### **APPENDIX**

2020 – 2024 Consolidated Plan 2020 Annual Action Plan 2020 NRSA Update



### **Contents**

- 1. Public Meeting Flyers English and Spanish Versions
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- 11. Kane County Continuum of Care 2019 Needs Assessment
- 12. 2020-2024 Neighborhood Revitalization Strategy Area Plan

### **Public Forum & Hearing**







The Aurora Commmunity Development Division (ACDD) is currently in the process of completing its 2020-2024 Consolidated Plan. Policies and priorities outlined in this plan will shape nearly \$12 million in federal investment over the next five years and we want to hear from you!

### When

Wed., Aug. 14, 2019

5:30 -7 PM - Public Forum 7:15 PM - Public Hearing

### Where

Aurora City Hall 2nd Floor Council Chambers 44 East

Downer Place Aurora, Illinois 60507

#### What is the Consolidated Plan?

The consolidated planning process is a federal requirement for states and jurisdictions that receive entitlement resources through the U.S. Department of Housing and Urban Development (HUD). It is intended to be used as a tool to assess affordable housing and community development needs through public input and market analysis. The ACDD plans to submit this plan for final approval in December 2019.

#### **How to Participate?**

Aurora residents are strongly encouraged to provide public opinion. The Citizen Participation Plan guides the way the City engages with the community during this process, which will give residents, organizations, and other stakeholders an opportunity to help shape the Consolidated Plan and comment on a draft prior to the submission to HUD.

- -Informal Forum Connect with staff and share ideas. Come for 5 minutes or stay for the full session.
- -Public Hearing A formal opportunity to testify to leadership about housing and community development needs.

For more information about our online survey and other ways for you to participate, please visit https://www.aurora-il.org/2027/2020-2024-Consolidated-Plan. Direct links to the survey can be found at https://www.surveymonkey.com/r/AuroraConPlanUpdate and https://es.surveymonkey.com/r/planconsolidadodeAurora.

#### Please email dnr@aurora-il.org with any written statements no later than August 30, 2019.

Upon advance request, the City will provide for interpretation or translation services to meet the needs of non-English speaking residents. The City will also take whatever actions are appropriate to serve the needs of persons with disabilities. For more information, to make special arrangements, or to provide comments, contact the Community Development Division, 44 E. Downer Place, (630) 256-3320 or dnr@aurora-il.org.

### Foro y Audiencia Pública

Plan Consolidado 2020-2024





La División de Desarrollo Comunitario de Aurora (ACDD) se encuentra actualmente en el proceso de completar su Plan Consolidado 2020-2024. ¡Las normas y prioridades descritas en este plan darán forma a casi \$12 millones en inversión federal durante los próximos cinco años y queremos saber las opiniones de ustedes!

### Cuando

Miércoles, 14 de agosto 5:30 – 7:00 p.m. Foro Público 7:15 p.m. Audiencia Pública

### Donde

Municipalidad de Aurora 2do piso – Sala del Concejo Municipal 44 East Downer Place Aurora, Illinois 60507

#### ¿Qué es un plan consolidado?

El proceso de planificación consolidado es un requisito federal para los estados y jurisdicciones que reciben recursos de derechos a través del Departamento de Vivienda y Desarrollo Urbano (HUD) de los Estados Unidos. Está destinado a ser utilizado como una herramienta para evaluar las necesidades de vivienda asequible y el desarrollo de la comunidad a través de la opinión pública y el análisis del mercado. La ACDD planea presentar este plan para su aprobación final en diciembre de 2019.

#### ¿Cómo participar?

Se recomienda a los residentes de Aurora que brinden opinión pública. El Plan de participación ciudadana guía la forma en que la Ciudad se involucra con la comunidad durante este proceso, lo que brindará a los residentes, organizaciones y otras partes interesadas la oportunidad de ayudar a dar forma al Plan consolidado y comentar un plan preliminar antes de enviarlo a HUD. -Foro informal: Para conectarse con el personal y compartir ideas. Venga por 5 minutos o quédese para la sesión completa. -Audiencia pública: una oportunidad formal para testificar a los representantes del liderazgo sobre las necesidades de vivienda y desarrollo comunitario.

Para obtener más información sobre nuestra encuesta en línea y otras formas para participar, visite https://www.aurorail.org/2027/2020-2024-Consolidated-Plan. Los enlaces directos a la encuesta se pueden encontrar en https:// www.surveymonkey.com/r/AuroraConPlanUpdate y https://es.surveymonkey.com/r/planconsolidadodeAurora.

Por favor envié cualquier declaración escrita por correo electrónico a: dnr@aurora-il.org antes del 30 de Agosto del 2019

Previa solicitud, la Ciudad proporcionará servicios de interpretación o traducción para satisfacer las necesidades de los residentes que no hablan inglés. La Ciudad también tomará las medidas apropiadas para satisfacer las necesidades de las personas con discapacidad. Para obtener más información, hacer coordinaciones especiales o hacer comentarios, comuníquese con la División de Desarrollo Comunitario, 44 E. Downer Place, (630) 256-3320 o dnr@aurora-il.org.



## WELCOME!

# City of Aurora Community Development Division

2020-2024 Consolidated Plan Public Hearing Wednesday August 14<sup>th</sup>, 2019



## Today's Agenda

- Introductions
- 2020-2024 U.S. Housing and Urban Development (HUD) Funding and Eligible Activities
- Current 2015-2019 Priorities and Establishing New Priorities for 2020-2024 Action Plan
- Public Hearing Testimony
- Questions and Next Steps



## City of Aurora Staff

### INNOVATION DEPARTMENT

Adrienne Holloway, Ph.D, Chief Innovation Officer

### **COMMUNITY SERVICES DIVISION**

**Dan Barreiro,**ief Community Services O

Chief Community Services Officer

### **COMMUNITY DEVELOPMENT**

Chris Ragona,

Community Development Manager

Elizabeth Carrizales, Office Coordinator

Amy Munro, Redevelopment Coordinator

Tara Neff, Management Assistant

### **FINANCE DEPARTMENT**

Linda Read,

Assistant Director of Finance

Daniel Contreras, Accountant



## **Block Grant Working Committee**

- Gerald Lubshina, Chairman
   (At-large)
- Veva Walton (At-large)
- Vacant (At-large)
- Maria Hernandez (1<sup>st</sup> Ward)
- **Pending** (2<sup>nd</sup> Ward)
- Helen Ratzlow (3<sup>rd</sup> Ward)

- **Pending** (4<sup>th</sup> Ward)
- Earle Robertson (5<sup>th</sup> Ward)
- Warren Barton (6<sup>th</sup> Ward)
- Debra Meeks (7<sup>th</sup> Ward)
- **Pending** (8<sup>th</sup> Ward)
- Aziz Alam (9<sup>th</sup> Ward)
- George Scowins (10th Ward)

City-Appointed Committee (13 Members)

Reviews and makes recommendations to City Council for CDBG/HOME/ESG projects



### The Residents That We Serve

-City of Aurora residents, households, and local neighborhoods that qualify as low-moderate income (A family of 4 with a household income below \$71,300 qualifies as low-income for CDBG)

-Neighborhood projects must have a low-moderate income population percentage of at least 51%

https://hud.maps.arcgis.com/apps/webappviewer/index.html?id=ffd0597e8af24f88b501b7e7f326bedd

### -HUD-defined Presumed Benefit groups

- Abused children
- Elderly persons (62 years old)
- Battered spouses
- Homeless persons
- Severely disabled adults
- Illiterate adults
- Persons living with AIDS



- -Community Development Block Grant (CDBG) \$8,000,000 Most flexible of the three grants and can be used for housing (except new construction), public facilities, economic development, neighborhood revitalization, public services, and planning
- **-HOME Investment Partnership (HOME) \$4,000,000** Can be used to fund affordable housing for new construction, rehabilitation, and conversion of rental and homebuyer activities
- -Emergency Solutions Grant (ESG) *One Time Only* \$136,287 Can be used to provide a wide range of services and supports for homeless individuals and families



## FY 2018 and 2019 Snapshot

Type of Activity	Total Project Request	CDBG Funds Awarded	Total Projects Applied	Funded Projects
Housing	\$690,411	\$435,251	9	5
Neighborhood Revitalization	\$1,360,000	\$1,051,223	3	2
Public Facilities	\$484,195	\$375,689	4	3
Public Service	\$585,024	\$422,811	20	14
Economic Development	\$295,485	\$100,000	1	1
Total	\$3,415,115	\$2,384,974	37	25

Over \$53 Million in CDBG funds (since 1974) Over \$5 Million in HOME funds (since 2010)



## CDBG Eligible Activities

### -New Construction & Rehabilitation

- -New construction or building additions to expand client services
- -Rehabilitation of existing homes

### -Infrastructure

- -Construction, reconstruction, or installation
- -Examples include street resurfacing, sidewalks, parking lots, drainage facilities, exterior lighting, emergency generators that are permanently fixed

### -Acquisition

-For activities that principally benefit low-moderate income persons or a presumed benefit group



## CDBG Eligible Activities

### -Public Service

- -Essential services
- -Child care; education services; life skills training; health, mental health, legal services; and others
- -Salaries and benefits (**Direct Service to Clients**)

### -Accessibility Improvements

- -Activities that remove architectural barriers and are in compliance with the Americans with Disabilities Act (ADA)
- -Activities limited to: ADA bathroom improvements, ADA ramp installation, elevators and lifts, and automatic wider entrance doors



### **HOME**

- -Applications accepted on a rolling basis
- -Focus on affordable housing (new construction and rental)
- -For profit and non-profit applications accepted
- -Up to a 20 year affordability period required

### **ESG**

- -One time 2018 allocation received
- -Separate application and 2 year expenditure timeframe
- -Agency must be enrolled in HMIS or equivalent and member of the Kane County Continuum of Care



### **Income Limits and National Objectives**

### 1. Low and Moderate Income (LMI) Benefit (at least 51% of project)

Family Size	1	2	3	4	5	6	7	8
Income Limit	\$49,950	\$57,050	\$64,200	\$71,300	\$77,050	\$82,750	\$88,450	\$94,150

(LMI persons are those at 80% or below Median Family Income) <a href="https://www.hudexchange.info/programs/home/home-income-limits/">https://www.hudexchange.info/programs/home/home-income-limits/</a>

- Limited Clientele
- Area Benefit
- Household
- Job Creation/Retention

Presumed benefit: elderly, severely disabled adults, homeless persons, illiterate adults, migrant farm workers, abused children, persons with AIDS or battered spouses.

- 2. Prevention and Elimination of Slums or Blight
- 3. Meets an Urgent Need

## **Current 2015-2019 Funding Priorities**

## **Annual Action Plan Goals and Objectives**

Housing – 24%

Public Services – 14%

Public Facilities – 6%

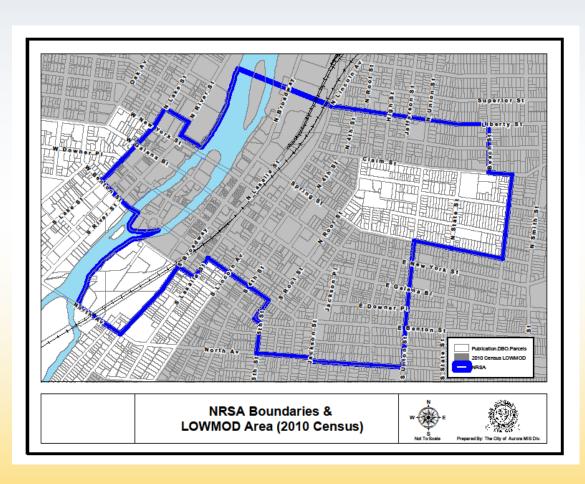
Economic Development – 18%

Neighborhood Revitalization – 18%



## Neighborhood Revitalization Strategy Area (NRSA)

- -Local area targeted for revitalization established through a public participation process (HUD approved)
- -Must meet certain demographic criteria established by HUD
- -Primarily residential, contain a high percentage of LMI households.



https://www.aurora-il.org/1219/Downloads

# 2020-2024 ConPlan Timeline

- -Public Forum and Hearing
- -Survey Expiration
- -2020 Project Recommendations
- -2<sup>nd</sup> Public Comment Period Begins
- -2<sup>nd</sup> Public Hearing
- -Public Health, Safety, and Trans
- -Committee of the Whole
- -City Council Approval
- -HUD Submittal

8/14/2019 8/30/2019 10/2/2019 Early Novemb

Early November Mid November Late November Early December Mid December Spring 2020

All Dates Tentative and Subject to Change



## **Public Hearing Testimony**

-All Comments Welcome – Please Sign In

-Comments Limited to a Maximum of 3 Minutes

-All Comments Will be Considered and Included in Draft 2020-2024 Plan

-A Second Public Hearing on Draft Plan Tentatively Scheduled for Mid-November



## Questions

Thank you!

Chris Ragona - cragona@aurora-il.org

English -

https://www.surveymonkey.com/r/AuroraConPlanUpdate Spanish -

https://es.surveymonkey.com/r/planconsolidadodeAurora

Survey Deadline – August 30, 2019

https://www.aurora-il.org/2027/2020-2024-

Consolidated-Plan

City of Aurora 2020-2024 Consolidated Plan/NRSA Update

**Sign-in Sheet** 

**Public Hearing** 

Wednesday, August 14, 2019 - 7:00 p.m.

