes of transportation from affordable housing communities to neighborhood amenities and public transit, promote crime prevention through environmental design standards, and add neighborhood amenities (i.e. public art, community gardens, playgrounds, and parks) that enhance the quality of life.
Promote Energy-Efficiency and Sustainable Investment in Low and Moderate-Income Communities	Encourage policies and programs that exhibit Aurora’s commitment to expand energy efficiency, renewables, and green building to its residents, thereby reducing the utility burden and enhancing affordability and neighborhood vitality for both lower-income residents and entrepreneurs. Activities may include both programs/incentives targeted to low and moderate-income households such as solar for single-family and multi-family affordable housing, financial support for energy audits/gap financing to meet deeper green building outcomes. Guided by the 2016 Aurora Sustainability Plan’s goals to become 50% renewable by 2025, to ensure that all neighborhoods have access to sustainable solutions, and to ensure Aurora is well prepared for natural disasters.

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)

Estimating the number of extremely low, low, and moderate-income families is difficult due to the volatility of the housing market and the uncertainty in the number of and type of project proposals via project financing announcements and programs. In addition, federal resources are often layered with other public or private funds that produce an even larger number of housing units and have greater impact than

estimated performance measures. However, based upon the Goals Summary table, the City of Aurora estimates assisting a total of 275 households over this consolidated planning period, including:

- 200 of new affordable rental housing, including permanent supportive housing for formerly homeless and special needs populations.
- 60 of new housing or downpayment assistance to individuals and families to access homeownership
- 200 of rehabilitation to ensure individuals and families not only have access to affordable housing, but housing that is decent, safe, and sanitary as well.

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

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

Per a Voluntary Compliance Agreement with HUD in 2014, the Aurora Housing Authority agreed to add 100 new units of affordable family housing that would be scattered throughout its service area. As of September 20, 2019 this requirement has been met. The Housing Choice Voucher Program (HCV) provided 99 tenant protection vouchers. The St. Charles Project Based Voucher (PBV) project provided 44 units and the Fox Prairie Homes (PBV) project provided 40 scattered site unit homes.

In addition, as the Aurora Housing Authority redevelops, renovates, or builds new public housing to create/preserve affordable housing units, considerations will be made for the creation of accessible units.

Activities to Increase Resident Involvements

With the introduction of new leadership at the Aurora Housing Authority (AHA) who is guided by the principal that resident engagement is critical to successfully achieving the agency mission, AHA will be implementing new outreach and programming that will encourage resident involvement through a number of ways.

Currently, the AHA is lacking Resident Councils in its public housing communities. During monthly meetings, staff have been encouraging residents to begin a resident council as a platform to promote capacity building activities, organizational support, and resource coordination. Residents of Maple Terrace are in the early stages of creating a resident council. With technical assistance and guidance from the Housing Authority staff, their first meeting will be held in September 2019.

The AHA holds public hearings, community meetings, and public comment periods to discuss resident concerns and solicit input/feedback on current and proposed policies, programs and activities as part of the Annual Plan and Capital Fund Program. The AHA has recently allocated resources to a tenant services budget, which will be used to foster partnerships with other social service agencies who may be able to provide efficient youth and adult resident programming.

The AHA also continues to work with the Aurora Police Department to address criminal activity at its various sites.

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

No. On October 22, 2019, the AHA was designated a high performing agency by HUD. On HUD's 100-point public housing assessment scale, the AHA scored a 91. On HUD's 25-point public housing financial assessment scale, the AHA scored a 24.

Plan to remove the 'troubled' designation

Not applicable. Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The following barriers were identified from this Consolidated Plan's stakeholder consultation, staff comments, and a review of the 2012 Analysis of Impediments to Fair Housing Choice.

Community outreach: Increase information accessibility across the community regarding the existing housing and supportive service resources as well as fair housing laws, including who to contact if discrimination exists and legal rights. Also, strengthen the communication framework to reach limited English proficient residents, particularly Spanish-speaking residents.

Fair housing compliance testing: Stakeholders and citizen input from the online survey as well as respondents from the 2012 Analysis of Impediments noted that discriminatory practices continue to exist, particularly from rental property owners/managers and toward low-income, minority renters, formerly homeless, voucher holders, and households with disabilities. By seeking current real time data to gain an accurate picture of local housing industry practices, the City's decision makers can be better informed on any needed actions to prioritize target populations for local and federal resources.

Underwriting guidelines: Older housing stock in need of significant maintenance and rehab, housing for persons with physical and intellectual disabilities, permanent supportive housing for chronically homeless, and larger unit sizes are all project types that are particularly more challenging to produce, given certain attributes that drive costs per unit higher and reduces the project's ability to achieve economies of scale large enough to recoup the fixed costs to develop the project. Targeting a significant portion of the project to extremely low-income households is difficult to achieve without significant subsidies, including a permanent operating subsidy. The City should continue to ensure that its specific underwriting standards continue to be based upon project type and complexity, and could increase the ratio of subsidy per housing unit on targeted projects where the nature of the project tends to have higher per unit costs, on average.

Voucher selection criteria: Selection criteria among Housing Choice Voucher waitlist candidates prioritized households with a working member, which made access to housing challenging among the unemployed for households out of the labor force (i.e. retired, severely disabled).

Development capacity: Currently, there are few affordable housing developers working in the City; however, the City continues to prioritize capacity-building programming, such as technical assistance trainings for affordable housing developers, to increase the nonprofit capacity and better understand how to promote additional affordable housing development.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Funding for affordable housing development: Increasing the supply of quality affordable housing by targeting a portion of HOME, CDBG, and ESG resources towards new construction or rehabilitation of affordable housing through a request for proposal process. CDD will work with the development community to continue to reduce barriers for development, including the way proposals are received and evaluated.

Leverage greater public and private resources: Federal resources received under this consolidated plan are not enough to substantially increase the affordable housing stock. Given the layers of financing often needed to make housing affordable to special needs populations and lower-income households, the City will proactively leverage other local, state, and federal resources (and assist community organizations doing so). In addition, the City will work with private lenders to develop innovative funding mechanisms to support housing and community development goals. This will ensure developers and organizations interested in building housing in Aurora have adequate resources to increase the supply of affordable housing.

Homebuyer Programs: The City offers first-time homebuyer financial assistance through its Choose Aurora Program. Depending upon location within the City, Choose Aurora provides an up to a \$5,000 (NRSA location) forgivable loan to households who earn below 80% AMI. To increase homeownership access, the loan assists low and moderate income homebuyers with down payment and closing costs. The City will continue to implement this program over this consolidated planning period, and will monitor and augment this program as needed.

Home Rehabilitation Programs: The Safety First and the Safe at Home programs finance home repairs that address safety issues and remove threats to health and safety and remove accessibility barriers for persons with limited mobility or other physical impairments. The programs currently offer grants and deferred loans for a variety of household repairs and handicap accessibility improvements. Aurora's Lead Service Line Replacement Program is a new program that will be implemented during this consolidated planning process, and will help ensure low- and moderate-income homeowners with young children (under 6) have access to remove lead water pipes. The CDD will continue to monitor and augment these programs to ensure low- and moderate-income residents can not only access affordable housing, but maintain safe, stable housing.

Re-evaluate preference criteria for Housing Choice Vouchers: The Aurora Housing Authority will be re-evaluating its preference criteria during this consolidated planning period prior to opening up the waitlist for Housing Choice Vouchers.

SP-60 Homelessness Strategy – 91.215(d)

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

The City will continue to promote and pursue coordination efforts to best reflect the Kane County Continuum of Care's policy actions as established following its 2019 needs assessment:

- Work with homeless service providers and funders to ensure that local outreach efforts are culturally competent and designed to meet the needs of people with addictions and mental illnesses.
- Grow the Continuum of Care's Coordinated Entry process with a goal to develop interagency collaboration, partnerships and coordination of services
- Work with homeless services providers to review restrictive program rules and make adjustments as appropriate to reduce barriers that keep people from obtaining and retaining permanent housing
- Work with local municipalities as appropriate to advocate for solutions to critical issues, such as affordable housing, local wages and public transportation

Hesed House regularly reaches out to unsheltered homeless individuals by doing the following:

- Collaborates with the Aurora Police Department to jointly canvas the City at least three times a year as part of the Point-in-Time Count;
- If a homeless individual is found, they are invited to the shelter. However, if the person is unwilling to go to shelter, Hesed House continues to follow up and meet the individual where they are.
- Whether on the street or in shelter, Hesed House case manager follow-up with the individuals to help foster relationships.
- For placement on the Kane County's CoC Coordinated Entry list, Hesed House case managers utilize the VI-SPDAT evaluation tool to assess an individual's housing needs.

Addressing the emergency and transitional housing needs of homeless persons

The PADS Program is run by Hesed House and is an overnight shelter for men, women, and children. The facility offers a place to sleep, shower, do laundry, eat a meal, find medical and legal assistance and other life-sustaining services. The shelter operates from 7 p.m. to 7 a.m. every night of the year. The men's sleeping area accommodates 88 sleeping mats. After 9:30 p.m., additional mats are placed in Hesed's double duty dining room. Several other smaller sleeping areas provide mats and volunteer oversight for single women. Over 70 faith-based communities provide food and serve meals, oversee the shelter dining room, store, laundry facilities, and four sleeping areas. Volunteers also prepare sack lunches and breakfasts to serve guests as they depart for work or other destinations in the morning. Shelter residents are also eligible to sign up for case management services, assistance in finding housing, identification/personal documentation, employment training, medical and legal assistance, as well as obtaining veterans' benefits.

Hesed House also manages a daytime drop-in center that provides shelter, food, access to critical ancillary services for self-sufficiency five days a week. This facility serves 500 men, women and children through its daytime services on a weekly basis.

Currently, the City does not have any transitional housing programs.

The City is prepared to assist service providers in their facility needs through letters of support and providing financial resources.

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.

Increase the Supply of Affordable Housing: Increasing the supply of supportive and affordable housing is central to Aurora's efforts to prevent and end homelessness. Reducing the length of stay in shelter is key to the City's ability in meeting the annual demand for shelter while at the same time reducing our spending on shelter. During this consolidated planning period, Aurora will:

- Align federal and local investment to meet the Permanent Supporting Housing inventory need for individuals and families who were formerly homeless or who have disabling conditions;
- Ensure there is adequate supply of housing affordable at 30% of income for lower-income households to a range of income levels;
- Work with funders to ensure all new and turnover opportunities are filled via the Coordinated Assessment and Housing Program (CAHP) system;
- Develop common protocol to assist with the identification of individuals and families ready to "move on" from Permanent Supportive Housing;

Increase access to housing opportunities by providing funding assistance to get in the door with help paying for security deposit/first month's rent assistance. The city anticipates implementing this with the help of nonprofit service provider.

Increase Economic Security of Households: Households are more stable when resources are in place to pay for basic necessities such as food, transportation, and medical care. Helping households increase income is critical for the homeless services system as a whole. In Permanent Supportive Housing, the household pays no more than 30% of their income towards housing costs. To the extent that Aurora can increase income, the homelessness system can serve more households and spread resources more broadly. Economic security is particularly important for households provided with Rapid Re-Housing assistance, a tool that moves persons experiencing homelessness more quickly into safe, stable housing, but is not intended to be a long-term affordable housing solution. In order to increase the success of families and individuals in the program, and to reduce the likelihood of a return back to homelessness, Aurora will increase efforts to provide targeted employment assistance to these households both quickly and intentionally.

Increase Homelessness Prevention Efforts: The City will support programs to prevent new individuals from becoming homeless, including individuals transitioning out of other systems (i.e. adult and juvenile justice systems, child welfare and foster care systems, behavioral and other health institutions).

Housing Stability/Case Management: Time limited case management for helping people in the transition from emergency or transitional housing into permanent supportive housing to create additional stability.

Aurora Information Referral System: The Aurora Information Referral System (AIRS) connects people with the resources and services they need in the Aurora and Fox Valley region.

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

In addition to the actions listed in the narrative above, the City will pursue the following actions to assist with individuals exiting institutions:

Home Rehab/Accessible Housing Modifications: The Safety First and the Safe at Home program finances home repairs that address safety issues and remove threats to health and safety and remove accessibility barriers for persons with limited mobility or other physical impairments. These programs currently offers grants and loans specifically for roof repairs and handicap accessibility improvements. Aurora's Lead Pipe Replacement Program is a new program that will be implemented during this consolidated planning process, and will help ensure low- and moderate-income homeowners with young children (under 6) have access to remove hazards from their lead water pipe. The CDD will continue to monitor and augment these programs to ensure low- and moderate-income residents can not only access affordable housing, but maintain safe, stable housing.

Frequent Users System Engagement (FUSE): The FUSE initiative a partnership between local government agencies - City of Aurora, Aurora Fire Department, Aurora Police Department, hospitals - Presence Mercy Medical Center, Rush Copley Medical Center, and nonprofit service providers - Hesed House, Breaking Free and Association for Individual Development. The explicit mission of the FUSE Initiative is to develop innovative solutions for the chronically homeless individuals who frequently use public services like ambulances and emergency rooms.

Discharge Coordination Policy: Aurora will continue to work with the Kane County Continuum of Care and State of Illinois Agencies on adequate discharge policies of persons coming from publicly funded institutions and systems of care, including foster care, health care, mental health, and corrections.

SP-65 Lead based paint Hazards – 91.215(i)

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

The City as well as its CDBG subrecipients for housing rehabilitation (The Neighbor Project and Rebuilding Together Aurora) and down payment assistance follow HUD's Lead Safety Guidance as per 24 CFR 35 by including the distribution of the pamphlet, "Protect Your Family From Lead in Your Home" in their respective programs.

As part of the environmental review process, all CDBG direct housing assistance activities address lead based paint hazards by following guidelines established in the City of Aurora Environmental Review Policy Manual.

All HOME direct housing assistance activities are also required to address lead based paint hazards through the City of Aurora Property and Rehabilitation Standards, which cites compliance with Title X Lead Based Paint Regulations and the Environmental Protection Agency Renovation, Repair and Painting Rule (RRP).

The City maintains the following partnerships and programs:

Healthy Places Coalition: As part of the Healthy Places Coalition, the Kane County Health Department mobilizes participants from diverse aspects of the community – US Environmental Protection Agency, Kane County Health Department, municipal governments (including Aurora), hospitals, fire departments, community advocacy groups, nonprofits, and private corporations. The group meets bi-monthly and discusses health issues within the community and facilitates education and outreach activities to promote environmental hazards in housing. Some of the strategic actions in place include:

Partnerships with 15 home improvement stores throughout Kane County to promote lead and carbon monoxide awareness, including two Ace Hardware locations in Aurora.

In addition, the City will actively look for funding opportunities in collaboration with the Kane County Health Department and the City of Elgin to administer programs that address lead-based paint hazards in residential unit where children reside who have been diagnosed with elevated lead blood levels.

Safety First Program: In partnership with The Neighbor Project, homeowners may receive funding to address safety issues in homes of income-eligible homeowners in the amount of \$4,999 in the form of a three (3) year forgivable loan, and for certain activities, additional funding of up to \$5,000 in the form of a deferred loan. Eligible activities include environmental remediation, including lead pipe replacement, replacement of sewer lines, remediation of lead-based paints, mold, and asbestos.

Lead Service Line Replacement Program: The City estimates that 50% of private property water service lines are made of lead. To mitigate any impacts from possible future lead infiltration into the water supply from a water main leak or break, the City created a lead service line replacement program in 2018 to encourage property owners to replace their lead service lines located on their property. Homeowners are given an option to replace their service lines by working with one of the approved City contractors. Or, homeowners may waive their right, acknowledging the potential health dangers to their household. In partnership with The Neighbor Project, the City offers a 3 year forgivable loan program to assist lower-income households, with priority given to households with children under the age of six, who may not be able to afford their service lines' replacement.

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

Nearly half of Aurora's housing stock was built prior to 1980, when the federal government banned the use of lead-based paint. Paint dust from deteriorated lead-based paint or from home rehabilitation is the most common source of exposure. Actions will target the more than 13,500 low- to moderate-income households with at least one child under the age of 6 present, due to the longer-term impacts of lead poisoning on young children.

Drinking water is lead-free when it leaves the treatment plant, but lead can be released when the water comes into contact with pipes and plumbing fixtures that contain lead. In the U.S., lead service pipes were installed until the mid-1950s. Older properties may still have lead service pipes, which connect the water main in the street to household plumbing. The City estimates that 24,000 of the 49,000 service lines are still made of lead.

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

All City resources, including housing assistance from CDBG and HOME require compliance with the Lead-Based Paint Poisoning Prevention Act. All applicants of federal resources from the Community Development Division must describe how the project will address health and safety issues, including lead-based paint. As part of the environmental review process and ongoing inspections, the City of Aurora monitors compliance with federal lead-based paint requirements.

The City has and will continue to work diligently to ensure lead safety when assisting units with lead hazards. All aspects of the lead regulations have been incorporated into the City's program requirements to ensure occupant safety in homes and public facilities which house children (shelters). The City's CDBG funded housing rehabilitation and down payment assistance programs fall under the \$5,000 threshold and presumptions of lead are made. Clients are provided with the EPA's *Protect Your Family from Lead in Your Home* and required to sign that they have received the brochure. Housing rehabilitation contractors are required to have their Renovation, Repair, and Painting Rule certification. The City will communicate with subrecipients and monitor all projects to ensure that lead-based paint regulations are implemented correctly in rehabilitation projects. Applicable lead-based paint regulations will be followed for all rehabilitation projects in which the building (housing and public facilities which are child-occupied) was constructed before 1978, including required testing for clearance.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

According to 5-year data from the U.S. Census Bureau, the percentage of families living under the poverty line has increased from 9.5% in 2010 to 10.3% in 2017. Over this Consolidated Planning period, the City will work to reduce the number of Aurora families (as well as individuals) currently living in poverty by providing stable housing and a means to build wealth for the future.