Aurora City Hall, 2nd Floor, Council Chambers - 44 E. Downer Place, Aurora Illinois 60507

### **PLEASE PRINT LEGIBLY**

	*	ODGANIZATION/COMMISSION	ADDRESS	PHONE	E-MAIL
		ORGANIZATION/COMMISSION		56 W. WARRES C. S. M. WARRES	
1	Hently Stum	aurova Public Library	101 S River St	630.264.3400	currorapubliclibrary. 10
2	Ton Spice	Amore Public Library	10/ 5. River 57	630.264.4100	tspirara error public libraries
3	HAR 134 AMANTAARAMMABATAY	TH REAL ESTATE PARTINERS	105 E GALLMA	312-560-4654	harish raidu @ yahoo, com
4	LINDA Cole		450 W. DOWNER UNIT 3F	630 -897 -8373	Meccae 3739eadicom
5	CECILLA SOTO		ANROPA, IL 6050A	630 877 0268	csoto19912) gmail
6	Dan Barreiro		795 Bluebomet CT Purora, IL 60505	630-392-3905	barreiro de aurura-iliong
7	Elizabeth Carrizales	COA Community Dev. Division	44 E. Downer Place	120-256.3325	E Cam zdes (Daurora il. or
8	Taru Neff	COA/COD	44 E Dawner Pl	3328	treff@ aurora-11.org
9	Amy Murro	((	i (	X3323	amina awa-ilan
10	Chris Ragona	17	11		Chagoraladurora-11.009
11	Jennifer Skow	LSA			Jennifer@ISAPlanning.com
12	Rejan Price	LSA			Man @ LSAP lagring com
13	)				

#### **Needs Assessment Public Hearing Notes**

#### **City of Aurora**

#### August 14, 2019

#### 2020-2024 Consolidated Plan

The City of Aurora held a Public Hearing on August 14<sup>th</sup> at 7:15pm at the City Council Chambers immediately following the Public Forum. This event provided an opportunity for the community to formally testify to leadership about housing and community development needs for the 2020-2024 Consolidated Plan, 2020 Annual Action Plan, and update to the Neighborhood Revitalization Strategy Area.

The event began with a presentation by the Community Development Division. The presentation provided an overview of each federal funding source, typical resource allocations for the City of Aurora, populations typically served with the funding, an overview of the types of projects typically funded, and an overview of the Neighborhood Revitalization Strategy Area tool.

Residents were able to register in advance of the meeting or in-person at the sign-in table for an opportunity to provide a three-minute oral testimony or provide written comments. The Community Development Division also provided residents an opportunity to submit written testimony by mail or electronic mail to the Community Development Division up to two weeks after the event.

No formal written or oral comments were provided to staff during the hearing or open written comment period. However, staff did address general questions after the formal hearing was over. Audience questions were related to household income limits and the Neighborhood Revitalization Strategy Area update.

### Sign-in Sheet

**Public Forum** 

Wednesday, August 14, 2019 - 5:30 p.m.

Aurora City Hall, 2nd Floor, Council Chambers - 44 E. Downer Place, Aurora Illinois 60507

### PLEASE PRINT LEGIBLY

		ORGANIZATION/COMMISSION	ADDRESS \\	PHONE	E-MAIL
1	Avis P Miller	Taking Back Our Community	1226 Grand Blud Aus Pille	- 630 486-6540	Into @ Taking Back Or long
2	Teresa Rosa Deek	on Bridging the Gap Averora, R.		630207-0440	trosanckson@dist.org
3		Maubonsee Community College		630.466.5703	Kopenia wanbonseedy
4	SOE TRATTAGR	1 0	1/3 ACORN DRIVE NORTH AURORIA	630-347-6085	JOETRATTO GMAIL, COM
5	Dan Barrein		795 Bluebonnet CT AUTORA 60505	630 3923905	barreirod+ Promerst. neT
6	Jason Crane	The Voice	314 N. Lake St. Auron	630-966-8642	COMMONITY @ The Wice . US
7	GEALLA SOTO		AMROPA, IL 6050A	630 877 0268	Csoto1991 Damailcon
8	SHERMAN JEN KINS	City of Aurora/ Alderman			
9	LATH GARALD	ONLIGHT AURORA	43 W. GALRNA	x 4620	Reith-gerald @ onlightaurora .com
10	Linda Cole		450 W. DOWNER UNIT 3 F AUVORA 60506	630 897-8373	mcccac3734eaolicom
11	Bernett Smith	Tru People's Lobby	2607 W. Haddon Ave, Apt/1- Chicago, 12 60622	630-746-578	benut Ctru peoples
12	Michael Pagues	h /	Aurora	630-465-2207	
	Linda Jones	COA	44 E. Downer Place		LJones (Daurora-il. ors

### **Sign-in Sheet**

**Public Forum** 

Wednesday, August 14, 2019 - 5:30 p.m.

Aurora City Hall, 2nd Floor, Council Chambers - 44 E. Downer Place, Aurora Illinois 60507

**PLEASE PRINT LEGIBLY** 

		ORGANIZATION/COMMISSION	ADDRESS	PHONE	E-MAIL
14	Liz Camizales	COA COMM. Dev		630256-3325	ecarrizales@aurorantiq
15	Tava Neff	City of Amra	44 E DOWER PI 60507	I .	Ineffa unvera-il.crg
16	ilan Magic Chineson	Aunva Public Library	101 S River St	630.764.3410	heather sturme aurorapublichibrary.org
17	Ton Spier	Awar Public Libery	101 5. River 57	670.264.4100	t-spicer Pacropublic 1. bay
18	Any Muro	Cas of Avora	44 € Donner 81 (0050)	X5313	anunc fumi il.
19	Chris Ragona		l (		CRagonalaquicia-11 con
20	Jennifer Skow	LSA			jennifer@ Isaplanning con
21	Ryan Price	LSA			ryan@ (saplanning ca-
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#### **PUBLIC FORUM NOTES**

#### **City of Aurora**

#### 2020-2024 Consolidated Plan

The City of Aurora held a Public Forum on August 14<sup>th</sup> at the 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 (see below) and used to develop the needs assessment.

#### **Top Voted for Activities (4 or more votes):**

- o Homebuyer Counseling/Home Maintenance Education
- o Additional Family-sized Apartments/Condominiums
- o Targeted Development (e.g. Public Safety Officers, Teachers, Artists, Nurses)
- o Homelessness Prevention
- o Community Centers (Must be nonprofit/government owned and open to the public)
- Infrastructure (streets/alleys, lighting, trees, flood control)
- Access to capital for small businesses
- Job Training Opportunities

#### **Activities that Received 1-3 Votes**

- Public Art and Museums
- Small Business Technical Assistance
- Public Services to Children, Youth, Senior Citizens, Migrant Farm Workers, Persons with Mental Disabilities, and Job Training/Workforce Development
- Housing for Older Adults, Housing for Persons with Physical Disabilities or Mental Health Issues, Permanent Supportive Housing, Families/Persons at Risk of Domestic Violence
- General Home Rehab, Rehab to Improve Accessibility for Persons with Physical Disabilities/Older Adults
- Down Payment Assistance

#### **General Notes Gathered from Each Station**

- HOME REHAB: Unfamiliar with process and requirements, and generally not prepared for home rehab has been the greatest barrier. Financial planning, credit counseling, and home maintenance education would be/would have been helpful.
- O HOUSING DEVELOPMENT AND RENTAL HOUSING: In the last several years, residents are seeing investors buy up affordable homes for rental housing. Participants shared a particular need for affordable housing among young adults in entry level positions, affordable housing that is not concentrated in any one area, the need for rent control, and to ensure rental properties are properly maintained (i.e. up to City code). An ideal affordable housing development has a mix of uses on the property.
- PUBLIC SERVICES: Public services targeted to older adults, working families, and youth is needed in Aurora. In addition, the City could benefit from additional workforce development and job training opportunities should be considered, particularly for youth and young adults. Many nonprofits are competing for scarce resources, which poses as a barrier to successful delivery of public services. Opportunities to collaborate and additional funding opportunities for public services would be the most effective way to deliver needed services to those who need them most.

#### COMMUNITY FACILITIES AND INFRASTRUCTURE:

- Some neighborhoods are lacking sidewalks and have issues with potholes
- Older neighborhoods have issues with overgrown trees
- Additional opportunities for community broadband and more wi-fi
- Revitalize older buildings
- Electric Vehicle Chargers for AV
- Wayfinding signage in English and Spanish
- Art work throughout the City, not just in Downtown Aurora. The art work should represent all cultures in Aurora.
- There is a lack of facilities for organizations to run programs at low cost such as sports programs as well as libraries.

#### ECONOMIC DEVELOPMENT AND DOWNTOWN REVITALIZATION

- Coordinate economic development and downtown revitalization efforts with the existing 2017 Downtown Master Plan.
- Promote ongoing community dialogue and meet people where they are (i.e. in their neighborhood).
- Access to low-cost capital is one of the greatest challenges to small and local businesses. Offering business planning assistance to small and local businesses would be helpful.
- Would like to see business incubators or accelerators, additional resources for African American businesses, attraction of tech companies, start ups and businesses.

•	The City should partner with Waubonsee Community College at the Small Business Development Center for job training.

### **Public Services**

The City of Aurora's Community Development Division (CDD) provides policy guidance, plans, funds, and coordinates economic development, infrastructure and human services programs and projects that improve City neighborhoods, facilitate affordable housing development, and assist Aurora's low and moderate income (LMI) residents who live at or below 80% of the Area Median Family Income (\$71,300 for a four-person household in 2019).

### **VOTE HERE**

Children (ages 0-12) Persons with Physical Disabilities

Youth (ages 13-19) Persons with Mental Disabilities

Abused Children Persons Living with HIV/AIDS

Battered Spouses Homelessness Prevention

Senior Citizens (adults older than 62)

Job Training/Workforce Development

Migrant Farm Workers

### **Public Services**

### Share Your Thoughts With Us!

1. What populations are most in need of public services in the City of
--

2. What **specific** type(s)of public services would help the City achieve its housing and community development goals?

3. What barriers have posed a negative impact to the successful delivery of public service programs within Aurora over the past five years?

4. What is the most effective way the City of Aurora can deliver or partner with organizations to deliver public services to populations who need them most?

5. Other Comments/Suggestions?

## **Housing Rehabilitation & Homeownership**

Income-qualified homeowners are eligible for home rehab and homebuyer programs through Aurora's housing partner agencies. Through TNP's 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 pipe replacement, radon remediation, among others. In addition, households can receive up \$5,000 for the costs related to emergency or life and safety hazards for the property. Through RTA's Safe at Home Program, disabled or senior citizen (age 62+) homeowners may receive up to \$4,999 to make safety improvements (i.e. electrical failures) or accessibility retrofits to add hand railings, accessibility ramps, or expand doorways for ADA compliance.

The **Choose Aurora Program** offers \$3,000-\$5,000 in homebuyer assistance to households with total income at or below 80% of the Area Median Family Income and who choose to purchase their home in the City. Eligible homeowners are required to live at the residence for at least three years.

### **VOTE HERE**

General Home Rehabilitation

Homebuyer Counseling/

Rehab to Improve Accessibility for Persons with Disabilities/Seniors (62+)

Home Maintenance Education

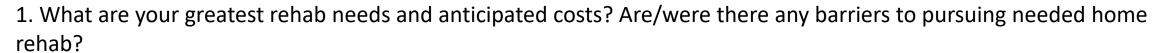
**Historic Preservation** 

**Down Payment Assistance** 

Environmental Hazard Removal (i.e. Lead-based Paint, Radon, Asbestos)

## **Housing Rehabilitation & Homeownership**

### Share Your Thoughts With Us!



2. What is/was your greatest barrier to purchasing a home (e.g. credit score, down payment, closing costs, overall financing, etc.)?

3. What types of housing counseling would have been/would be helpful(e.g. Credit counseling, financial counseling, home maintenance)?

4. Other Comments or Suggestions?

## **Community Facilities & Infrastructure**

The Community Development Block Grant program can help support facility and infrastructure projects that meet at least one of three program objectives: (1) benefit low and moderate-income persons, (2) prevent or eliminate blight, or (3) remove threats to the health and welfare of communities.

Over the past five years, the City's CDBG funds have been used to support public facility projects such as parking lot improvements at the Marie Wilkinson Food Pantry and Aurora Area Interfaith Food Pantry; HVAC improvements at the Association for Individual Development; flooring improvements at Jennings Terrace; bathroom renovations at Hesed House; and construction of demonstration kitchen at the VNA. Within the past five years, the City has also utilized CDBG funds to complete street resurfacing and tree replacement projects in low- and moderate-income neighborhoods.

### **VOTE HERE**

Community Centers (must be nonprofit/government owned and open to the public

**Public Art and Museums** 

**Crime Prevention** 

Infrastructure (Streets, Sidewalks/Alleys, Lighting, Trees, Flood Control)

Parks, Playgrounds, & Community Gardens

## **Community Facilities & Infrastructure**

### Share Your Thoughts With Us!

1. What infrastructure improvements would you like to see in your community?

2. What community amenities would you like to see and why?

3. Other Comments or Suggestions?

## **Economic Development & Downtown Revitalization**

Through its partnership with Invest Aurora, the City provided funding for forgivable loans (\$5,000 to \$15,000) to microenterprise businesses (businesses that have five or fewer employees, including the owner).

In 2017, the City utilized CDBG and Section 108 Loan funds to provide assistance to the multi-use Aurora Arts Centre Project. Through this loan, the creation of the Paramount Theatre's Performing Arts School together with the establishment of a restaurant were made possible. It is anticipated that approximately 74 full time equivalent jobs (40 hours per week) will be created. The project is located within the City's Neighborhood Revitalization Strategy Area (NRSA) which includes portions of the City's downtown and also includes this project's creation and preservation of 76 affordable rental housing units.

### **VOTE HERE**

Access to Capital for Small Businesses

Small Business Technical Assistance & Microenterprise Business Development (5 or less employees)

Job Training Opportunities

## **Economic Development & Downtown Revitalization**

### **Share Your Thoughts With Us!**

1. What types of economic development activities would you like to see in Downtown Aurora?

2. Are there underutilized assets in Downtown Aurora and its surrounding neighborhoods that the City could be taking advantage of?

3. For business owners: what is/was the most challenging barrier to starting, growing, or sustaining your business? Are there certain types of technical assistance that would be helpful?

4. What types of business technical assistance are important to you?

5. Other Comments or Suggestions?

## **Housing Development & Affordable Rental Housing**

The City provides funding to developers for the creation and preservation of affordable rental housing. Throughout the past five years, the City has used its Home Investment Partnership Funds (HOME) to develop senior housing and affordable housing units, all within the designated NRSA. With \$1.1 Million in HOME funds contributed to the creation/preservation of 24 units, the City's HOME funds were used to leverage additional funds which ultimately resulted in the development of 132 affordable rental housing units (for an estimated \$31 million in total project costs).