More specifically, the City aims to:

- 1) Develop an effective crisis response system;
- 2) Increase the supply of affordable and supportive housing;
- 3) Remove barriers to obtaining affordable and supportive housing;
- 4) Increase the economic security of households in the system; and
- 5) Increase prevention efforts to stabilize households before housing loss occurs.

Through a network of community-based organizations, the CDD provides financing for the production of new affordable and supportive housing as well as key services that supports special needs populations, reduces poverty, and promotes economic empowerment. In addition, CDD provides technical assistance and microloan funds for small businesses to retain and expand neighborhood job opportunities.

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

Many of the goals in this Consolidated Plan directly tie to poverty-reduction measures, including expanding the supply of supportive and affordable housing, promoting homeownership among low- and moderate-income households, preventing and ending homelessness, and ensuring the housing stocks' safety and accessibility.

The CDD will continue to manage the City's Notice of Funding Availability for service providers, developers, and other community-based organizations.

For projects that receive funding under this plan, the City provides employment and job training opportunities through HUD's Section 3 Program, which requires recipients of HUD funds, to the greatest extent feasible, provide jobs and other economic opportunities to low- and very low-income persons or Section 3 businesses. The City of Aurora will ensure that grant recipients with contracts over \$100,000 provide employment opportunities to low- and very low-income residents, particularly public housing residents and recipients of public assistance to the greatest extent feasible should opportunities become available.

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

The City of Aurora has developed and implemented a system for monitoring the expenditure of CDBG and HOME funds and ensuring attainment of their program objectives. It has also developed and updated separate annual monitoring strategies for each funding source to manage all activities and the organizations that deliver them to the city.

The City schedules annual monitoring based on the type of activity and long-term compliance established by HUD. Typically, the City monitors sub-recipient performance through desk reviews involving reports, IDIS data, and other information received from outside sources, and then evaluates activities and sub-recipients on site to ensure compliance and progress. The City will review agencies for the following to determine if they are high risk:

- Subrecipients who are new to the CDBG or HOME program;
- Subrecipients awarded a large grant of CDBG or HOME funds;
- Subrecipients that have experienced turnover in key staff positions or a change in goals or direction;
- Subrecipients with previous compliance or performance problems including failure to meet schedules, submit timely reports or clear monitoring or audit findings;
- Subrecipients carrying out high-risk activities (such as economic development); and
- Subrecipients undertaking multiple CDBG or HOME activities for the first time.
- For subrecipients with a strong history of CDBG or HOME Compliance, the City will still complete required monitoring as outlined in our Plan above.

This method uses limited staff resources effectively. Findings of non-compliance are followed through to resolution, and a sub-recipient's performance record enters into subsequent funding determinations. The City has also recently overhauled their policies and procedures for meeting long term compliance for completed HOME projects and annual monitoring for CDBG public service projects.

The City also monitors its own performance, including the timeliness of project implementation to ensure compliance with HUD's timeliness standards. In the CDBG program HUD measures Aurora's timeliness ratio, a formula that measures the amount of an entitlement community's unexpended funds sixty days prior to the start of the next program year. For Aurora, November 2nd is that date. As of November 2, 2019, the City's timeliness ratio is 1.38, which is below the HUD threshold of 1.5.

The City encourages Minority Business Enterprise (MBE) and Women Business Enterprise (WBE) participation in all programs covered by this Consolidated Plan. The City maintains a list of certified WMBE contractors which is updated on a regular basis. The City also maintains a list of Section 3 contractors provided by the HUD Section 3 Business Registry List (The MBE/WBE and Section 3 Registries are available upon request.) Bid specifications and advertisements utilized by subgrantees, subrecipients, and developers include language encouraging MBE / WBE participation. Likewise, the MBE / WBE list is provided to subgrantees, subrecipients, and developers prior to soliciting bids so that any companies on the list that provide the work being solicited are alerted to the opportunity to bid on

the work. There is currently no minimum on the number of contracts that need to be awarded to each respective enterprise listed above. In addition to outreach to MBE/WBE/Section 3 for federally funded projects, the City also follows Davis-Bacon requirements to ensure fair wages are paid to each worker.

Expected Resources

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

Introduction

The Office of Community Planning and Development at the U.S. Department of Housing and Urban Development (HUD) allocates CDBG, HOME, and ESG funds to the City of Aurora's Community Development Division.

The Anticipated Resources Matrix below outlines each of these funds, the expected amount of resources and program income available in in Fiscal Year 2020 (Year 1), and a pre-populated list of available uses of funds from the HUD's planning system (Integrated Disbursement and Information System). The amounts include funds that can be used towards administrative caps. For example, the CDBG program allows up to 20% and the HOME program allows up to 10% of its programs funds to be spent towards planning and administrative expenses. As a result, the full five-year entitlement may not be fully allocated in the Goals section of AP-20.

Program income is collected annually by the Community Development Division, for both CDBG and HOME programs. Program income is derived primarily from repayment of loans provided to citizens to assist in the rehabilitation or purchase of homes or from loans provided to developers to assist in the development of affordable housing and non-housing community development projects within Aurora.

Contingency Statement:

The City will administer approximately \$5 million dollars during the 2020 program year. Projects will be funded by Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and potential Section 108 Loans. Activities are listed in section AP-35 - Projects segment. The funds provided from these grants include 2020 funds as well as projected program income from prior years' loan repayments and reallocated prior year funds. In 2017, the City received \$6 million through HUD's Section 108 Loan Guarantee Program, of which \$3 million remains available. The CDBG, HOME and ESG Funds are programmed with regulatory caps in mind. This includes a 20% administration cap for CDBG, 10% administration cap for HOME, and a 7.5% administration cap for ESG. If the City receives less than the anticipated amount of funding, project amounts will be reduced accordingly. These actions may take place without triggering a Substantial Amendment to this Action Plan.

The City is making assumptions on its receipt of level funding as per its 2019 funding allocations and has the following contingency plan in place for when actual amounts are announced. If the 2020 CDBG funding is increased, administration will be increased to its respective percentage cap. Any additional funding will be placed into the neighborhood revitalization project category. A CDBG funding decrease will result in a drop in administration and public service funding to their maximum regulatory threshold percentages (20% and 15%, respectively). Public service activities will be evenly reduced across each project. Additional funding will then be reviewed by staff and may require further approval by the Block Grant Working Committee and City Council.

HOME administration will be increased or decreased to the maximum percentage based on actual funding amounts. HOME projects, once selected, will be underwritten and actual funding will be

combined with unallocated available HOME funds to determine the best use of funds. Any major increases or decreases to grant funding may require a substantial amendment, and the City will follow its Citizen Participation Process.

Lastly, ESG funding administration and projects will be increased or decreased evenly based on the actual funding amounts.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,550,613	\$18,124	\$388,994	\$1,957,731	\$6,202,452	Total amounts to \$8,160,183; calculated projection based upon flat level program income and entitlement allocation. Amount is subject to change.
HOME	Public-federal	Acquisition Homebuyer Assistance Homeowner Rehab Multifamily Rental New Construction Multifamily Rental New Construction for Ownership TBRA	\$688,020	\$0	\$2,174,756	\$2,862,776	\$3,550,796	Total amounts to \$5,614,856; calculated projection based upon flat level program income and entitlement allocation. Amount is subject to change.

ESG	Public-federal	Conversion and Rehab for Transitional Housing Financial Assistance Overnight Shelter	\$0	\$0	\$0	\$0	Total amounts to \$0; calculated projection based upon flat level program income and entitlement allocation. Expected amount for the remainder of the Con Plan is subject to change.
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Table 50 - 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

The HOME program requires participating jurisdictions provide match in an amount equal to no less than 25% of the total HOME funds drawn for the project cost. Sources of match can be cash, donated land or real property, infrastructure improvements, bonds issued by state or local government, donated materials, equipment, or professional services, sweat equity, and the value of foregone taxes. The City of Aurora encourages applicants to submit proposals that leverage eligible HOME match dollars. Since 2010, the City has partnered with developers and non-profit agencies to produce an approximate match surplus of \$1.6 million dollars. This surplus will ensure the City will meet the required match obligations for the next several years without the need for any additional match contributions.

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

The Thrive Collaboration Center will be located 712 S. River Street, a vacant, city-owned building that was once an administrative office for the Fox Valley Park District. During this consolidated planning period, this property will be transformed into a collaborative center for nonprofit organizations and social entrepreneurs. Organizations will pay low-cost memberships to the city for the use of private and shared spaces along with opportunities for organizations and entrepreneurs to enhance their operation through various curated workshops and training.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

	Goal	Start Year	End Year	Category	Geography	Needs Addressed	Funding	Performance Outcome
1	Expand the Affordable Housing Stock	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	Citywide NRSA	Affordable Housing Homeless Prevention Capacity-Building	CDBG: \$0 HOME: \$2,110,587	Rental units constructed – 92 units
2	Strengthen Homeownership Among Low and Moderate-Income Households	2020	2024	Affordable Housing	Citywide NRSA	Affordable Housing Capacity-Building	CDBG: \$30,000 HOME: \$371,946	Direct financial assistance to homebuyers – 12 units Homeowner housing added – 2 units
3	Ensure the Housing Stock is Safe, Healthy, and Accessible for all Residents	2020	2024	Affordable Housing Non-Homeless Special Needs	Citywide NRSA	Neighborhood Investments that affirmatively further fair housing choice	CDBG: \$375,000 HOME: \$0	Homeowner housing units rehabilitated – 40 units

						Sustainability/Community Resiliency		
4	Prevent and Reduce Homelessness	2020	2024	Affordable Housing Homelessness	Citywide NRSA	Homeless Prevention	CDBG: \$157,500 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit – 1000 Individuals Homelessness Prevention – 1000 Individuals
5	Foster Small and Local Business Development	2020	2024	Non-Housing Community Development Needs	Citywide NRSA	Neighborhood Investments that affirmatively further fair housing choice Capacity-Building	CDBG: \$225,000 HOME: \$0	Businesses assisted – 10 businesses
6	Address Blighted Property Issues	2020	2024	Affordable Housing Non-Housing Community	Citywide NRSA	Neighborhood Investments that affirmatively further fair housing choice	CDBG:\$0 HOME: \$100,000	Housing code enforcement / foreclosed property care – 5 units

				Development Needs				
7	Enhance and Improve Access to the Number of Community Amenities in Low and Moderate-Income Areas	2020	2024	Non-Housing Community Development Needs	Citywide NRSA	Neighborhood Investments that affirmatively further fair housing choice Sustainability/Community Resiliency	CDBG: \$392,000 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit – 2,000 households assisted
8	Promote Energy-Efficiency and Sustainable Investment in Low and Moderate Income Areas	2020	2024	Affordable Housing Non-Housing Community Development Needs	Citywide NRSA	Neighborhood Investments that affirmatively further fair housing choice Sustainability/Community Resiliency	CDBG: \$300,00 HOME: \$0	Other – Energy efficiency and solar panel installation – 20 households assisted

Table 51 – Goals Summary

Goal Descriptions

Goal	Description
Expand the Affordable Housing Stock	Expanding the existing affordable housing stock with newly produced units will better meet the current unmet need for affordable housing. Throughout this Consolidated Planning period, housing restricted to households below 80% AMI will be considered; however, RFPs will prioritize projects that increase the stock of permanent supportive housing, family-sized units, housing restricted to households who earn less than 50% of the area median income, and special needs groups, including housing for older adults, physically and developmentally disabled, persons who are mentally ill, persons with substance use disorders, victims of domestic violence, and persons with HIV/AIDS.
Strengthen Homeownership Among Low- and Moderate-Income Households	Activities that increases access to homeownership and maintains homeownership for low and moderate-income households. "Access" refers to financial assistance to purchase a home, increasing financial literacy, housing counseling education, and fair housing enforcement and education. "Maintenance" refers to activities that sustain homeownership such that homeowners have tools to remain in their homes, including access to capital for needed home rehabilitation, removal of barriers to accessibility, education about home maintenance and rehabilitation, and foreclosure prevention education and financial assistance. Activities will be targeted to low and moderate-income households and households with special needs populations.
Ensure the Housing Stock is Safe, Healthy, and Accessible for all residents	Promote long-term, community-based housing options for older adults and persons with physical and developmental disabilities to age in place; promote actions that decrease environmental hazards, such as lead-based paint or lead poisoned drinking water, and other hazards as part of the Healthy Homes Rating System. Also support policies and programs that increase a community's ability to respond to natural disasters and other impacts of climate change, particularly for vulnerable populations.
Prevent and Reduce Homelessness	Activities that promote this goal include tenant-based rental/mortgage assistance for the prevention of homelessness, rapid-rehousing, the development of new permanent supportive housing units, community-based shelter facilities, and needed public services that increase economic opportunities, reduce poverty, or support special needs populations.

Foster Small and Local Business Development	Targeted commercial revitalization efforts, technical assistance programming to increase economic opportunity, and greater access to capital for low and moderate-income entrepreneurs. Funds will be targeted in the NRSA and will be prioritized to gateway corridors in the City.
Address Blighted Property Issues	Federal and local funds will be used to address substandard housing and vacant property issues, and create community assets with vacant or underutilized properties. Historic preservation is an important part of this goal – the reinvigoration of abandoned/vacant housing properties in historic districts protects both the architectural and cultural heritage of the neighborhood. Funds will be targeted in the Neighborhood Revitalization Strategy Area, where there is a higher percentage of older housing stock, Historic Districts, and vacant property.
Enhance and Improve Access to the Number of Community Amenities in Low and Moderate Income Communities	Targeted neighborhood investments that provide safe and accessible pedestrian modes of transportation from affordable housing communities to neighborhood amenities and public transit, promote crime prevention through environmental design standards, and adds neighborhood amenities (i.e. public art, community gardens, playgrounds, and parks) that enhance the quality of life.
Promote Energy-Efficiency and Sustainable Investment in Low and Moderate-Income Communities	Encourage policies and programs that exhibit Aurora’s commitment to expand energy efficiency, renewables, and green building to its residents, thereby reducing the utility burden and enhancing affordability and neighborhood vitality for both lower-income residents and entrepreneurs. Activities may include both programs/incentives targeted to low and moderate-income households such as solar for single-family and multi-family affordable housing, financial support for energy audits/gap financing to meet deeper green building outcomes. Guided by the 2016 Aurora Sustainability Plan’s goals to become 50% renewable by 2025, to ensure that all neighborhoods have access to sustainable solutions, and to ensure Aurora is well prepared for natural disasters.

Projects

AP-35 Projects – 91.220(d)

Introduction

Through the City of Aurora's Request for Proposal process, the Community Development Division gives preference for affordable housing projects that integrate neighborhoods racially, ethnically, and economically. In addition, the City targets neighborhood investments that affirmatively further fair housing choice by increasing the number of non-housing investments that increase the desirability of distressed neighborhoods through increasing community amenities, public investments, and economic opportunities. To balance any unintentional housing cost increases as a result of infrastructure or community amenity investments, Aurora is committed to promoting housing affordability and preservation efforts to keep residents in their homes as property values rents rise around them.

Projects

#	Project Name
1	Housing Rehabilitation
2	CDBG-Assisted Affordable Housing Projects
3	Financial Empowerment Center
4	Microenterprise and Small Business Activities
5	Targeted Public Services
6	Community/Public Facilities/Infrastructure/Amenities
7	HOME-Assisted Affordable Housing Projects
8	Program Administration (CDBG and HOME)
9	Community Housing Development Organization Reserve

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

Priority is assigned based on: the level of need that is demonstrated by the data collected during the preparation of the Consolidated Plan, specifically in the Needs Assessment and Market Analysis; the information gathered during the consultation and citizen participation process; and the availability of resources to address these needs.

Project selection and funding award considers the applicants' proposal and demonstrated financial need, the sub-recipient's experience and capacity, performance goals, and ability to leverage other funds.

One of the primary obstacles to meeting underserved needs of residents and organizations is the availability of funding and the declining funding to address the many housing and community development needs.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	Neighborhood Revitalization Strategy Area Citywide
	Goals Supported	Ensure the Housing Stock is Safe, Healthy, and Accessible for All Residents Address Blighted Property Issues
	Needs Addressed	Neighborhood Investments that Affirmatively Further Fair Housing Choice Sustainability/Community Resiliency
	Funding	CDBG: \$375,000
	Description	Housing rehab activities will promote long-term, community-based housing options for older adults and persons with physical and developmental disabilities to age in place; promote actions that decrease environmental hazards, such as lead-based paint or lead poisoned drinking water, and other hazards as part of the Healthy Homes Rating System. Funds may also be used to support policies and programs that increase a community's ability to respond to natural disasters and other impacts of climate change, particularly for vulnerable populations.
	Target Date	December 31, 2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 98 LMI Households
	Location Description	Administered Citywide
	Planned Activities	The Safety First and the Safe at Home programs finance home repairs that address safety issues and remove threats to health and safety and remove accessibility barriers for persons with limited mobility or other physical impairments. The program currently offers grants and loans specifically for repairs and handicapped improvements. The Community Development Division will continue to monitor and augment these programs to ensure low- and moderate-income residents can not only access affordable housing, but maintain safe, stable housing.