### **VOTE HERE**

Family-sized Apartments/Condominiums

Housing for Older Adults (55+)

Housing for Persons with Physical

Disabilities or Mental Health issues

Smaller units

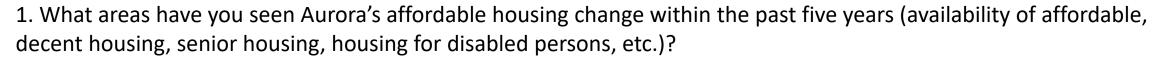
Targeted Development (e.g. Public Safety Officers, Teachers, Artists, Nurses)

Permanent Supportive Housing/Rapid Re-housing (i.e. Housing for persons exiting out of homelessness)

Families/Persons at Risk for Domestic Violence

# **Housing Development & Affordable Rental Housing**

## Share Your Thoughts With Us!



2. What concerns do you have about affordable rental housing in Aurora?

3. Are there any barriers to producing more affordable rental housing?

4. What does an ideal affordable housing development look like to you?

5. Other Comments or Suggestions?

#### **FOCUS GROUP NOTES**

#### **City of Aurora**

#### 2020 - 2024 Consolidated Plan

#### **Community Economic Development/Neighborhood Revitalization Strategy Area**

- The Neighborhood Revitalization Strategy Area should take into account Opportunity Zones to best leverage an additional tool and resource.
- The NRSA should be expanded to include the Old YMCA site on Garfield Avenue.
- Near East Side there is a need for additional neighborhood amenities, such as grocery stores, service centers, restaurants, and transportation.
- Ensure that any development that is directed into the NRSA does not cause displacement of residents who currently find homes within the NRSA fairly affordable and ensure that any opportunity supports Aurora's diverse community.
- A lot of small businesses who may be working out of their home is looking for more affordable space and have a need for access to commercial kitchen opportunities and pop-up space.
- Flexible space that allows small businesses to explore and grow their business and hopefully grow into their own space is needed and valuable.
  - This should be thought of as more of an anchor institution approach in multiple areas of the NRSA instead of a lot of concentration of businesses activity (like a Fox Valley Mall).
- Entrepreneurs need smaller spaces from which to take their business risk and they are having difficulty finding small spaces to accommodate their business. Businesses are looking for more affordable opportunities to keep overhead low while they scale their business.
  - An incubator would be a good opportunity give businesses a flexible space, promote networking and business to business learning. 1871 in Chicago is a good model to recreate.
  - Even if they don't have a goal of graduating into their own space, offering a co-op space gives them a space and venue to sell their items. Wickwood House is an example (venue for 15-20 artists) and offers an opportunity to give them additional space.
  - o For the vendors that do want to branch out on their own, Aurora is losing out because they don't have affordable space. The space that Aurora does have, the City owns it.
- How do we draw more people to the public spaces that the City does have and better use these underutilized resources to attract additional people (which would promote additional foot traffic for business activity). In addition to neighborhood amenities, The NRSA should include additional beautification such as interactive playgrounds and artistic elements (i.e. murals, sculptures) to activate the public space. Unless there is an event in the Downtown area, there are minimal people out and enjoying the public space.
- Rehab assistance is needed to improve the appearance to draw people to the area (for business activity), to help businesses have a welcoming and inviting space. Also rehab assistance for the homes in the area is also needed to improve the general atmosphere.
- Aurora has difficulty attracting national chains to their community because of the City's economics. This could be a good thing if Aurora focuses efforts to attracting more local, community-oriented businesses. Focus on what could be a niche for Aurora smaller businesses, pop-up shops.

- Downtown Aurora and Invest Aurora is working to provide bridge funding to help businesses get access to hard to find capital. There is a need for some of this bridge financing, because if you don't have a building to borrow against, then you have limited resources to obtain capital to grow or start your business.
- There is a need for strategic business development planning. Waubonsee Community College provides some of this now that the Small Business Development Center is opened but being able to put together a professional business plan to a lender/investor is something that doesn't fully exist.
- Starting out smaller in an incubator or cooperative space allows the business to spend less up front and would require less capital
- Anchor bar institution to Downtown area?
- There are many ways the City can take the risk off of the smaller businesses to empower more local businesses to start up and grow.
- Women's Business Center provides support (strategic planning, workshops and training, technical assistance to get access to capital).
  - Sometimes it takes a while to get businesses ready and they need a lot of guidance and assistance, build collateral and credit worthiness. There is access to funding for the businesses, it's more of a matter of educating them and coordinating all parties involved to give them the information they need so they know where to go to get what they need.
  - The perception about Aurora is a challenge to business development businesses choose other communities (e.g. Geneva) because they don't have space or they don't believe that their business would be successful here.
  - o Aurora needs to be more business friendly and welcoming to businesses.
    - Zoning, building permit, business licenses processes is challenging for businesses.
- Having greater synergy brings more people if we have food related events downtown, it's
  going to boost up (based on past experiences), rather than hurt restaurants and dining options
  downtown.
- Historic buildings and older infrastructure is challenging because there may be more physical
  work that may need to be done to get it from being a dilapidated, vacant space to getting a
  certificate of occupancy. This may increase costs substantially by two or three times as much as
  other neighboring communities. Number of additional obstacles that exist with old
  infrastructure. Downtown on a river and some of the buildings have been vacant for a very long
  time.
  - Assistance with this process could be helpful. Beyond the typical business planning or access to capital.
- There are a lot of start-ups, but many end up failing. How do we promote sustainability of businesses once they do start up? Ensure that we are not only helping new businesses start up but existing businesses with their needs.
  - Critical mass of restaurants or businesses is key to promoting additional foot traffic if one restaurant has a long line, there are choices and options and this keeps people in the area.

- Lack of competition has been a detriment of the other restaurants and businesses.
   Existing businesses not getting enough foot traffic.
- Presented four boundary options as part of the NRSA update:
  - The largest boundary option was identified as favored boundary. Participants provided the following as benefits and considerations:
    - Focus any business development and neighborhood revitalization strategies on entering into downtown from both the West and East. The expanded boundary option includes a portion on the West side as well as the East side, which would promote social and economic cohesion along the Fox River.
    - The larger boundary also touches multiple Wards, which could be advantageous.
    - Given the demographic changes occurring in portions of the West, it would be a
      mistake not to include a significant portion of the West side. The expanded
      NRSA helps increase the diversity of people (higher percentage of Black
      households than in East Aurora).
    - The expansion of the existing boundary southward presents some opportunities in Ward 3, where revitalization is needed and could benefit from greater flexibility and targeted investment.
    - The existing/old NRSA limited the geography so much that not many people took advantage of the flexibility.
    - The largest boundary is still not a huge portion of the City, and having broader geography will hopefully increase the opportunity to take advantage of programs and resources. The proposed boundary is still a targeted approach to neighborhoods surrounding the Fox River.
    - Largest boundary appeals because it covers the Woodlawn area, La Salle, Lincoln, Masonic temple, the Old YMCA on Woodlawn – all of these are critical areas to be looked at, especially given the attention and investment going into Downtown Aurora.
    - Drawback to expanding the boundary potential dilution of the opportunity for investment by making the area bigger. Would hope that the opportunities would be greater so that we don't dilute the possibilities.
    - Major Gateways (i.e. Lake St., Farnsworth) should be considered in the NRSA update.

#### **Community Development and Infrastructure**

- The City of Aurora lacks spaces to gather for all ages, but especially youth and seniors. There are long-time social clubs throughout many neighborhoods in East Aurora, but many are closed. Those that are open require dues from members; those clubs are privately managed and tend to be exclusive to certain populations.
  - Historically, some were centered around certain ethnicities and some were exclusionary (though less so today). Membership is local but there are lot of members who used to live in Aurora and who moved. These people come back to stay connected with the surrounding neighborhood.
  - Having a Youth Center that is available and open that could have multiple programming opportunities would be of value.
  - Additional recreational spaces could help build social cohesiveness and reduce social isolation.
  - Services and community centers that fosters and encourages independence among older adults – particularly for those that may need no or mild supports and are not at the level of care that needs intensive care.
  - YWCA is a possible underutilized asset that the City could tap into. YWCA has childcare
    assistance program, but they don't physically have space in the City of Aurora. They
    have over 1,600 childcare providers.
  - Simply Destinee is a youth service center that offers dancing classes, and works to generate funding for children who may not be able to afford to participate. They have minimal budget money to meet their overhead, and limited money (without support) for a facility of their own.
  - Oswego Senior Center is a positive force in Aurora, and is a model for community development in Aurora that should be replicated.
- Some housing for older adults exists, but the City lacks enough that meet the demand for affordable and accessible housing. Housing should not be isolated and should give older adults life.
- In general, Aurora does a pretty good job of maintaining its streets, but the older infrastructure, particularly those that limit business, retail, and other development activity (i.e. old grease traps, old piping, environmental hazards) can be limiting. The City should redirect general street resurfacing funds towards infrastructure improvements that would have a more direct impact on businesses, retail, and other development activity. Rather than provide infrastructure exclusively, perhaps CDBG funds could be spent as a component of a larger development project to do some infrastructure improvements.
- More opportunities to promote sustainability practices (i.e. electric car charging stations, public water fountains, solar panels)
- Promote infrastructure improvements that promote walkability measures on major corridors (i.e. Broadway or Galena St.), the East side
- Scitech Museum is looking at a capital needs assessment to see how to promote greater programming and larger facilities to attract more families to the area.
- Mutual Ground's emergency shelter is constantly full. Some stay longer when capacity is available, but often there is not capacity, and there is a limit of 45 days. People often leave after their 45-day limit, but circle back around for additional resources and time in shelter.

- Sees a big need for more emergency shelter, more housing for victims of domestic violence, and transitional housing. Transitional housing is where the City should prioritize resources for housing to put people on a right track towards stabilized housing.
- Would like to expand shelter by building additional transitional housing apartment opportunities. Currently, there is a huge waitlist for the small transitional housing opportunities that do exist.
- O Has been offered an old school building that Mutual Ground would like to take over, rehab, and make into a new walk-in services facility. This building is old, historic, and is in need of significant reinvestment. More money would be needed to reinvest in this building than to build new, but this project would be a win-win-win across the board: Mutual Ground would have additional space that they need, the school district would have some space for some of their functions, and the City of Aurora would not have two big vacant buildings in the middle of a residential area.
- One barrier in the past for some nonprofits or community organizations to get into a facility of their own is a lack of longer-term affordable leasable space. In the past, to get a capital improvement grant, an organization had to own the facility in order to get a capital improvement grant. To the extent that these funds can be extended to organizations that have long-term leases, it could greatly improve the organizations' ability to provide services and create much more opportunity. This may require partnership with the landlord.
- Downtown has a lot of great public spaces seating and benches, parks, fountains that no one uses. Finding a way to make those spaces more interactive.
- Getting people out to events is a challenge across multiple neighborhoods
  - Part of the issue is the negative association of the Downtown and near Downtown people still think it is not safe, full of drug, danger, the appearance of some of the buildings all foster the perception. Despite the additional investment, the reduction in crime, and the positive changes happening in the Downtown area, it's difficult to get past the negative image and building public awareness about the positive things happening.
- The following ideas were discussed as possible activities to use CDBG/HOME funds:
  - Community gardens and organizations running them.
  - Small business technical assistance to start-up and retain community economic development
  - Additional park, open space, trail opportunities for families
  - Use community development to promote capacity building and social cohesion and remove practices that divide the community
  - Put resources towards attracting and retaining families whether that is efforts to address safety, or additional neighborhood amenities that attract families.
  - Job training
  - Direct neighborhood improvements on the East side sidewalks, green spaces,
  - Building an infrastructure for young families how do we co-locate services and build a hub of services that everybody would need.
  - Collaborate with other funding opportunities in order to stretch CDBG dollars further.
     Recent examples of housing projects where there may be a small percentage of federal

grant money leverages a \$25 million project. Possibly tap into the housing projects that leverage so much through LIHTC and other resources to put in a youth service center or other programming space.

#### **Focus Group with City Staff**

- Parks: Education programming for youth. Ease of access (i.e. walkability) to community amenities, particularly to the Zoo. Special service areas where the City should invest more in sidewalks; many areas across the City where sidewalks are lacking or where accessibility is an issue. The installation is cost prohibitive because of curb and gutter requirement.
- Code compliance issues:
  - Can inspect the exterior of homes and can sometimes access the interior when given permission to enter the home.
  - There is a huge need among owner-occupied homes for rehab assistance to address life safety issues and keep property up to City code.
  - Lower income households, particularly older adults and persons with disabilities, have difficulty maintaining homes and keeping up with needed repairs. Many of these households are often stuck in their homes with limited access to transportation services and accessibility within the home. Would like to see resources directed here to ensure these households can remain living in their community and connected to their neighborhood.
    - City still receives numerous violations for lack of yard maintenance. Two different nonprofit organizations worked with the City to provide those services, but they went out of business. Would be good to have yard maintenance service for older adults or persons with disabilities to keep code compliance for these issues down.
  - One issue with Safety First program is that they may be referred to this program after a referral by code compliance. When Neighbor Project inspects the home, other issues are found that seem more pressing; however, the funds are limited and by addressing the more pressing issue, this does not necessarily address City citation.
  - o In most cases, the property management company will pay fines until the unit is brought to code. There are rare cases where landlords cannot afford to make the improvements.

#### - Community Services:

- Safety First program offers up to \$5,000 deferred loan. When a household received assistance, they were required to pay back the loan when they moved out. Many interested applicants were afraid to take additional debt and had limited or no resources to address the compliance issue. Over the last few months, Community Services Department overhauled their program to change the structure from a deferred loan to a three year forgivable loan (up to \$5,000) and then a deferred loan up for anything over \$5,000 up to \$10,000. The main challenge now is that many homeowners have rehab needs that far exceed this amount.
- Increasing the amount for specific populations (i.e. older adults or persons with disabilities) may be possible to address life safety issues as well as accessibility issues.