2	Project Name	CDBG-funded Affordable Housing Projects
	Target Area	Neighborhood Revitalization Strategy Area Citywide
	Goals Supported	Strengthen Homeownership Among Low- and Moderate-Income Households Expand the Supply of Affordable Housing Ensure the Housing Stock is Safe, Healthy, and Accessible for All Residents
	Needs Addressed	Affordable Housing
	Funding	\$30,000
	Description	Funding will be made available for new affordable housing units, financial assistance for homebuyers.
	Target Date	December 31, 2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 8 LMI households
	Location Description	Neighborhood Revitalization Strategy Area Citywide
	Planned Activities	Choose Aurora - Program currently offers up to \$3,000 or \$5,000 forgivable loans to households who earn below 80% AMI, with \$3,000+ loans awarded to homebuyers who purchase in the NRSA. The resources help homebuyers with down payment and closing cost assistance to help increase access to homeownership to low- and moderate-income households. The City will continue to implement this program during this FY2020, and will monitor and augment this program as needed. Other activities will be decided through an RFP process with remaining resources.
3	Project Name	Financial Empowerment Center
	Target Area	Neighborhood Revitalization Strategy Area
	Goals Supported	Public Service Assistance

	Needs Addressed	Public Service Assistance
	Funding	\$75,000
	Description	The Aurora Financial Empowerment Center will provide area residents with free one-on-one financial counseling to support families to become more financial stable.
	Target Date	December 31, 2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 LMI Clients
	Location Description	712 S. River St, Aurora, Illinois
	Planned Activities	Funding will be used for staff salaries.
4	Project Name	Microenterprise and Small Business Assistance
	Target Area	Neighborhood Revitalization Strategy Area Low- and Moderate-Income Census Tracts
	Goals Supported	Foster Small and Local Business Development
	Needs Addressed	Neighborhood Investments that Affirmatively Further Fair Housing Choice Capacity Building
	Funding	\$225,000
	Description	Funding will be provided to small business owners seeking to establish, stabilize, or expand their business activities within the defined NRSA or citywide.
	Target Date	December 31, 2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 7 LMI Business Owners or 8 LMI jobs created Provide business development to approximately 5 micro enterprise businesses
	Location Description	Neighborhood Revitalization Strategy Area Low- and Moderate-Income Census Tracts

	Planned Activities	Microenterprise Loan Program through Invest Aurora
5	Project Name	Targeted Public Services
	Target Area	Neighborhood Revitalization Strategy Area Citywide
	Goals Supported	Prevent and Reduce Homelessness
	Needs Addressed	Affordable Housing Homeless Prevention
	Funding	\$157,500
	Description	Funding for targeted public services will be provided for programs that increase economic opportunities, reduce poverty, and support the needs of special populations. This includes housing related services, supports for special needs populations, and workforce development programming.
	Target Date	December 31, 2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6,898 LMI individuals
	Location Description	Neighborhood Revitalization Strategy Area Citywide
	Planned Activities	Hesed House: SEEDS Case Management Senior Services Associates: Senior/Physically Disabled Services Breaking Free/Mutual Ground: Homeless Substance Abuse Treatment Services Mutual Ground: Domestic Violence Shelter Program Prairie State Legal: Aurora Housing Advocacy Legal Services Project CARA Clean Slate: Cleanslate Workforce Crew

6	Project Name	Community Facilities/Infrastructure/Amenities
	Target Area	Neighborhood Revitalization Strategy Area Low- and Moderate-Income Census Tracts
	Goals Supported	Enhance and Improve Access to the Number of Community Amenities in Low- and Moderate-Income Neighborhoods Promote Energy-Efficiency and Sustainable Investments in Low- and Moderate-Income Areas
	Needs Addressed	Neighborhood Investments that affirmatively further fair housing choice Sustainability/Community Resiliency
	Funding	\$692,000
	Description	Targeted neighborhood investments that provide safe and accessible pedestrian modes of transportation from affordable housing communities to neighborhood amenities and public transit, promote crime prevention through environmental design standards, and adds neighborhood amenities (i.e. public art, community gardens, playgrounds, and parks) that enhance the quality of life.
	Target Date	December 31, 2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 15,000 residents
	Location Description	Low- and Moderate-Income Census Tracts Neighborhood Revitalization Strategy Area Limited Clientele
	Planned Activities	Walters Park “Wellness Walk” by the Fox Valley Park District Hope Wall Special Needs Playground by West School District 129 and East School District 131 Todd School Renovation for Mutual Ground City of Aurora Engineering – Scattered Site Street Resurfacing

7	Project Name	HOME-Assisted Affordable Housing Projects
	Target Area	Neighborhood Revitalization Strategy Area Citywide
	Goals Supported	Expand the Supply of Affordable Housing Strengthen Homeownership Among Low- and Moderate-Income Households Ensure the Housing Stock is Safe, Healthy, and Accessible for All Residents Prevent and End Homelessness
	Needs Addressed	Affordable Housing Homeless Prevention
	Funding	HOME: \$516, 015
	Description	Funding will be made available for new affordable housing units, tenant-based rental assistance, and additional resources for homebuyers.
	Target Date	December 31, 2020
	Estimate the number and type of families that will benefit from the proposed activities	To be determined, but will benefit LMI households.
	Location Description	Citywide
	Planned Activities	To be determined.
8	Project Name	Program Administration
	Target Area	Neighborhood Revitalization Strategy Area Citywide
	Goals Supported	Supports all Goals
	Needs Addressed	Supports all Priority Needs
	Funding	CDBG: \$310,123 HOME: \$68,802
	Description	Up to 20% of CDBG funds and up to 10% of HOME funds may be spent on planning and administrative activities. The Community Development Division will utilize \$378,925 to contribute towards the administration of its housing and community development programs.

	Target Date	December 31, 2020
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable.
	Location Description	Citywide
	Planned Activities	Staff Salaries, program management-related expenses
9	Project Name	Community Housing Development Organization Reserve
	Target Area	Neighborhood Revitalization Strategy Area Citywide
	Goals Supported	Expand the Supply of Affordable Housing
	Needs Addressed	Capacity-Building Affordable Housing
	Funding	HOME: \$103,203
	Description	At least 15% of the annual HOME allocation must be spent towards certified CHDOs.
	Target Date	December 31, 2020
	Estimate the number and type of families that will benefit from the proposed activities	The City currently has two eligible CHDOs.
	Location Description	Citywide
	Planned Activities	Operating expenses for certified CHDOs

AP-50 Geographic Distribution – 91.220(f)

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

Activities funded under the Community Development Block Grant Program are restricted to census tracts where more than 51% of the residents earn less than 80% of the area median income. HOME and ESG funds may be spent across the city.

The City intends on using the NRSA designation as a tool to leverage HUD’s flexible regulations, financial resources from Invest Aurora and other partners, and a concentration of nonprofit offices located in the boundary to address housing, economic empowerment, and neighborhood revitalization issues. The City may provide increased funding limits for projects or programs within the NRSA in order to incentivize revitalization work in this area.

Geographic Distribution

Target Area	Percentage of Funds
Neighborhood Revitalization Strategy Area	75%
Citywide	25%

Table 52 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Given the concentration of households experiencing housing issues as well as the additional incentives offered in the Neighborhood Revitalization Strategy Area, preference and incentives will be given to projects and programs within the NRSA.

Discussion

Through the City of Aurora’s Request for Proposal process, the Community Development Division will give preference for affordable housing projects that integrate neighborhoods racially, ethnically, and economically. In addition, the City will target neighborhood investments that affirmatively further fair housing choice by increasing the number of non-housing investments that bolster the desirability of distressed neighborhoods with additional community amenities, public investments, and economic opportunities. To balance any unintentional housing cost increases as a result of infrastructure or community amenity investments, Aurora is committed to promoting housing affordability and preservation efforts to keep residents in their homes as nearby property values and/or rents rise in their neighborhoods.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section specifies the goals for the number of homeless, non-homeless, and special needs populations estimated to be provided affordable housing and the number of affordable housing units supported by program type in the FY2020 program year.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	196
Special-Needs	0
Total	196

Table 53 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	98
Rehab of Existing Units	98
Acquisition of Existing Units	0
Total	196

Table 54 - One Year Goals for Affordable Housing by Support Type

Discussion

Affordable housing is one of the key priority needs identified as a result of community consultations and discussions and represents one of the most significant challenges facing lower-income households in the City of Aurora. Four out of the nine goals in the Annual Action Plan explicitly call for actions that address housing affordability issues. They include: 1) Expand the affordable housing stock, 2) Strengthen homeownership among low- and moderate-income households, 3) Ensure the housing stock is safe, healthy, and accessible for all residents, and 4) Prevent and reduce homelessness.