- Up to \$5,000 grant through nonprofit Rebuilding Aurora provides ADA ramps, bathroom, and other accessible retrofits. This program has been fairly popular across the City but has not had as many applicants.
- o In some pockets in Aurora, there are apartments where renters are living in units that do not meet code. However, because Aurora inspects rental properties annually, non-compliant landlords will receive additional fines. In most cases, the landlord is able to address the issues. It is rare that the properties are in such disrepair that the landlord is unable to afford addressing the code complaints.
- In historic districts, Community Services has used CDBG funds towards home rehab specifically for residents living in historic districts, which had positive outcomes.
- The City had a dead and decaying trees program, which assisted with their removal from private property. This program did not receive much traction and the City terminated the program.
- In the last ten years, public art in the City of Aurora has primarily been indoor exhibits. Also, there are 8 sculptures and 5 murals in Downtown Area. The Arts initiative is interested in high-quality contracted anti-graffiti sealants with a warranty for contractor to do removal. Perhaps private dollars can go towards the artists and federal grant funding can go towards prepping the site and properly coating them.
  - Additional arts considerations:
    - Art projects with lower-income schools
    - Opportunities to promote economic development in Downtown Aurora (called out by the Downtown Master Plan) as well as projects in lower-income neighborhoods.
    - Small, interactive sculpture park
    - Artist residency program
- Animal control: The ability to bring education to the people is so important to promote public safety. A lot of issues stem from fencing issues either a lack of means to contain an animal or fix a broken fence. Mobile vet and spay clinic would be helpful to get the services to the people who need it most and would have a much higher impact than services in a static location.
- Economic Development: The Fox River should be seen as an important asset and right now Aurora sort of takes it for granted. The NRSA update should include key gateways to the Downtown

#### **Housing Advocates/Developers**

- People with disabilities have deep affordability issues, particularly those who are living on SSI that offers \$750 per month. In addition to affordable housing, accessible housing that has a lot of accessible features or is designed is also needed for this population. Because of Aurora's older housing stock, it is challenging for households to find affordable and accessible housing options.
- The low-income housing tax credit has been the most successful tool to deliver below-market housing. This model is better than public housing because the developer layers both public and private resources and the private market oversees the investment, which ensures the deal works financially. The program, however, isn't effective at producing housing for extremely low-

- incomes below 30% of the area median income, and would need significant layering of additional resources in order to deliver houses affordable to this income group.
- Equally as important as housing for extremely low-income is housing for households that earn between 50-80% AMI. The City should consider creating a system of graduating out of the subsidized units, which may allow the resources to touch more households.
- There is a concentration of poverty in Wards 2,3, and 4.
- Older housing stock, particularly in Downtown and neighborhoods near Downtown have housing in significant need of rehab and repairs to bring property up to code and address life safety issues. This is both an issue for renters and homeowners as well as potential homebuyers. Even if the homebuyer qualifies to purchase the home, the home may need significant repairs that can be a barrier to home purchase. Some residents have taken advantage of the "Safety First" program, but the need and scope of rehab exceeds the program limitations, particularly in historic districts.
- Many landlords discriminate based upon income, race and ethnicity, and disability. The City should focus on loosening the screening out/discriminatory process. In general, it is difficult for people of color to move into different neighborhoods.
   People are having issues using vouchers discrimination is present and it is hard to convince landlords to take somebody with a voucher holder
- Many community members have a "BANANA" sentiment Build absolutely nothing anywhere near anything which makes development challenging, particularly affordable housing development.
- Property tax rate is pushing up people's debt to income ratio, which makes loan qualifications harder.
- The City lacks a diverse set of Community Housing Development Organizations and should consider capacity building efforts.
- The hospital system is starting to see the benefit of linking housing to healthcare. The City should increase awareness and partner with hospital systems.
- Leverage other programs to stretch federal dollars further 811 program (IDA) or State-level mortgage assistance grant
- The availability of family-sized units (3 bedrooms or more) is rare. As a result, a lot of overcrowding is occurring in smaller units.
- The City needs strengthen transitions that helps give households a leg up from voucher holder to homeownership, FUSE program participant to tenant-based rental assistance, shelter to rapid rehousing.
- Evictions have been on the rise; the City should work on eviction prevention.
- Consider alternative housing options that promote single-room occupancy or multiple tenants with a common area.

#### <u>Housing for Persons with Special Needs – Advocates and Service Providers</u>

- Significant need for housing to address individuals and families experiencing chronic homelessness. Kane County Continuum of Care has a coordinated entry list to receive HUD funds. Service providers work with the Continuum of care to do a vulnerability assessment on individuals seeking housing and services. As units open among at various housing organizations, the service providers can pull people in need from this coordinated entry list. Currently, there

- are 50-60 people on the list waiting to be placed in permanent housing in Kane County with approximately 30-40 connected to Hesed House in some capacity.
- Among participants present, Housing First model has been the most successful house them first and then the service providers can begin to remove the barriers to what brought them to homelessness in the first place. Addressing issues that may have caused a person to become homeless can sometimes take years, and it is important for the individual to be stably housed while receiving care.
- There is a high need for housing among chronically homeless individuals with severe and disabling conditions.
  - Many of the individuals experiencing chronic homelessness also have a suite of mental health issues and significant need for additional services. Many individuals also have serious medical issues.
  - FUSE Initiative has been a successful program, which started in 2015. FUSE stands for "Frequent Utilizers System Engagement." This initiative brought together service providers, Aurora Police, City of Aurora, Fire EMS, AID, Breaking Free, Mental Health organizations, among others to discuss who each group saw as frequent utilizers of public services. After signing a release of information to allow each group to share data and information, this group realized that 90% of these frequent utilizers were engaged with programs run by service providers. The goal of the group aimed at figuring out a way to reduce costs of the overall public service system and stable housing was at the top of this list. After receiving stable housing, chronically homeless individuals who were frequent users of the system saw a dramatic reduction in the number of hospital and emergency visits. The program also documented that the cost to the tax payer is much less national data show communities on average spend \$100,000 \$200,000 for emergency services where a lower-cost housing subsidy may cost \$25,000 \$50,000. One individual in the City of Aurora cost taxpayers over \$1 million alone in one year for emergency services and hospital visits.
  - Rental assistance targeted to special needs populations may help incentivize landlords, and partner with them if there are life safety or code issues or if there are nuisance issues. Through the FUSE Initiative, service providers have worked with landlords that participate and they are seen more as a partner.
- Many of the individuals who come from the FUSE initiative have been placed in housing opportunities with Hesed House. While there are established programs in place, the demand for housing and services far outweighs the need.
  - The Lighthouse Permanent Supportive Housing is a HUD funded program, which has 24 units of permanent supportive housing with a few additional units coming online in the near future. The units are set aside for persons who have experienced homelessness in the last three years. In addition, Hesed House has received some Illinois Department of Human Services funds to serve persons with disabilities, persons living with HIV/AIDS experiencing chronic homelessness, or those with mental health issues.
  - Harbor Project serves some of the hardest to serve populations, including those with severe physical and intellectual disabilities who have also experienced long-time, chronic homelessness. This program only has capacity to serve 12 individuals.

- The population dealing with substance abuse have minimal resources to assist as they get back on their feet, particularly among adolescents seeking treatment. There is a lack of residential opportunities for persons dealing with substance abuse, including intensive outpatient services.
- Populations dealing with mental illness have minimal resources and housing opportunities.
   Some options exist, but there is a significant waitlist for housing that also has the necessary supports for these populations. Poor background history has impacted some individuals dealing with a mental health issue with finding adequate and affordable housing where they also pass any required background checks. General landlords have little or no incentive work with these households.
- Individuals living with developmental disabilities have also have challenges and the demand for housing far outweighs any available housing opportunities. Some properties have received tax incentives to accept persons with developmental disabilities, but generally, landlords have little or no incentive to work with this population. Leases have to be in the name of the individual renting the unit. Some parents have coped by purchasing a home for their child with special needs who shares a home with others who may be in need.
- Given that many shelters and emergency programs have time limits, many individuals are not ready to exit care and many have a need for transitional housing and additional supports to prepare them for more permanent housing solutions.
- Populations dealing with physical disabilities have difficulty finding homes that are both affordable and accessible. Perhaps the home is affordable, but it isn't accessible or vice versa. Similar to other populations discussed, landlords who may need to do retrofits or renovations to accommodate a person in need have little incentive to do so. And any investment that they would make to accommodate this population would result in increased rent on the household. Offering financial assistance to landlord to make these improvements may help incentivize home improvements while maintaining affordable rental housing. Landlords who may need retrofits or renovations to accommodate somebody in need of accessible retrofits have little incentive to do so. Any investment that they may provide would result in increased rent on the household. Offering financial assistance to landlords to make these improvements may help incentivize home improvements while maintaining affordable rental housing. There is much more demand for rental housing that the landlords would rather dismiss a person with a physical disability and choose a tenant that does not have any needs for any accommodations.
  - Physically disabled individuals who are also immigrants or refugees have particularly challenging situations. In addition to the challenges associated with living with physical disabilities, they also have no credit established
- Older adults have some housing complexes that have been working with service providers St. Charles Apartments and the Vista's, but this population still struggles with finding housing.
  - Populations within this older adult group that experiences particular challenges include: older adults who are undocumented, older adults who may have been homeless in the past – getting all of the documentation to be able to get back into the system and find housing, older individuals who may have stayed at home to support their families, have never worked, and are recently widowed and trying to figure out what types of programs or services they qualify for.

- Aurora Housing Authority now gives preference to households with income; before you
  could get housed without income, but those that have no income are at the bottom of
  the waitlist for housing, including retired seniors.
- Depression and mental health issues more prevalent among older adults. Many have a
  hard time reaching out in order to get their needs met (for some, the reason is simply
  stigma). Integration of services through a case worker would help individuals get
  connected to services and programs they need.
- For older adults, most need one bedroom or studio apartments. Some who have a live-in caregiver may need two-bedroom units.
- For seniors without disabling conditions (so they don't qualify for Illinois Department of Human Services resources), service providers have little resources to help seniors in need of stabilizing services. Without resources, service providers have seen seniors lose their housing and come back to the service providers through a homeless program.
- Undocumented community who are ineligible for certain programs have a particularly higher need. We can't ignore that they live there they still need housing.
- Individuals with criminal background have difficulty getting housing or programming that
  requires background checks, even if the criminal offense happened years (or decades) prior.
  Programs and housing evaluate 7-10 years, and for more serious offenses, an individual's history
  may be evaluated over 15 or 20 years. The service providers may not be aware that the
  individual received a denial letter for housing, and the cycle of care starts over.
- Supportive services are a key component to the households in need of supports keep them connected to care, integrated with a case worker who can help guide them through all of the resources available and walk them through the steps to make the most of these resources.
- Homeless prevention services exist, but oftentimes the service providers are approached after significant trauma has already occurred with the household, and there is little the service provide could do to prevent the household or individual from becoming homeless. If individuals and families felt comfortable or knew that resources were available, then the service providers could troubleshoot issues more quickly and more effectively prevent the occurrence of homelessness among more individuals.
- There is a greater need for affordable rental units, but there is also a need for ensuring older adults and persons with disabilities have the means to remain in their homes if they choose.
  - o Accessibility issues and lack of means to install needed home retrofits.
  - Older adults have declining or no income, and if there is an existing mortgage left on the property, they may have challenge with continuing to afford their home.
  - o Lacks the means to keep up with home repairs and property maintenance.
  - A lot of seniors, particularly those who have lost a spouse, are facing foreclosures because of a sudden loss of income – not only are they dealing with financial issues, but mental health issues - the loss of a spouse and a weight of relocation and finding adequate alternative housing.
- Housing quality concerns are prevalent in Aurora, particularly with the amount of rent that the landlord is charging. Service providers have clients paying more than 60% or 70% of their income towards housing and utilities. Many households are so precariously housed, particularly among individuals on SSI or on fixed incomes that leave little less for other basic needs.

- New affordable housing for persons with special needs should be prioritized near the public transportation lines or Downtown. Housing Downtown and in neighborhoods near Downtown are higher priced. The savings from moving away to lower-cost housing is lost from added transportation costs. It would be beneficial to focus affordable housing development in Aurora's Downtown area.
  - o There are some areas in the City where accessible and walkable sidewalks
- Community attitude towards formerly homeless is a major concern, particularly among private landlords. Many landlords are afraid to house a former criminal or a homeless person. The service providers work hard to convince and educate landlords. It is helpful to have advocates at the table to help promote not just getting the client into housing, but ensuring that the services are provided so the individual can sustain their situation and remain stably housed.
- The City could do a few things to amplify the work service providers are doing to promote housing opportunities for persons with special needs:
  - Offer incentives for landlords whether that's rental assistance or assistance with home modifications – to encourage landlords to accept special needs populations.
  - Improve the process by which service provider (and tenants) can anonymously report landlords who have properties that are not up to code to keep them accountable. Many tenants are afraid to call at risk of losing their housing.
  - There is a sense that housing discrimination exists for special needs populations. Can anything be done to reduce discrimination among these populations. There are some resources in place through, but tenants or service providers may not be aware of what those are.

#### **Environmental Hazards and Lead-Based Paint**

- Large scale rehab for severely distressed home

#### **Homelessness – Service Providers and Advocates**

- Homeless parents have difficulty balancing looking for a job or working while accessing resources to support their children in day care or after school care. The State has recognized that children should not be in homeless facilities all day and have expanded their Childcare Assistance Program to allow children experiencing homelessness to access the Childcare Assistance Program without working or going to school for a period of three months. This allows service providers to give children access to high quality childcare and prepare them for kindergarten. Within one month of implementation, the number of children being served increased from 7 to 17 children.
- The service providers and the City have a lot of coordinated efforts to support residents in need:
  - Frequent Users System Engagement weekly call.
  - Shared intake process to meet families where they are homeless families and individuals, teenage parents unable to afford to leave their parents' home, or individuals sleeping on couches and bouncing from house to house.
  - Substance abuse, mental health, healthcare, and intellectual and developmental disability service providers connected to organizations working on homelessness.
  - o Intake process that scores vulnerable households and places them into permanent housing as units become available.

- Connect educational services to homeless children.
- Not much overlap of services between the organizations— many have their own unique expertise whether that is activity related (i.e. shelter or housing) or related to serving a certain population.
- Service providers have had better relationships with smaller landlords than landlords with corporate property management companies. Smaller, independent landlords can be more nimble and flexible and more willing to work with service providers before an eviction occurs.
- One partnership that is severely lacking is with developers interested in affordable housing. Some affordable developers have asked questions about this population, but nothing where service providers, homeless organizations, and housing providers are truly connected. The permanent supportive housing and transitional housing is being done more by the service community, limiting the ability to attract other resources, such as the low-income housing tax credit.
  - O Given that the immediate solution to homelessness is housing, homeless and service providers want the opportunity to develop relationships with housing providers who understand formerly homeless and special needs populations have unique issues and would be willing to accept clients so that they may be stably housed as well as work with the homeless and service agency to provide needed wraparound services.
- There are some individuals who will likely never have skills needed to maintain independent housing. It's a small percentage of the homeless population, but there needs to be a supportive environment for this segment of the population. Wraparound services are key to keeping these individuals stably housed. These individuals tend to be the highest users of taxpayer services (i.e. emergency room use for a doctor's visit, ambulatory transportation, nuisance calls from police). A better use of dollars is to provide adequate, permanent housing rather than expensive emergency services. Service providers have seen the issues a person faces calm down just by providing stable housing.
- 960 individuals were seen at Hesed House in the last year. Year over year, they roughly serve approximately 1,000 clients experiencing homeless. Of these, 50% tend to stay less than 14 nights, and they may need a temporary place to stay until they can get connected to a family member or their next paycheck. An additional 25% stay between 14 days to three months. They may have a barrier to overcome (i.e. job loss). An another 17% stay between three months to one year. These individuals may be waiting for a rental assistance or a voucher. They may be disabled and may have missed their benefits appointment or are waiting for their assistance to start so they can move to more permanent housing. The last 7.5% of the population are chronic, long-term homeless.
- There are some families who are chronically homeless, but many more singles. One of the biggest contributing factors to becoming homeless is a lack of support from family or friends. For families with kids, it may be easier to find a support system through family, friend, or church, or want to ensure that the child isn't going to become homeless. Single individuals may not have as much support and may explain why more of the chronically homeless are singles. This is particularly true for individuals with mental illnesses, who may have burned their support system.
- The service providers are doing the transitional and permanent supportive housing in Aurora.

- Transitional Living Community existed at Hesed House, which was a HUD program. This interim housing solution allowed families to receive assistance for a period of two years as a way to transition clients to more permanent housing. One way this model was different than typical rapid rehousing is the idea of transitioning in place. In a traditional rapid rehousing approach, the family moves from homeless shelter to rapid rehousing to their permanent housing unit. This model eliminates the middle step.
  - The elimination allows the family to remain in shelter, if the family is unable to transition after the two-year rapid rehousing program.
  - Another opportunity could be transitioning the family to permanent housing.
  - O When trying to place families in shelter, some barriers include criminal background or credit checks. Some landlords will require three months of rent in arrear to feel comfortable giving a client an opportunity. Service providers spend a significant amount of time educating landlords and vouching for clients in hopes of increasing the likelihood that landlords would accept their clients as well as work with Hesed House to resolve any future issues to prevent homelessness.
- Immigrants and refugees face even greater challenges given their lack of legal status as well as limited English proficiency. Other populations in the homeless continuum of care include households with criminal backgrounds, and individuals dealing with mental illnesses. The number of landlords willing to rent to these populations is very scarce, even if they have assistance in place, particularly if there are past evictions on the person's record. Discrimination occurs across the board from larger apartment complexes to smaller landlords renting single-family homes.
- People living in the Domestic Violence Shelter face significant hurdles because the time limit to stay in shelter is only 45 days. In addition to financial resources and possibly finding a job, the family is dealing with issues related to relocating themselves or their family to a new neighborhood as well as dealing with trauma. If the family is unable to find housing while in Domestic Violence Shelter, they bounce around to other emergency shelters. The bouncing around brings significant trauma for both kids and adults.
- The number of people doubled up because they cannot find affordable housing is a significant issue. They are not technically counted as homeless and can sometimes be overlooked, though they are clients of service providers.
- One big barrier for the service provider is seeing clients who have challenges with money management, but have an inability of managing their financial resources without the client providing consent.
- Individuals and service providers come often come to homeless shelters or service providers as a last step, when there has been a significant amount of trauma placed on the client already. Building relationships with the clients to take necessary steps is a significant amount of work and often takes a long period of take to break through with the client.
- A centralized space for service providers to offer services and housing for their clients would be ideal. Many of the shelters are located in old buildings with old infrastructure and roofs that were never designed to be emergency and transitional housing options. The facilities can be difficult and expensive to main.

- Volunteer organizations provide much needed support because the ratio of staff to clients is so low. Case managers who are trained to problem solve and work one on one with clients are severely lacking.
- Larger unit sizes three and four-bedroom units are difficult to find and those that do exist turn over at much slower rates than one bedrooms and efficiencies do. Families oftentimes end up overcrowding in smaller sized units.
- Homeless prevention end homelessness by providing security deposit or prevent it by providing short-term rental or utility assistance.

#### Advisory Group – Representatives who serve on at least one Advisory Committee in the City of Aurora

- An estimated 30,000 adult children with developmental disabilities are on a waiting list for state-funded group home/housing in the State of Illinois. Finding adequate housing, especially group homes is a challenge for this population. The City of Aurora is lacking in these types of facilities. The tendency to isolate group homes can be a challenge. Advocates are working to get administrative relief from the State to allow homes to be closer together so that group homes can share resources, including social services. Currently, group homes technically have to be 800 feet apart from one another. Organizations who are providing Community Integrated Living Arrangements (CILAs) are likely not expanding because of high costs of providing much needed social, safety, and medical services to this population. The way the system is currently set up, group home providers tend to cherry pick individuals who have the least amount of behavioral problems and those who may be perceived as easier to house and serve.
- The Sustainable Aurora Plan update is adding environmental justice to ensure that low- and moderate-income households have access to sustainable measures.
  - Given that low-income households have a challenge to purchase higher quality systems and have difficulty affording high utility payments, the City should leverage other energy credits and opportunities for low- and moderate-income households to install solar panels and other renewable energy sources.
  - The City is currently working on a tree canopy project to plant trees to meet the tree canopy capacity of 78% (currently at 28%). Also working on a pollinator project to attract additional pollinators throughout the City. Lastly, the updated Sustainable Aurora Plan adds resiliency.
- Civil Service Committee does hiring and background checks for the City of Aurora. Many individuals who apply for local government jobs (i.e. police, firefighters) do not live in the City of Aurora. The City used to have a residency requirement; when the rule was lifted in the early 90s, many city employees left the City for better school opportunities for their children and a lack of affordable and desirable housing.
- Based off of higher crime rates in decades past, the City of Aurora's core still carries a stigma that neighborhoods in and around Downtown Aurora are unsafe. The police have made drastic efforts over the last several years that has reduced crime rates across the entire city. To build off of this work, the City could provide incentives that make living in Aurora more attractive is needed (i.e. offering grants to renovate historic homes).

- Veterans, particularly homeless veterans, are not all accessing services. Workforce training, mental health assistance, and housing assistance is needed for all homeless, but in particular, for Veterans.
- The City has little activities for youth, homeless, and seniors between 7am and 7pm.
- The funds should be going towards households who really need it most those with limited resources and lowest income people. However, there is a gap that isn't being served households who don't qualify for federal assistance but do not earn enough income to pay for needed home repairs (to both keep the home and maintain neighborhood quality).
- Immigrants have limited resources and are often taken advantage of by attorneys. Immigration services in the City are a concern. Many of the housing related issues are related to staying in their homes, particularly if there is more than one family living in a home to get by. Many of the issues other households face are hit immigrants much harder.
- Communities to the west of the Fox River is seeing businesses shut down, a higher prevalence of vacant properties, which is making the community less desirable.
- The City should use the limited federal resources to touch on projects that serve a wide range of needs.
- The City should leverage its CDBG resources as seed money to get an even greater impact, either through tax credit programs, layering other federal and state programs, or requiring a matching grant.
- The City should consider alternative housing types that may be different than single-family homes or multi-family rentals (i.e. tiny homes, cohousing).
- The area down River St, west of the Fox River would benefit from new development. Additional development could spur neighborhood revitalization and additional community amenities.
- Ensure the City is inclusive of a wide range of people and the funds support inclusivity, and ensure that this Consolidated Plan is reflective of community input.
- Measures to reduce perception of crime (i.e. reduction of litter, address dilapidated store fronts and homes).

#### **Aurora Housing Authority**

- The Housing Authority has struggled with troubled status, but through proper documentation and asset management system improvement efforts over the last couple of years, will remove its status by 2019. In 2017, Aurora Housing Authority had 18 findings with a HUD score of 47. The 2019 score is anticipated to be 88.
- 502 Units of Public Housing; 1,428 Housing Choice Vouchers. Of these vouchers 515 are project-based with the others as portable vouchers. Three of public housing are scattered sites. The other two are senior and disabled house.
- Approximately 2,000 people are on the waiting list. The waiting list just closed at the end of July 2019 in order to change selection criteria that ensures fair housing practices. Those waiting are primarily requesting larger, family-sized units (2,3, and 4 units).
- The waiting list for Section 8 Housing has been closed since 2007. The Housing Authority has reduced the list down to 30 people who are still in need of housing vouchers. The waitlist will reopen in the next couple of months once the Authority can reduce the list to 0. Many of the people who are left on the waitlist have been on the list since the early 2000s. Before the waitlist opens, the Authority wants to ensure the selection criteria process promotes fair

- housing and is efficient and streamlined as possible by partnering with City, libraries, and other service organizations. In past experiences, tens of thousands of individuals apply for vouchers when long-time closed lists open up again.
- Payment standards are based on zip codes using small area Fair Market Rents. Most clients are
  not having issues with finding housing that they can use their voucher. The efficiency in
  monthly, on-time payments and rent increases requested by the landlords has been the main
  challenges related to voucher holders' ease of use of their voucher and landlord-tenant issues.
  To address this issue, the Housing Authority will be increasing the allowable rents from 90% of
  Fair Market Rents to 95% or 100%.
- Long-term strategy is a homebuyer assistance program where the voucher holders can take voucher payments to put towards a down payment of a home.
- Project-based Section 8 projects are up for consideration, but the number one priority is to increase utilization rates for Housing Choice Vouchers.
- Public housing has significant modernization and rehab needs. In the near future, the Housing Authority will send out an RFQ to developers to come up with a financing strategy for all properties. In the meantime, the Housing Authority will be making immediate fixes roofs, unit upgrades, and life safety issues to ensure housing is safe and decent. Interested in utilizing low income tax credits to leverage additional units. Would like to intensify partnership with the City to promote new development and modernization.
- RAD program is not as simple as people think it is and is not a strategy the Housing Authority prefers at this time.
- New development opportunities are a priority at the Housing Authority.
- Authority would like to weave in resident engagement and workforce training opportunities (through Section 3) where possible. Interested in partnering with community organizations.

### **Economic Development NRSA Focus Group**

Tuesday, August 13, 2019 - 1:00 p.m.

Aurora City Hall, 5th Floor, Room 5A - 44 E. Downer Place, Aurora Illinois 60507

	NAME	ORGANIZATION/COMMISSION	ADDRESS	PHONE	E-MAIL
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2	PETER AGulera.	AUTORZ BUSINECS UNITED		630-393-1100	Peter @ AA electrico cody
3	Ryan Mily	Dunhan Find			Myan Craley 100g
4	ALEX MINNELLA	COA/ECONOMIC DEVELOPMENT	5 S. BROADWAY		AMINITUAD AVRORA-11.08
5	Jamal Scott	Warbonsee Comm. College	Rt 47 a Warbonsse Dr. Gene,	(630) 466-288)	JSCOTT @WAN BONSEE, EOU
6	JASON Sunderland	Si Tech Hands On Museum	18 W. Renton	630-859-3434	discovere scitechniseur
7	Rick Guzman	The Neighbor Project	32 S. Brondway	630-906-9400	rick@Neighborprojections
8	TERRIE SIMMONS	WOMENS BUSINESS CENTER CHAMBER	43 W Sulena	L308963115	tsimmonsewbdc.org
9	CARA DIAZ	BA DEADS	25 N ProfowAS	331 803 1/94	
10	Maissa Jawi	Avora Duntay	43 W Galera Blud.	630 263363	manissala aunteun orz
11	Pard Pila	D- OF E Develon		·	
12	Elizabeth Carrizale	COA/Community Development	44 E. Downer Place	630256-3325	edarrizales @ aurora-11.019
13	Tava Neff	COA	44 E Danner Pl	3328	melt co aurara-11.00g

# Economic Development NRSA Focus Group Tuesday, August 13, 2019 - 1:00 p.m.

**PLEASE PRINT LEGIBLY** 

Aurora City Hall, 5th Floor, Room 5A - 44 E. Downer Place, Aurora Illinois 60507

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15	Chris Rugona	View 1	1 (		CRayona (Qaurora-il.org
16	Jennifer Skow	LSA Planning			Jennifer @ LSA Planning G
17	Jennifer Skow Ryan Price				Ryan @ LSAPlanning - com
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**Community Development Focus Group** 

Tuesday, August 13, 2019 - 2:00 p.m.