AP-60 Public Housing – 91.220(h)

Introduction

The Aurora Housing Authority (AHA) provides housing assistance through its federal Public Housing and Housing Choice Voucher programs to nearly 2,000 households. AHA's public housing portfolio consists of 502 units at five developments, serving families, seniors and non-elderly disabled individuals. In addition, the agency administers 1,428 federally funded vouchers through its Housing Choice Voucher program.

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

- Continue to streamline work order requests so that issues are corrected more quickly than they have been in the past;
- Re-evaluate preference criteria for Housing Choice Vouchers, and open the waitlist;
- Continue to modernize the existing portfolio;
- Seek out new opportunities for public housing units.

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

Currently, the Aurora Housing Authority (AHA) lacks Resident Councils in its public housing communities. During monthly meetings, staff have been encouraging residents to begin a resident councils as a platform to promote capacity building activities, organizational support, and resource coordination. Residents of Maple Terrace are in the early stages of creating a resident council. With technical assistance and guidance from AHA staff, their first meeting will be held in September 2019. In this first year of the Consolidated Plan, the AHA anticipates continuing to foster the formation of this and possibly other resident councils.

The agency holds public hearings, community meetings, and public comment periods to discuss resident concerns and solicit input/feedback on current and proposed policies, programs and activities as part of the Annual Plan and Capital Fund Program. AHA has begun to host monthly meetings at each site to give the residents a forum to express their concerns about their living environment, which is fostering relationships between AHA staff and the residents and will lead to more streamlined approaches to addressing issues and improving the living environment in public housing.

The AHA has recently allocated resources to a tenant services budget, which will be used to foster partnerships with other social service agencies that may be able to provide efficient youth and adult resident programming for residents.

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

The AHA has been in troubled status for a few years. Since July 2, 2019, the agency has worked diligently to make all of the corrections to get of that status. The agency had 18 issues to remove the "troubled" status. To date, the AHA has completed and resolved these 18 issues. Upon

completion of a physical review of the agency from May 27th through May 30th, 2019, the HUD local field office confirmed all 18 issues had been resolved.

The AHA is currently projected to receive a Public Housing Assessment System (PHAS) score of 88 for fiscal year ending March 31, 2019. That score will not be confirmed until the first quarter of 2020 after the audit is assessed by HUD.

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

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

Aurora will continue to address its homelessness prevention goals and actions by continuing its participation in the Kane County Continuum of Care and will implement the actions and activities outlined in the Homeless Strategy as written in this Consolidated Plan.

Under a competitive request for proposal process, the Community Development Division intends to provide targeted public services that promote the Consolidated Planning Goal to Prevent and End homelessness. The following programs include housing related services, case management, supportive service for persons with special needs, and a workforce development initiative that promotes self-sufficiency.

- Hesed House: SEEDS Case Management
- Senior Services Associates: Senior/Physically Disabled Services
- Breaking Free/Mutual Ground: Homeless Substance Abuse Treatment Services
- Mutual Ground: Domestic Violence Shelter Program
- Prairie State Legal Services: Aurora Housing Advocacy Legal Services Project
- CARA Clean Slate: Cleanslate Workforce Crew

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

The City will continue to be an active participant in the Kane County Continuum of Care and will implement the actions and activities outlined in the Continuum's Homeless Strategy. Also, under program year 2020, the City has allocated funding to prevent and end homelessness by providing assistance to Breaking Free's Homeless Substance Abuse Treatment Services, Mutual Ground's Emergency Shelter (domestic violence), and Hesed House's SEEDs Case Management Programs. The City will also promote the Kane County Continuum of Care's policy actions after its 2019 needs assessment series:

- Work with homeless service providers and funders to ensure that local outreach efforts are culturally competent and designed to meet the needs of people with addictions and mental illnesses.
- Grow the Continuum of Care's Coordinated Entry process with a goal to develop interagency collaboration, partnerships and coordination of services.
- Work with homeless services providers to review restrictive program rules and make adjustments as appropriate to reduce barriers that keep people from obtaining and retaining permanent housing.

Work with local municipalities as appropriate to advocate for solutions to critical issues, such as affordable housing, local wages and public transportation.

Hesed House regularly reaches out to unsheltered homeless individuals by:

- Collaborating with the Aurora Police Department to jointly canvas the City at least three times a year as part of the Point-in-Time Count.
- If a homeless individual is found, they are invited to utilize the shelter. However, if the person is unwilling to utilize the shelter, Hesed House continues to follow up and meet the individual where they are.
- Whether on the street or in the shelter, Hesed House case managers follows up with the individuals to help foster relationships.
- Hesed House case managers puts the individual on VI-SPDAT, which gets them on a county list for HUD programs and is part of the coordinated entry process.

Addressing the emergency shelter and transitional housing needs of homeless persons

The PADS Program is managed by Hesed House and is an overnight shelter for men, women, and children. The facility offers a place to sleep, shower, do laundry, eat a meal, find medical and legal assistance and other life-sustaining services. The shelter operates from 7pm to 7am every night of the year. The men's sleeping area accommodates 88 sleeping mats. After 9:30 pm, additional mats are placed in our double duty dining room. Several other smaller sleeping areas provide mats and volunteer oversight for single women. Over 70 faith-based communities with teams of volunteers provide food and serve meals, oversee the shelter dining room, store, laundry facilities, and four sleeping areas. Volunteers also make sack lunches and breakfasts to serve guests as they depart for work or other destinations in the morning. Shelter residents are also eligible to sign up for case management services, assistance in finding housing, help securing identification/personal documentation, access to employment training, medical and legal assistance, as well as help obtaining veterans' benefits.

Hesed House also manages a daytime drop-in center that provides shelter, food, access to critical ancillary services for self-sufficiency five days a week. This facility serves 500 men, women and children through its daytime services on a weekly basis.

The City of Aurora currently does not have any transitional housing programs.

The City assists service providers with their facility needs by providing letters of support and providing financial resources.

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

Increase the Supply of Affordable Housing: Increasing the supply of supportive and affordable housing is central to Aurora’s efforts to prevent and end homelessness. During this consolidated planning period, Aurora will:

- Align federal and local investment to meet the Permanent Supporting Housing inventory need for individuals and families who were formerly homeless or who have disabling conditions.
- Ensure there is adequate supply of housing affordable at 30% of income for lower-income households to a range of income levels.
- Work with funders to ensure all new and turnover opportunities are filled via the Coordinated Assessment and Housing Program (CAHP) system.
- Develop common protocol to assist with the identification of individuals and families ready to “move on” from Permanent Supportive Housing.
- Increase access to housing opportunities by providing funding assistance to get in the door with help paying for security deposit/first month’s rent assistance.

Increase Economic Security of Households: Households are more stable when resources are in place to pay for basic necessities such as food, transportation, and medical care. Helping households increase income is critical for the homeless services system as a whole. In Permanent Supportive Housing, the household pays no more than 30% of their income towards housing costs. To the extent that Aurora can increase income, the homelessness system can serve more households and spread resources more broadly. Economic security is particularly important for households provided with Rapid Re-Housing assistance, a tool that moves persons experiencing homelessness more quickly into safe, stable housing, but is not intended to be a long-term affordable housing solution. In order to increase the success of families and individuals in the program, and to reduce the likelihood of a return to homelessness, Aurora will increase efforts to provide targeted employment assistance to these households both quickly and intentionally.

Increase Homelessness Prevention Efforts: The City of Aurora will support programs to prevent new individuals from becoming homeless, including individuals transitioning out of other systems (i.e. adult and juvenile justice systems, child welfare and foster care systems, behavioral and other health institutions).

Housing stability/Case Management – Time limited case management for helping people in the transition from emergency or transitional housing into permanent supportive housing to create additional stability.

Aurora Information Referral System - The Aurora Information Referral System (AIRS) connects people with the resources and services they need in the Aurora and Fox Valley region.

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

In addition to the actions listed in the narrative above, the City of Aurora will pursue the following actions to assist individuals exiting institutions:

Home Rehab/Accessible Housing Modifications: The Safety First and the Safe at Home program finances home repairs that address safety issues and remove threats to health and safety and remove accessibility barriers for persons with limited mobility or other physical impairments. The program currently offers grants and loans specifically for roof repairs and handicapped improvements. Aurora's Lead Service Line Replacement Program is a pilot program implemented during this consolidated planning process, and will help ensure low- and moderate-income homeowners with young children (under 6) have access to remove hazards by replacing lead service lines. The Community Development Division will continue to monitor and augment these programs to ensure low- and moderate-income residents can not only access affordable housing, but maintain safe, stable housing.

Frequent Users System Engagement (FUSE): The City will continue its Frequent Users of Systems Engagement (FUSE) partnership with other area rapid re-housing, health, and mental health and service agencies. Established in 2016, the FUSE's vision was to create a new intervention strategy and system of communication and coordination to immediately impact the most vulnerable residents through supportive housing and to sustain a process that would prevent other high-need individuals from getting trapped in the cycle of emergency services. Through an agreed upon assessment strategy and a housing placement strategy, and the group created an interagency coordination process that had not previously

existed. The group conducts monthly phone conferences as well as quarterly in-person meetings to complete planning activities and propose short and long term policy recommendations that will help the City respond to all of its vulnerable residents.

Discharge Coordination Policy: Aurora will continue to work with the Kane County Continuum of Care and State of Illinois Agencies on adequate discharge policies of persons coming from publicly funded institutions and systems of care, including foster care, health care, mental health, and corrections.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The following barriers were identified from stakeholder consultation, staff comments, and a review of the 2012 Analysis of Impediments to Fair Housing Choice.

Community outreach: Increase information accessibility across the community regarding the existing housing and supportive service resources as well as fair housing laws, including who to contact if discrimination exists and legal rights. Also, strengthen the communication framework to reach limited English proficient residents, particularly Spanish-speaking residents.

Fair housing compliance testing: Stakeholders and citizen input from the online survey as well as respondents from the 2012 Analysis of Impediments noted that discriminatory practices continue to exist, particularly from rental property owners/managers and toward low-income, minority renters, formerly homeless, voucher holders, and households with disabilities. By seeking current real time data to gain an accurate picture of local housing industry practices, the City's decision makers can be better informed on any needed actions to prioritize target populations for local and federal resources.

Underwriting guidelines: Older housing stock in need of significant maintenance and rehab, housing for persons with physical and intellectual disabilities, permanent supportive housing for chronically homeless, and larger unit sizes are all project types that are particularly more challenging to produce, given certain attributes that drive costs per unit higher and reduces the project's ability to achieve economies of scale large enough to recoup the fixed costs to develop the project. Targeting a significant portion of the project to extremely low-income households is difficult to achieve without significant subsidies, including a permanent operating subsidy. The City should continue to ensure that its specific underwriting standards continue to be based upon project type and complexity, and could increase the ratio of subsidy per housing unit on targeted projects where the nature of the project tends to have higher per unit costs, on average.

Voucher selection criteria: Selection criteria among Housing Choice Voucher waitlist candidates prioritized households with a working member, which made access to housing challenging among the unemployed for households out of the labor force (i.e. retired, severely disabled).

Development capacity: Currently, there are few affordable housing developers working in the City; however, the City continues to prioritize capacity-building programming, such as technical assistance trainings for affordable housing developers, to increase the nonprofit capacity and better understand how to promote additional affordable housing development.

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

Funding for affordable housing development: Increasing the supply of quality affordable housing by targeting a portion of HOME, CDBG, and ESG resources towards new construction or rehabilitation of affordable housing through a request for proposal process. CDD will work with the development community to continue to reduce barriers for development, including the way proposals are received and evaluated.

Leverage greater public and private resources: Federal resources received under this annual action plan are not enough to substantially increase the affordable housing stock. Given the layers of financing often needed to make housing affordable to special needs populations and lower-income households, the City will proactively leverage other local, state, and federal resources (and assist community organizations doing so). In addition, the City will work with private lenders to develop innovative funding mechanisms to support housing and community development goals. This will ensure developers and organizations interested in building housing in Aurora have adequate resources to increase the supply of affordable housing.

Homebuyer Programs: Choose Aurora offers up to \$5,000 forgivable loan to first time homebuyers in City limits. Resources help homeowners who earn below 80% AMI with down payment and closing cost assistance to help increase access to homeownership to low- and moderate-income households. The City will continue to implement this program over this consolidated planning period, and will monitor and augment this program as needed.

Home Rehabilitation Programs: The Safety First and the Safe at Home program finances home repairs that address safety issues and remove threats to health and safety and remove accessibility barriers for persons with limited mobility or other physical impairments. The program currently offers forgivable and deferred loans specifically for roof repairs and handicapped improvements. Aurora's Lead Service Line Replacement Program is a pilot program implemented during this consolidated planning process, and will help ensure low- and moderate-income homeowners with young children (under 6) have access to remove lead hazards from their water service lines. The Community Development Division will continue to monitor and augment these programs to ensure low- and moderate-income residents can not only access affordable housing, but maintain safe, stable housing.

Re-evaluate preference criteria for Housing Choice Vouchers: The Aurora Housing Authority will be re-evaluating its preference criteria during this consolidated planning period prior to opening the waitlist for Housing Choice Vouchers.

AP-85 Other Actions – 91.220(k)

Introduction:

The following actions will be taken to address obstacles to meeting underserved needs, to foster and maintain affordable housing, to reduce lead-based paint hazards, to reduce the number of poverty-level families, to streamline funding processes, and to enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Over the course of the consolidated planning period, the Community Development Division will continually assess and make adjustments to its policies in response to changing market conditions and service needs, and will ensure projects that serve households and communities with higher needs for services, funding, and housing are awarded preference points during the funding process.

Federal resources received under this annual action plan are not enough to address the needs of households and persons experiencing homelessness who are currently underserved by the market and available programs. Given the layers of financing often needed to deliver services or make housing affordable to special needs populations and the lowest-income households, the City will provide preference points to projects that leverage other resources, so that federal and local funds may be stretched further and assist as many underserved households as possible.

With the available resources, the City anticipates supporting its underserved population by doing the following:

- Provide housing resources (more fully described below) to underserved households identified in the housing and market analysis.
- Provide funding in support of community facilities, infrastructure, and other amenities that increase the desirability of distressed neighborhoods lacking amenities.
- Offer financial support/programs to small businesses that have difficulty securing conventional financing for space acquisition,

development, or renovation.

Actions planned to foster and maintain affordable housing

1. Provide technical assistance to organizations interested in becoming a certified Community Housing Development Organization.
2. Offer incentives/funding for the following activities:
 - a. Homebuyers with incomes up to 80% of the area median income purchase homes that they can afford.
 - b. Homeowners with incomes up to 80% of the area median income to rehabilitate homes in disrepair.
 - c. Make funds available for developers who want to build or rehabilitate housing for-sale or rental housing that would be set aside to households with incomes below 80% of the area median income.
 - d. Community-based organizations that provide key housing related services that prevent homelessness and help maintain housing for households in need. These services may include foreclosure or eviction prevention, homebuying counseling, legal services, or supportive services for persons with special needs (e.g. mental illness, developmental disability, physical disability, homeless, substance abuse addiction).
3. The following initiatives have not been implemented yet for this annual action plan, but the Community Development Division will explore program implementation for this action plan as well as future action plans during this consolidated planning cycle:
 - a. A pilot tenant-based rental assistance program for emergency-based rental assistance.
 - b. Work with the Historic Preservation Office to augment existing funding opportunities for low-income households with added home rehab costs from its location in an historic district.
 - c. A pilot solar installation program for homeowners and landlords that would reduce utilities and lower overall housing cost burden for low-income households.

Actions planned to reduce lead-based paint hazards

The City as well as its CDBG subrecipients for housing rehabilitation (The Neighbor Project and Rebuilding Together Aurora) and down payment assistance follow HUD's Lead Safety Guidance as per 24 CFR 35 by including the distribution of the pamphlet, "Protect Your Family From Lead in Your Home" in their respective programs. All HOME direct housing assistance activities are required to address lead based paint hazards through the City of Aurora Property and Rehabilitation Standards, which cites compliance with Title X Lead Based Paint Regulations and the Environmental Protection Agency Renovation, Repair and Painting Rule (RRP).

As part of the environmental review process, all CDBG direct housing assistance activities address lead based paint hazards. Also, all HOME direct housing assistance activities address lead based paint hazards through the City of Aurora Property and Rehabilitation Standards, which cites compliance with Title X Lead Based Paint Regulations and the Environmental Protection Agency Renovation, Repair and Painting Rule (RRP).

The City will continue to implement the following activities and programs:

Healthy Places Coalition: As part of the Healthy Places Coalition, the Kane County Health Department mobilizes participants from diverse aspects of the community – US Environmental Protection Agency, Kane County Health Department, municipal governments (including Aurora), hospitals, fire departments, community advocacy groups, nonprofits, and private corporations. The group meets bi-monthly and discusses health issues within the community and facilitates education and outreach activities to promote environmental hazards in housing. Some of the strategic actions in place include:

1. Partnerships with 13 permit departments to identify to discuss safe lead practices;
2. Tracking elevated blood level cases among children and providing treatment referrals;
3. Partnerships with 15 home improvement stores throughout Kane County to promote lead and carbon monoxide awareness, including two Ace Hardware locations in Aurora.

In addition, the City of Aurora will actively look for funding opportunities in collaboration with the Kane County Health Department and the City of Elgin to administer programs that address lead-based paint hazards in residential units where children reside who have been diagnosed with elevated lead blood levels.

Safety First Program: In partnership with The Neighbor Project, income-eligible homeowners may receive funding to address safety issues at their homes of income-eligible homeowners in the amount of \$4,999 in the form of a three (3) year forgivable loan, and for certain activities, additional funding of up to \$5,000 in the form of a deferred loan. Environmental remediation, including lead pipe replacement, replacement of service line replacement, remediation of lead-based paints, radon, mold, and asbestos.