Aurora City Hall, 5th Floor, Room 5A - 44 E. Downer Place, Aurora Illinois 60507

	NAME	ORGANIZATION/COMMISSION	ADDRESS	PHONE	E-MAIL
1	Sixlain gallagher	Simply Destine youth Progra. KNEWSTREET Plaza Condo-	140 S. RIVER ST #30/ 2055 Any Tr. Pd Addison 60172	734-676-8593	Sinkhingallagher (a) con
2	Marianne Pokorny	ywch metropolitan Chicago	2055 Any Tr. Ad Addison 60172	630-590-5705	marianne, pokorny Q ywcachicago.org
3	CLARA DIAZ		RT N. BROADWAJ	(ax) 897-1211	
4	KINCOHN	WAVENSEC COMMCOLLEGE	,	630-8351907	Kon A D(NAV5) ACC. CdV
5 \	JASON Sundertand	Si Tech Hands on Museum	18 W. Benton	(80-859-3434	discovereschechmuseum-org
6	Marjoriz Logman		475N Lake St Apt 504	630-999-0581	mlogmanmargie & gra; 1.com
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8	PETER AGUITERA	AUNOLA BusiNess UniTed	229 W GALENA Bluch	636-393-1100	Peter PARelecTAICO COM
9	Jon Monsma	Invest Aurora	340 5 4th St.	616-304-1999	jon ainvestavag.
10	Michelle Meyer	Mutual Ground Inc.	418 Oak Ave, Aurora	630.8405.713	+ numeremutualpourd.or
11	Amy Munro	City of Arran COD	44 E Downer Pl. Anna	6302 63025633	23 anunoCarra il. org
12	Elizabeth Camizale	COA COMM. Development P.VG.	44 E. Downer P. Aurora	630256-332	erarrizales@aurora-il.org
13	Rick Guzman	The Neighbor Project	32 S. Broadway	630-906-9400	rick-Oneighborproject.us

# Community Development Focus Group Tuesday, August 13, 2019 - 2:00 p.m.

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Aurora City Hall, 5th Floor, Room 5A - 44 E. Downer Place, Auro	ra Illinois 60507
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18	Ryan Price	()			ryan@ISAPIanning, (b)
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City of Aurora Departments Focus Group

Tuesday, August 13, 2019 - 3:00 p.m.

Aurora City Hall, 5th Floor, Room 5A - 44 E. Downer Place, Aurora Illinois 60507

	NAME	ORGANIZATION/COMMISSION	ADDRESS	PHONE	E-MAIL
1	Gio Santana	COA/Parks	901 Ray Moses DE	256-3731	G Santano @AUrora-IC. Irg
2	1 0 1	COA /Anmal Cantrol	600s Ever	256-3630	apaytor Qavora-ilorg
3	Curis Likor	COA/ENG	44 E. DOWNER	3200	clirate auvore ilong
4	ALGX MINNEGUA	COA/ECONOMIC DEVENOPTION	5 S. BROADWAY	630-156-3095	AMINATUR @ RURORA -11 OPE
5	Kelvin Beene	COA/Property Standards	77 S. Blogdwix	630-256-3771	
6	Dan Barrein	Curs/ Cun Services	44 E. Downer PI	x 340)	dbasrein Pahrorz-il, urg
7	Jen Evans	PUBLIC ART	JOE DOWNER	3341	JEVANS@ AURORATE. ORG
8	Dan Pewil	Cca /200	1 cco Roy Moses dr.	256-3861	DPaul Phyon - 11. con
9	Elizabeth Carrizales	COA/Community Dev. Division	44 E Downer Place 60505	256-3325	Elarrizales@aurorg-il.or
10	Tava Neff	COA	44 E Danner Pl	3328	Ineff Courara-il.org
11	Amymuno	Cor		73373	anno Cavora-il.ss
12.	T . O Ok	LSA			Jennifer alsaplanning. com
13 14	Ryan Price	COA COMM. Dev. Divisio	44E Downer Place		Chagona@aurora-il.org

### **Housing Focus Group**

Wednesday, August 14, 2019 - 9:00 a.m.

### Aurora City Hall, 5th Floor, Room 5B - 44 E. Downer Place, Aurora Illinois 60507

	NAME	ORGANIZATION/COMMISSION	ADDRESS	PHONE	E-MAIL
1	Laura Meleca	LESED House	459 S RIVER	430/897.2156	Increece Thesedhouse org
2	Tetze Campos	Hesed House	659 S River St Aurora, IL	630-897-2156 EXT 568	jcampos@hesedhouse.org
3	Karen Whitner	Hesep House	6595 River AurorAIL	630-897- 2156 ×512	Kwhitney Whesenhase or
4	Junn Hoffman	World Relief	73 S La Salle St Aurora, FL	630-407-4211	i nortman Quwr.org
5	Hannah Auch	World Relief	73 S. La Salle St Avroja	630-890-6861	hauchawr. org
6	Lere Baker	Association Cathedividual Development	309 New Indian Trail Court Aurora, IZ 60506	966-4001	Ibaker@aidcares.ovg
7	Kimberly Gehrke	Huntington Bank	2430 W Indian Trail Aurora IL 60506	847-419-2082	Kimberly. gehrke & huntington. com
8	Jerria D	Neighbor Project	325. Broadwas TE0505	(630-906-9400	Jerrica project. US
9	Nadia Kashai	Justice For Dow Neighber	11/61	630-859:1030	radia Kantei @ njahoo com
10	David Block	Evergren Real Estate Group	566 W Lalest Chicago	312-382-3259	dblock@evergreenrag.
11	Rick Greman	The Neighbor Project	32 S. Broxdway Amora 12		
12	Anne Horg Haling		202 W. Willow wheaten,	630-690-6500	anne. houghtainge hopping
13	Both O'Driver	Inland Home Mortgog	Villa Pall	630 -518 -7532	hopofice dinland
					Mank, com

### **Housing Focus Group**

### Wednesday, August 14, 2019 - 9:00 a.m.

### Aurora City Hall, 5th Floor, Room 5B - 44 E. Downer Place, Aurora Illinois 60507

	NAME	ORGANIZATION/COMMISSION	ADDRESS	PHONE	E-MAIL
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17	Chris Ragona	1 (	lı		cragona @aurora-il.ors
18	Jennifer Skow	LSA Planning			Jennifer@[saplanning.com
19	Ryan Price	LSA Planning			Man @ Isaplanning.com
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**Special Needs Housing Focus Group** 

Wednesday, August 14, 2019 - 10:00 a.m.

Aurora City Hall, 5th Floor, Room 5B - 44 E. Downer Place, Aurora Illinois 60507

	NAME	ORGANIZATION/COMMISSION	ADDRESS	PHONE	E-MAIL
1		Justice Fr Our Neighbors / Indiaton. Rd.	1110 Lebanon St., Awore 60575	-630,859.103 <sub>0</sub>	nadia. Kanter @ yahoo com
2	Dalila Megna	INC Board, NFP	400 Meray in Aunora	630. 892.545le	Jalila@incboard.org
3	Lirdsay Cochrone	Dunham Find	2430 W Indian trail Avrerz	630, 513, 5383	Lachane Coulon find, org
4	Colleen Balija	NAMI KOK	400 Mercydan Ouron	630-896-6264	Programs@namikak
5	Ryan Maley	Punhan Fund		y	ryan@ maley.org
6	NEILMMENAMIN	HESED House	659 5. River 60506	430 897-2156	Amemenanin@hesedhouse.
7	Halio Ehme	Hesed House	ic n	0808972156×55Ce	milles Chesedhouse. Dry
8	Hannah Auch	World Relief	73 S. LaSalle St	630-890-6861	hauch awr.org
9	Jerria D	Neighbor Project	32 S. Brogdany	630-9069400	jerriA aneighborried
10	Elizabeth Carrizales	COAl Comm. Dev. Division	44 E. Downer Pl.	636-2563325	Ecarrizales Danora -11
11	Tava Neff	COA (CDD	44 E Downer Pl	3328	t netter auvora-1. vrg
12	Any Mynno		l	3323	anune avora-ilay
13	Chris Rugona	/ (	ſ ſ		Clacyonal aurova-11.09

### **Lead Based Paint Hazards Focus Group**

Wednesday, August 14, 2019 - 11:00 a.m.

Aurora City Hall, 5th Floor, Room 5B - 44 E. Downer Place, Aurora Illinois 60507

	NAME	ORGANIZATION/COMMISSION	ADDRESS	PHONE	E-MAIL	
1	BREHT O Campte	11 The neighbor Project	325 Brogdway 60505	W.906 94N	besteneighborphyedog	
2	Elizabeth Carrizales	COAl Comm. Dev. Division	325 Brogdway 60505 44E Downer Place	630.256-332	Destensighborphyset og ECamzales Qaurora-il	.00
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4	Amy muno	((	( (	x 3323	anuno Aura-il.az	
5	Chris Ragona	' [	<i>'</i> 1		CRagona Da Cirora-il.or	
6	Jennifer Skow	LSA Planning			Jennifer@ISAplanning.	Om
7	RyanPrice	11			Ryana Isaplanning co.	n
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### **Homelessness Focus Group**

Wednesday, August 14, 2019 - 2:00 p.m.

Aurora City Hall, 5th Floor, Room 5A - 44 E. Downer Place, Aurora Illinois 60507

	NAME	ORGANIZATION/COMMISSION	ADDRESS	PHONE	E-MAIL
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2	Yvonne Rios	Association for Development	1230 N. Highland Ave		1 yrios@aid caves.or
3	Kassia Eide	Fox Valley United Way- SPARK program	44 E. Galena Blvd Aurora IL 60505	4636 X104	Kassia, eide @ foxvalleyuniteduay.org
4	Amy Emerson	YWLA Metro Chicago	2055 Army Trail rd addison	alt 11210-	amy. emersora ywcachicago.
5	Joy D'Amico	YwcA Metro Chicago	11 1	(108) 837-751	Joy, danie o oyweachicago.
6	Amy Munso	City Of Aurora	44 E. Downer Pl, Arma lu	030-256.3323	aminoCauron-il. org
7	Tam Neff	COA	( (	630-256-3328	trefte auvora-11.org
8	CAROLYN SPRAWKA	HESEN HOUSE	659 RIVENST	630-897-2156	CSPRAWILA W HESCHOUSEOORG
9	NEIL MCMENAMIN	HESED House	659 S. RIVER ST.	630 897.2156	nncmenamin@ hesedhouse.org
10	Elizabeth Carricules	COA (Communty Dev. Divisio	n 44 E. Downer Place	630256-3325	ECanizales Qaurora-11.0x
11	Charle Ray		1. (	630-256-3321	Chagora @ aurora-il.org
12	T C CV	LSA Planning			Jennifer@15Aplanning.com
13	Ryan Price	LSA Planning			Ryan@ Isaplanning con

### City of Aurora Advisory Group

### Thursday, August 15, 2019 - 9:00 a.m.

### Aurora City Hall, 5th Floor, Room 5A - 44 E. Downer Place, Aurora Illinois 60507

	NAME	ORGANIZATION/COMMISSION	ADDRESS	PHONE	E-MAIL
1	JOHN PERKINS	CIVIL SERVICE COMMISSION	937 DEERPATH BO.	918-0121	THERKOLOG CONCAST. NET
2	Cyrtis Spivey	Aurora Veterans Advisory Council	1194 Jericho Rd. (Amvers Port)	331-431-2571	cspivly 082@gmail.com
3	Nadia Lantai	Justice For Ou Neighbors / IAdon Am &.	110 Lebanon St. Acros TL	630.859.1030	nadia-Karbai@yahoo.com
4	Marjorie Logman		495 NLake St Apt 504	630-999-0581	Mogman margie agmailiain
5	Karen Wan	Sustainable Awore Soviery Band	1121 Emercle Dr		Kasen wan a comcast not
6	GIL FONGER	MARKLUND	15450 WYATT Dr. GENEVA	630-593-5476	GFONGERQ MARKUNS. UMG
7	Martylyon	COA			
8	Amyn uno	COP/CDD	44 E POWNER P. 60507	630-256-3323	anurolaura-il. of
9	TaruNeff	COA/CRD	44 E DONNIE Pl	3328	treffe auvarail.crg
10	Mis Bugona	- (	1 1		Cragona @aurora-ilos
11		LSA Planning			Jennifera Isaplanning, Ear
12	Ryan Price	LSA Planning			Ryan@ISaplanning.com
13	J				,

## **Aurora Public Housing Authority**

Thursday, Augst 15, 2019 - 10:00 a.m.

### Aurora Public Housing Authority - 1449 Jericho Circle, Aurora Illinois 60506

	NAME	ORGANIZATION/COMMISSION	ADDRESS	PHONE	E-MAIL
1	Twanleff	COA	44 E Danner P1	X3328	tneffacurara-il.ug
2	Ralph Jordan	Aurora Housing Authority	1449 Jericho	630-701-9877	Mordan Quoron he org
3	Amy Munso	COA	4418 Downer P	23323	anuno Qavora-il on
4	Chris Ragona	CoA		+332/	Mordan@acromha.org  amunro Qaurra-il.og  cragona@aurosa-il.ovg
5	Ricky Rodgers	African American Men Of Unity	143 S. Lincoln Ave. Sails J		ricky 1 podges a mamou org
6	Jennifer Skow	LSA Planning			Jennifer@Isaplanning con
7	Ryan Price	(1)			ryan@lsaplanning
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### Summary of Survey Results

City of Aurora

2020 – 2024 Consolidated Plan, 2020 Annual Action Plan, Update to the Neighborhood Revitalization Strategy Area

The survey was open to the public starting on Monday, July 29 and was open for 5 weeks, until midnight on September 8, 2019. The Community Development Department was committed to wide and persistent marketing throughout the five-week period by e-mailing the survey information, posting flyers across the city, providing a link on the project's webpage and on social media, and by canvassing at various local events in town. In order to receive broad participation among residents with limited or no English proficiency, the survey was translated from English into Spanish. The results from the English and the Spanish survey were aggregated and downloaded from Survey Monkey.

#### Survey Results

# Q1. How long have you lived in the City of Aurora? If you are not a resident, how long have you been doing business or working in the City of Aurora?