Lead Service Line Replacement Program: The City of Aurora estimates that 50% of private property water service lines are made of lead. To mitigate any impacts from possible future lead infiltration into the water supply from a water main leak or break, the city created a lead service line replacement program in 2018 to encourage property owners to replace their lead service lines located on their property. Homeowners are given an option to replace their service lines by working with one of the approved City contractors. Or, homeowners may waive their right, acknowledging the potential health dangers to their household. The City offers four different options to assist lower-income households who may not be able to afford to replace the service lines.

Actions planned to reduce the number of poverty-level families

1. Promote community-based economic development by making microloans available to small businesses and explore funding for small business technical assistance.
2. Support community-based organizations that provide public services that increase economic opportunities, reduce poverty, and support the needs of special populations. This includes housing related services, services for special needs populations, and workforce development programming. Goals for service-related activities would be focused on promoting self-sufficiency among poverty-level (or at-risk) individuals and families.
3. Improve, maintain, and increase the number of affordable housing units within the City through actions mentioned above that would foster and maintain affordable housing.
4. Support capacity building for nonprofit organizations that would lead to more efficient delivery of public services to poverty-level individuals and families.

Actions planned to develop institutional structure

Community-based nonprofit organizations, community development corporations, and other public agencies have significantly contributed to the City of Aurora through neighborhood stability and growth. The City will continue to refine the way in which funds are delivered effectively to the community. This year, the city will:

1. Strategically and proactively seek out partnerships with community-based organizations that can more efficiently deliver programs and services. One example of a new partnership during this first year of the Consolidated Plan is with the City of Aurora Engineering Department and The Neighbor Project to create a Lead Service Line Pipe Replacement Program for eligible low-income households with children in the household under 6 years old.
2. Re-evaluate existing programs and ensure they are appropriately scaled to meet the community's need. The City has recently modified its Safety First Program allow a forgivable loan up to \$4,999 and a second deferred loan up to \$5,000 for certain activities (i.e. environmental hazards). After a few years of program implementation, few homeowners participated, given the older housing stock in need of rehab assistance. In addition, for homeowners participated found the funding amount was inadequate to address the some rehab needs. The City will continue to re-evaluate and scale its programs after documenting the existing program's impact.

3. Increase staff participation and canvassing of neighborhoods to generate greater interest in programs. The greater presence CDD staff has to share information about programs and learn about community needs, the better prepared CDD will be to inform programs and increase participation to ensure that the City is meeting its spending goals.

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

Throughout the implementation of this Annual Action Plan, the City of Aurora intends to enhance coordination with other critical public and private organizations that will be critical partners to help realize the goals outlined in the Consolidated Plan. These actions include:

1. Continue the Community Development Division's active role in the Continuum of Care for Kane County, which provides housing and other forms of support for the homeless.
2. Continue to work with service and housing providers to address the housing needs of lower-income households and special needs populations.
3. Continue to foster its relationship with the Aurora Housing Authority.
4. Improve relationships with the development community to raise awareness about available funds. Increased education and additional capacity building opportunities may increase the number of organizations who apply for funds to develop or preserve affordable housing.
5. Make connections between service providers and the development community to help streamline housing and services for housing for individuals with special needs.

Program Specific Requirements

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

Introduction:

This section describes HUD program requirements for the Community Development Block Grant Program (CDBG) HOME Investment Partnerships (HOME) and Emergency Solution Grant (ESG) 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 low and moderate income. Specify the years covered that include this Annual Action Plan.	\$0

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(1)(2)

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

The City of Aurora establishes the terms of assistance for each project funded through a regulatory agreement subject to the HOME requirements. Investment can take a wide range of forms, depending upon the project or program's specific needs, and include:

Interest or non-interest bearing loans or advances: These loans are amortizing loans, with or without accruing interest. Repayment is expected on a regular basis so that over a fixed period of time all of the principal and interest is repaid. The term of the loan may vary and the property or some other assets are used as collateral.

Deferred Loans (forgivable or repayable): These loans are not fully amortized, and some, or even all, principal and interest payments are deferred until some point in the future. Loan terms are structured based on a case by case situation and deferred payment loans use the property or some other form of collateral as security for repayment.

Grants: Provided with no requirement or expectation of repayment. They would require no liens on the property or other assets.

Interest subsidies: An upfront discounted payment to a private lender in exchange for a lower interest rate on a loan.

Equity Investment: An investment made in return for a share of ownership. Under this form of subsidy, the City of Aurora acquires a financial stake in the assisted property and is paid a monetary return on the investment if money is left after expenses and loans are paid.

Loan Guarantee and Loan Guarantee Accounts: HOME funds may be pledged to guarantee loans or to capitalize a loan guarantee account. A loan guarantee or loan guarantee account ensures payment of a loan in a case of default.

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:

Homebuyers must receive housing counseling before receiving HOME assistance to understand all rules and restrictions associated with the federal financing, the long term commitment of purchasing a home, the implications of accepting a mortgage with loan terms, the recapture or resale option, and to consider the family's ability to sustain mortgage payments for the life of the loan. At the sale of the home, the

homebuyer will enter into a regulatory agreement (i.e. deed restriction) with the City of Aurora, which will outline the compliance period.

Affordable compliance periods for homebuyers who receive HOME funds will depend upon the amount of financing provided, and will generally be subject to a compliance period. If a home purchased with HOME assistance is sold during the period of affordability, resale or recapture provisions apply to ensure the continued provision of affordable housing. At the resale, the affordability terms will be reset at the sale of the home.

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 Aurora, through its HOME RFP process, will make HOME funds available to developers interested in acquiring units for affordable housing. Property owners interested in acquiring units with HOME funds will be required to set aside a portion of their project as affordable under HOME guidelines. Projects approved will be required to enter into a regulatory agreement with the City of Aurora and will be subject to a compliance period on the units set aside as affordable under HOME regulations.

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:

The City of Aurora, through its HOME RFP process, will make funds available to multifamily property owners interested in refinancing existing debt in exchange for setting aside a portion of their project as affordable under HOME guidelines. Projects approved will be required to enter into a regulatory agreement with the City of Aurora and will be subject to a compliance period on the units set aside as affordable under HOME regulations.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The City of Aurora's RFP for ESG is included as an attachment.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Kane County Continuum of Care consults with the State of Illinois and plans for efficient use of ESG funds in Kane County. ESG funds are allocated according to a ranking system. Evaluation criteria include but are not limited to; program/agency capacity and duplicity of services. The CoC reports on and evaluates the performance of ESG recipients and sub recipients. The COC's geographic area includes the entire Kane County area. Annually, the COC establishes priorities for funding projects in Kane County. The selection process is transparent and inclusive and based on the standards indicated in 24 CFR Part 578.19(b). The COC develops and follows a collaborative process for the development of applications in response to a HUD NOFA. Priorities for funding are determined based on HUD's priorities found in the NOFA, annual gap analysis, and consistency with the COC's plan to end homelessness.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City has developed an application process for the distribution of ESG funds appropriated by HUD directly to the City. The RFP process accepts applicants from private nonprofit organizations to promote street outreach, expand emergency shelter, prevent homelessness, or offer rapid re-housing assistance.

To ensure that the City's limited pool of funding received is used in the most effective way possible to help organizations provide services to homeless individuals and families in Aurora, funds the competitive application process establishes scoring criteria. Individual projects will be assessed for completeness of the grant application, past performance, and other priorities that promote goals outlined in the Consolidated Plan and in planning efforts by the Kane County Continuum of Care.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies

and funding decisions regarding facilities and services funded under ESG.

The City will distribute the Annual Action Plan and ESG RFP to the Kane County Continuum of Care and active homeless service providers in the City. The Continuum of Care board does maintain at least homeless (or formerly homeless) individual on the board. These organizations will help distribute information about the programs to a substantial number of current and formerly homeless consumers. In addition, federal regulations require that the Continuum of Care conduct periodic needs assessments as part of their homeless service planning processes. As part of their needs assessment, the Continuum engages with both organizations working in the field as well as individuals experiencing homelessness.

5. Describe performance standards for evaluating ESG.

The City will utilize two types of performance standards for evaluating ESG activities.

The first is an executed contract between the City and the sub-recipient. The contract includes the ESG regulations, a scope of services that describes the program, the provision of services, the process for the distribution of cash assistance (if applicable), and the program budget and outcome measures. If the sub recipient is out of compliance with any of the provisions of the contract, the City can terminate the funding.

The second is the quarterly payment request process. Through this process we make sure that the funds are being spent in a timely manner, are being used for eligible activities (including activities that were described in the scope of work), and the proper back-up documentation is being submitted to support the costs as requested. CDD may also complete monitoring site visits on an as needed basis.