	Answered	215
More than 10 Years	66.98%	144
6-10 Years	11.63%	25
1-5 Years	16.28%	35
Less than 1 Year	5.12%	11
Answer Choices	Responses	

#### Q2. In which Ward do you live?

Answer Choices	Response	es
Ward 1	9.30%	20
Ward 2	5.58%	12
Ward 3	3.72%	8
Ward 4	13.02%	28
Ward 5	16.28%	35
Ward 6	11.16%	24
Ward 7	3.72%	8
Ward 8	6.98%	15
Ward 9	5.58%	12
Ward 10	6.05%	13
I am not a resident, but I		•
work in the City of Aurora	18.60%	40

Answered 215

#### Q3. Which category best describes your perspective?

Answer Choices	Responses	
Resident - Homeowner	66.98%	144
Resident - Renter	9.30%	20
Business Owner	4.65%	10
Organization - Housing/Service Provider	7.91%	17
Government	1.86%	4
Other	9.30%	20

Answered 215

#### Q4. Are you of Hispanic or Latino Origin?

Answer Choices	Respons	Responses	
Yes	21.50% 4		
No	70.09%	150	
Prefer Not to Answer	8.41%	18	

Answered 214

# Q5. Select the racial category that best describes you or your household.

Answer Choices	Responses	
White	71.50%	153
Black or African American	3.27%	7
Native Hawaiian and Other Pacific Islander	0.00%	0
American Indian or Alaska Native	2.34%	5
Asian	1.40%	3
Some Other Race	2.34%	5
Two or More Races	7.01%	15
Prefer not to answer	12.15%	26
	Answered	214

Q6. Do you believe housing costs are affordable in your neighborhood? "Affordable" means a person spends less than 30% of their gross household's income towards rent or a mortgage payment.

Answer Choices Responses		sponses	
Yes		41.98%	89
No		38.68%	82
I am unsure.		19.34%	41
	Answered		212

Q7. Is housing discrimination an issue in your neighborhood?

Answer Choices	Responses	
Yes	10.58%	22
No	57.69%	120
I am unsure.	31.73%	66
	Answered	208

# Q8. Do you believe vacant properties are an issue in your neighborhood?

Answer Choices	s Responses	
Yes	29.70%	60
No	60.40%	122
I am unsure.	9.90%	20
	Answered	202

# Q9. Since moving to your neighborhood, how would you rate the physical condition of its housing stock?

Answer Choices	Responses	
Several homes appear to have structural issues and seem		
uninhabitable.	3.47%	7
Several homes appear in need of major repair (e.g. new roof,		
siding, or windows).	25.25%	51
Several homes may need minor repairs or general		
maintenance, but no significant concerns.	32.18%	65
Homes generally appear in good condition.	39.11%	79
	Answered	202

Q10. The Community Development Block Grant may be spent on capital improvements for public infrastructure, such as roads, sidewalks, and community facilities. Identify up to ONE Public Infrastructure priority that would improve your community.

Answer Choices Resp		es
Add new sidewalks or improve accessibility of sidewalks,		
including for persons living with a disability	12.63%	25
Street and sewer reconstruction	12.63%	25
Improve street lighting for better walkability and/or crime		
reduction	18.18%	36
Add new parks and recreational facilities (e.g. playgrounds,		
green space, community gardens)	9.09%	18
Add new community facilities (e.g. senior centers, youth		
centers, libraries, or community centers)	16.67%	33
Improve existing facilities (e.g. Making needed		
renovations/repairs, making facilities accessible to persons		
with disabilities)	18.69%	37
Flood control Improvements	4.04%	8
Other (please specify)	8.08%	16
	Answered	198

Q11. Downtown Aurora has a special designation by HUD that allows greater flexibility in the use of Community Development Block Grants towards economic development. Identify your top economic development priority for Downtown Aurora and its surrounding neighborhoods. Please select only ONE activity.

	Answered	195
Other (please specify)	3.08%	6
Job Training/Skill improvement for Aurora's Workforce	29.74%	58
Technical Assistance for Small Businesses	3.08%	6
Small Business Loans	13.85%	27
improvements)	50.26%	98
Commercial Rehabilitation (facade and interior		
Answer Choices	Responses	

Q12. The HOME Investment Partnership Program as well as the Community Development Block Grant may be spent towards housing and related services for low-and moderate-income households. Select up to FOUR priority areas to which the City of Aurora should invest its federal funds.

Answer Choices	Responses	
Affordable Rental Housing	34.03%	65
Assistance purchasing a home (down payment/closing cost		
assistance)	35.08%	67
Homebuyer Counseling Programs	24.08%	46
Foreclosure Prevention Counseling	20.42%	39
Eviction Prevention Counseling	8.38%	16
Accessibility improvements/housing for people with physical		
disabilities	22.51%	43
Housing for seniors	31.94%	61
Supportive Services for residents with special needs (i.e. older adults,		
persons living with a physical disability, mental illness, or HIV/AIDS)	36.13%	69
Fair Housing Education/Enforcement	8.90%	17
Environmental Hazard testing/removal	13.61%	26
Assistance making homes more energy-efficient	30.89%	59
Assistance to landlords to make upgrades to address life safety or		
bring property up to code	23.04%	44
Housing for individuals and families experiencing homelessness	37.17%	71
Services for homelessness prevention	27.75%	53
Rental Payment Assistance/Vouchers	14.66%	28
Other (please specify)	5.24%	10

Answered 191

Q13. Are there certain demographics/populations that have a disproportionately higher need for special needs housing and/or supportive public services in the City of Aurora? Select up to THREE groups.

Answer Choices	Responses	
Children (ages 0-12)	20.63%	39
Youth (ages 13-19)	19.05%	36
Victims of Domestic Violence	32.80%	62
Senior Citizens (62+)	44.44%	84
Individuals with Physical Disabilities	31.22%	59
Individuals living with a Mental Illness	42.33%	80
Individuals living with HIV/AIDS	1.06%	2
Individuals and/or Families Experiencing Homelessness	51.32%	97
Unemployed Adults	19.58%	37
Other (please specify)	5.29%	10
	Answered	189

Q14. If you only had enough resources to accomplish THREE of the following goals to improve your community, what would you change?

Answer Choices	Responses	
Increase the supply of affordable housing	23.28%	44
Increase homeownership among low- and moderate-income		
households	34.92%	66
Ensure housing stock is safe, healthy, and accessible	21.16%	40
Prevent and end homelessness	29.63%	56
Transform abandoned and vacant properties into community assets	48.15%	91
Increase the availability of supportive service for persons with special needs, including older adults and persons with a physical		
disability	31.22%	59
Promote energy-efficiency in housing	11.11%	21
Improve/add to the community's infrastructure, including sidewalk,		
flood controls, lighting, or street improvements	23.28%	44
Increase the number community assets, such as libraries,		
playgrounds, or arts centers	15.34%	29
Small Business Development/Assistance	16.40%	31
Revitalize Downtown Aurora	38.10%	72
	Answered	189

# Q15. If you only had enough resources to accomplish THREE of the following goals to improve Downtown Aurora, what would you change?

Answer Choices	Responses	
Increase the supply of affordable housing	23.94%	45
Increase homeownership among low- and moderate-income		
households	20.21%	38
Ensure housing stock is safe, healthy, and accessible	13.83%	26
Prevent and end homelessness	26.60%	50
Transform abandoned, vacant, or underutilized properties into		
community assets	63.30%	119
Increase the availability of supportive services for persons with		
special needs, including older adults and persons with a physical		
disability	23.94%	45
Promote energy-efficiency in housing	7.45%	14
Improve the community's infrastructure, including sidewalks,		
flood controls, lighting, or street improvements	28.19%	53
Increase the number of community assets, such as libraries,		
playgrounds, or arts centers	17.55%	33
Small Business Development/Assistance	32.98%	62
Promote large-scale economic development	34.57%	65
	Answered	188

## Q17 [OPTIONAL] Please provide any additional comments or recommendations for housing and community development needs in the City of Aurora.

Answered: 58 Skipped: 157

beautify the train track underpasses on Spring St, New York, Galena, Downer & Benton. These are entry ways to the city!  Bring back the economic resources for the historic districts. Hire full time staff for historic preservation. This program more than paid for itself.  Provide help to residents that need major repairs. New roof, new siding, new windows etc I think this would be a greater benefit to improving the neighborhood look.  Would love to assist in any way.  Enforcement of building codes related to up keep of property and adhering to existing codes. Assistance to senior to retain their homes and help with up keep. City needs to be fiscally responsible for tax payer funds and stop the pet projects.  Help senior citizens with getting furnaces cleaned and painting houses and other things they can't afford to do on a fixed income  FVPD has a large grant and made Jericho lake into a less desirable place to play disc golf. A park with rope that burns kids hands was built right next to a hole with flying disc and a lake where children have drowned. Ask professionals for ideas on how to use money.  Attract large employers for low-no skilled labor positions  Bramily-friendly Public Art in the neighborhoods  Landlords need to be held accountable for bringing down neighborhoods with inappropriate renters who cause crime and trash our neighborhoods. Small business development in downtown is on the upswing but we need to continue to revitalize and revamp the vacant nasty buildings. Seniors, disabled and children are priorities for monies. Homeless people should have development disabilities beyond standing on our comers and trashing our parks down by the river. Resources for Habitat for Humanity where families work to contribute to building there own homes to have pride in their neighborhoods and community. I love my home and city and love the positive changes Is see happening, thats from its hard working ditizens and businesses taking a chance on being here.	#	RESPONSES	DATE
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	15		8/25/2019 1:53 PM

16	I have worked at Hesed House Homeless Shelter since 1995 as a volunteer. To prevent the cycle of homelessness, people need to learn how to make good relationships and build healthy networks for themselves. An excellent tool for this is the Best Start for Families program, which has had excellent results with people in the Transitional Work Program and Kane County Jail, and at Hesed House. When people learn how to form healthy relationships without violence, they can keep a job and pay their bills and stay out of jail. A small investment in this program can save thousands in police, jail and medical costs in the future.	8/24/2019 1:30 PM
17	These are strange questions to ask the general public. You are asking where the greatest need is in the community. How does the average citizen know? Don't you have your own data to tell you where the greatest need is? Just because the survey shows we think one issue is important doesn't mean it really is.	8/23/2019 6:13 PM
18	There is a large number of special needs students whose families want to remain living in aurora, but want to ensure their kids will have funded supportive living options as adults when they age out of the school system. Thank you!	8/23/2019 5:43 PM
19	1.Collaboration among Aurora township, city & park district for youth center 2. Water fountains downtown 3. Electric vehicle charging stations -libraries, and public parking areas	8/20/2019 2:42 PM
20	I would like to see more efforts towards revitalization of Downtown Aurora. Specific areas to be addressed would be safety, free parking, lighting, landmarks that highlight Aurora history, better signage on businesses, Businesses in the downtown area that are common ie Trader Joe's, dry cleaner, Asian cafe, Thai food, etc Workforce development efforts that are business needs centered and partner with businesses to develop employees.	8/20/2019 12:44 PM
21	sidewalks, some streets do not have any. also needed ramps on corners for wheelchairs, ones that dont throw the person out of their chair	8/19/2019 4:37 PM
22	I would welcome economic development in Downtown Aurora. It is sad to see the vacant storefronts.	8/19/2019 6:54 AM
23	We have great non-profits like Wayside, Hesed House, Mission Possible, The Neighbor Project, etc. serving residents. Can the city partner more closely with them and make funds available to them to continue their already successful work?	8/17/2019 12:56 PM
24		8/16/2019 6:08 PM
25	Wayside cross promotes job skills and uses it's housing challenged population to operate the Hope Chest resale shop; Hesed House has living services as well. Much in the mold of the Aurora Interfaith Food Pantry, if the city could replicate the same type of community model(s) it could contribute greatly to vagrancy and idleness in some of our most vulnerable populations. The idea is not to isolate, it is to promote viability. Nuisance properties in the downtown area such as the Galena Hotel and areas near the intersection of Galena and Lincoln have large commercial properties that could potentially be of use towards these endeavors. South River street, due to it's sprawling area could be an ideal location for future projects that could tackle these issues. Much in the mold of the townhomes across the street from the Santori Library, multi-unit buildings housing low to medium income families could address these issues and provide a stable foundation for people who need help. In addition, these are many seniors in the downtown Aurora area who suffer from a lack of things like ramps and push-activated doors. The Hope Chest, Marie Wilkinson's Food Pantry and the Aurora Interfaith Food Pantry are the chief examples; they should be replicated at key areas throughout the city with employment priority given to those in a current homeless state or those facing job or housing insecurity. If the city can firmly address the current issue of homelessness while simultaneously helping those in danger of homelessness I believe the trend(s) of poverty and economic under-development could see a sharp decrease.	8/16/2019 6:00 PM
26	Downtown Aurora has a lot of momentum. Things are moving in the right direction!	8/15/2019 6:05 PM
27	Promote a tiny home community. Increase transitional living shelters, rental vouchers for those awaiting workman's comp determinations.	8/14/2019 8:40 AM
		8/13/2019 10:11 AM
28		
28 29	Partner with established groups like YMCA of Metro Chicago and 1871 to develop innovative programs and encourage investment	8/12/2019 7:25 PM

stem the exocutes of the well-to-do who are leaving. Aurora and Illinois due to high taxes and their inability to support the growing variety of social services taking hold in Aurora  12 believe the City should bring back the residency rule for city employees. People with well paying city jobs would be a boost to any neighborhood.  23 Places no more homes being turned into the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so they treat it like garbage. Landlords are designated to the place so the place so the sole of the place so			
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51 Too much money is wasted on high level administration salaries 8/8/2019 7:18 AM	50	No safe way to do it now since path ends on NY and Waubonsie Lake path ends at hospital. We'd	8/8/2019 8:12 AM
	51	Too much money is wasted on high level administration salaries	8/8/2019 7:18 AM

52	Need better info about services provided by community.	8/8/2019 6:57 AM
53	End gang violence	8/8/2019 6:01 AM
54	Aurora property taxes are much higher than those of neighboring communities, particularly when one considers the appreciation rate of properties in those communities. To compound the problem long time senior property owners in Aurora find the property taxes of property they have owned for decades unaffordable.	7/31/2019 5:21 PM
55	Although affordable to purchase, old housing stock is expensive in terms of maintenance and utilities. Low Mod Income families and seniors can use assistance with home repairs and energy efficiency improvements.	7/31/2019 10:17 AM
56	Increase affordable, safe housing for mixed-status families, close to jobs, shopping, schools, etc. Help them feel safe in Aurora.	7/30/2019 11:16 AM
57	Supporting the efforts of getting the homeless and underemployed to work is important and provides a virtuous circle of benefits for the city.	7/30/2019 9:36 AM
58	People need a hand up not a hand out. If they take ownership and have investment (actual work & sweat) responsibility will come for what they have been given. Habitat for Humanity is great example of this. Everyone needs to feel some dignity - especially the disabled and elderly. May be more difficult to ascertain what they have to give. May be only cooking a meal for volunteers - but everyone has something to offer. People will be more responsible and take care of what they have been given if they have some "skin" in the game. Education is another link to bettering communities. If we want to attract business we need to have people that are responsible and educated - not with an entitlement attitude.	7/29/2019 4:59 AM

## Kane County Continuum of Care Needs Assessment

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## Overview

Federal regulations require that Continua of Care conduct periodic needs assessments as part of their homeless services planning processes. Pathways Community Network Institute (Pathways MISI) conducted this Needs Assessment in response to this requirement.

For the purposes of this assessment, needs were determined through an analysis of Homeless Management System (HMIS) data and a series of five stakeholder focus groups.

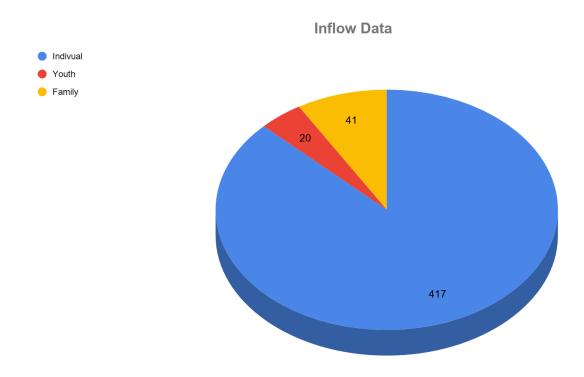
With few exceptions, focus group participants who were experiencing homelessness did not call for additional services. Instead they called for changes that would give them more control over their housing status, such as increased wages and public transportation improvements.

Homeless services providers, on the other hand, tended to focus on service needs, including health care (physical and mental), addiction services and transportation.

## **Findings**

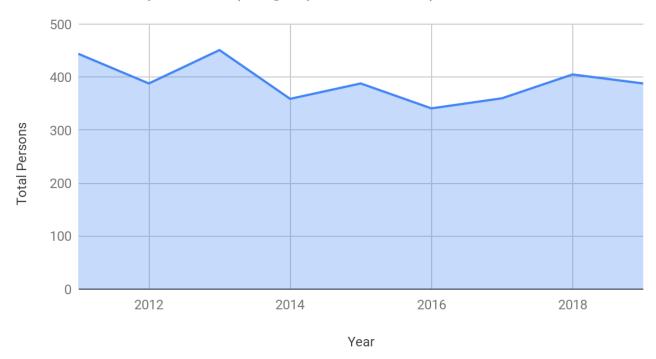
## **Population**

Nearly five hundred households entered Kane County's homeless services system during the twelve months ending June 30, 2019. These households were mostly single individuals; less than ten percent were families.



The number of people experiencing homelessness in Kane County at a single point in time declined slightly over the past decade (see chart below).

## Homeless Population (single point in time)



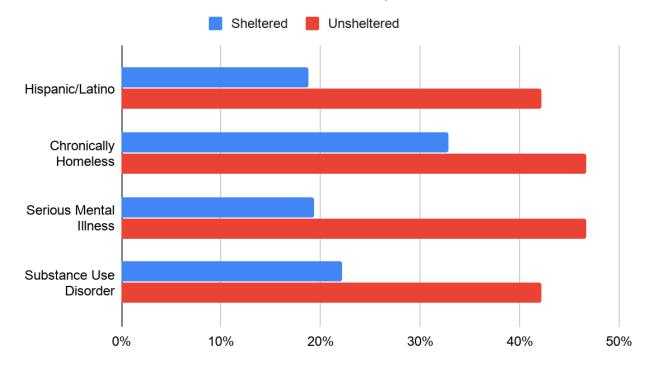
The number of people living on the street or in encampments is lower in Aurora than in other parts of the county, perhaps due to the presence of a large, low barrier shelter that actively works to keep people from living outdoors. However, police officers who attended a focus group held in Aurora said that the shelter's successful effort may have led to a substantial increase in aggressive panhandling in downtown Aurora.

During a focus group in Elgin, a homeless encampment resident took issue with the assumption that all panhandlers are homeless, pointing out the way he was dressed.

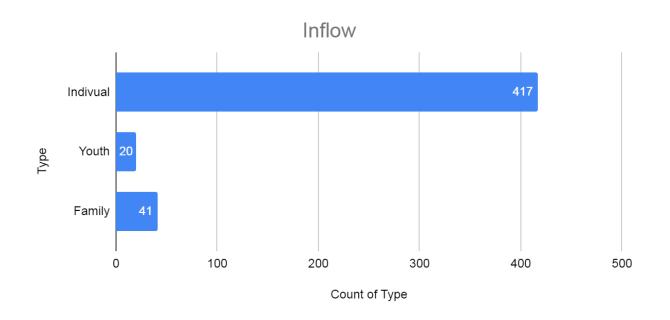
"How many of you would walk past me in on the Riverwalk, sitting there on my phone and say, "Oh, look, there's a homeless person"? "he said. "Exactly! So you're only you're talking about a very, very small percentage of the homeless populations that you see that are rowdy, that are drinking, that are, you know, coming up to you for money."

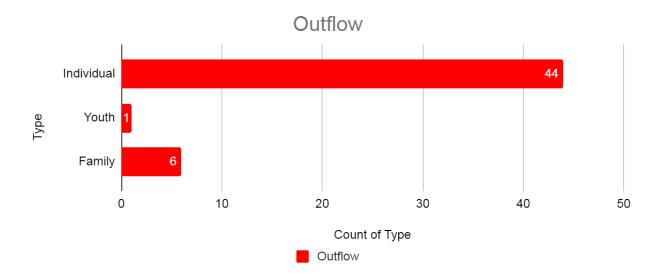
"Most of the people on the streets are like me," he said. "You wouldn't even know - you would pass them. We look like everybody."

## 2019 Homeless Point in Time Count Disparities



Street populations in other parts of the county are larger than Aurora's. When viewed overall, Kane County's unsheltered population is significantly different than the sheltered population; people living outdoors or in cars are significantly more likely to be of Hispanic origin and to have a disability.





In the past year, far more people have entered the Kane County Continuum of Care's homeless services system than have left it for permanent housing. Though many of these people will eventually solve their housing issues on their own, there is an obvious need to expand housing options for people who are experiencing homelessness in Kane County.

### Critical Issues

## Affordable Housing

HMIS data shows that there is a significant backlog of people who qualify for supportive housing because of disability and the amount of time that they have been homeless. There simply are not enough housing units to meet the need.

"There is plenty of help out there," one focus group participant said. "I mean, there is no lack of assistance. There's a lack of places to live."

## Wages

If you are experiencing homelessness in Kane County, focus group participants reported, getting a job is generally not a problem. Paying for housing often is.

"They come to us and we're worried, because how can they ever afford a place," one service provider said.

"At \$10.50 an hour, you bring home \$330 a week," another focus group participant said. "How am I paying a \$1200 a month rent and then feeding myself?"

"You can go and work at a warehouse for \$8.75 an hour," one shelter resident said, "...or \$11 an hour at (company name redacted)," another focus group participant interjected.

"We're not even making the cost of living," he continued. "So we got to think way different than most people."

As a result, some people live in cars or encampments while they hold down jobs.

"I don't know how they're doing it," another shelter resident said. "I see them brushing their teeth at work, washing up at work. I don't want to be like that, man."

## **Transportation**

The lack of adequate public transportation in Kane County is also a critical issue, focus group participants said.

One man, a current shelter resident, had found housing he could afford in a community without direct access to public transportation. If he moved there, he said he believed he would likely not be able to keep his current job.

"The company I work for is in St. Charles. And in order to get to St. Charles, I catch a bus that's within walking distance from here," he said, "But from Streamwood it's not the same thing. I need an automobile."

It's not enough to be employed, he said. "You have to have transportation - and at six o'clock in the morning, there's no buses that run."

A lack of access to public transportation can also make it difficult to access certain types of services, such a mental health or substance abuse support. "Try to get a bus there," one patient said, "or try to walk in the winter when it's (expletive) five below zero."

This often leads to addiction relapse or a mental health crisis, according to one service provider who participated in a focus group.

"If they don't get the treatment," she said, "they get back into that cycle again."

## Service Provider Issues

#### **Basic Services**

Almost all focus group participants (service providers, people experiencing homelessness and other community members) said that there are enough basic services for people experiencing homelessness in Kane County.

"Thank God for the warming shelter; thank God for the food that's out there during the day - a lot," one focus group participant said. "There's a lot of clothing places, too. You can survive being homeless here."

"Anyone who's homeless, they can come over here and be OK," another focus group participant said.

People attending a service provider focus group cautioned that although services are available, waiting lists can be long. It could take two months to get an appointment with a psychiatrist, they said, and in some situations it could take a month to obtain case management services.

#### **Child Care**

Only one parent who was experiencing homelessness participated in the focus group process. She said that access to child care was the biggest barrier she faced.

"I got to work around everybody else's schedule, so I don't have a set schedule for myself," she said. "My boyfriend works during the day, so I have to look for something at night or something in the afternoon. I could work during the day, but I'd have to have somebody to watch my baby."

#### **Health Care**

People experiencing homelessness in Kane County often receive delayed or substandard health care, homeless service providers said. This is primarily because it is paid for with public funds, not private insurance. Many health care providers do not accept Medicaid, they said, and those that do have long waiting lists.

"We need to find a way for state insurance (Medicaid) to work like private insurance," one focus group participant said.

## Limits on Length of Stay

Another focus group participant said that more people would be successful at gaining housing if shelter stay limits were more flexible for people who are making progress toward their goals but aren't yet ready to move into their own homes.

"They (shelter staff) put pressure on you to do things too fast, and then they want you to move on," he said. "Every situation is different. Everyone has their own specific needs."

## Restrictive Program Rules

During focus groups, stakeholders said that the following issues create barriers that keep people from obtaining temporary and permanent housing.

When landlords require criminal background checks, focus group participants said, people lose access to housing.

"There's a lot of rules and regulations that keep you from being accepted," one woman said. "Unfortunately, that was the past... now that you're trying to move forward, it's very hard."

In some parts of the county intact families have a hard time securing shelter together, people experiencing homelessness reported.

"The guy has to live on the street and the kids and mom live at (shelter name redacted)," one focus group participant said. "If I was rich, I would make a giant place for everybody."

## Sober Living Requirements

Sobriety rules at some facilities keep people outdoors, even during the coldest days of winter, focus group participants said.

"A lot of them think they can't get in, so that's why they sleep where they sleep," said one man who was living in a shelter at the time he was interviewed.

Blood alcohol (breath) test entry requirements may in fact exclude people who are dealing with active addiction but whose behavior does not present a safety risk to others, another focus group participant said.

"One day for them being at (shelter name redacted), you'd think oh, it'd be good. But to be honest, it'd be horrible," he said. "They'd be shaking, maybe going into a seizure, throwing up, so they're not they're not going to go through that."

## Other Community Issues

## **Interagency Coordination**

Focus group participants who were experiencing homelessness seemed unaware of any efforts by local homeless services agencies to coordinate services. Participants talked about receiving lists of referrals from agency staff and said that they had to take primary responsibility for next steps.

"We have to take it on ourselves to find those services," one participant said. "I've been finding a lot of resources different ways by myself."

Service providers who participated in a focus group described relationships they had each formed with other entities in order to meet the perceived needs of their clients, but provided few examples of Continuum of Care-wide collaboration.

#### Outreach

During focus groups, the strongest advocacy for increased outreach to people living in encampments and other places not meant for human habitation came from people who were currently experiencing homelessness. While participants felt that current periodic outreach efforts in Aurora were sufficient to meet local needs, they said that more outreach to encampments in other parts of Kane County was badly needed. *Note: when focus groups were held, newly funded outreach activities in Elgin had not yet launched.* 

"You start out slow, gain their trust, build that friendship with them," then offer housing and services, said one person who was experiencing homelessness.

#### **Public Toilets**

According to focus group participants, more local businesses are restricting restrooms to their customers only, which is creating real problems for people who are experiencing homelessness. Some portable toilets have been made available, but not enough to meet the need, they said.

## Recommendations

Based on focus group input summarized in this report, Pathways MISI recommends that the Kane County Continuum of Care;

- 1. Grow the Continuum of Care's Coordinated Entry process with a goal to develop interagency collaboration, partnerships and coordination of services
- 2. 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
- 3. Work with local municipalities as appropriate to advocate for solutions to critical issues, such as affordable housing, local wages and public transportation
- 4. 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.



# NEIGHBORHOOD REVITALIZATION STRATEGY AREA PLAN AMENDMENT

2020 - 2024





A submission to the United States Department of Housing and Urban Development by:

City of Aurora

Community Development Division

Innovation & Core Services Department

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## 1 Introduction + Background

The City of Aurora ("City") requests to update and expand a previous Neighborhood Revitalization Strategy Area (NRSA) designation, as defined by the Department of Housing and Urban Development (HUD), pursuant to 24 CFR 91.215 (e)(2). This Amendment is submitted as part of the City's 2020 – 2024 Consolidated Plan and is in conformance with HUD regulations.

#### What is an NRSA?

The NRSA is a special provision under the Community Development Block Grant Program to reinvigorate distressed community areas. Selection of an NRSA must be based on an assessment of economic conditions, opportunities for economic development and anticipated barriers and challenges. An NRSA plan should promote economic progress with a focus on activities that would create economic opportunities for low- and moderate-income residents of the NRSA. The City has developed actionable benchmarks over the course of the next five years, and will monitor progress made every year with annual reports to HUD.

#### Benefits of the Designation

The rules governing the use of grant money are more flexible for NRSAs than for regular CDBG programming, which promotes innovative approaches to economically disadvantaged areas developed under particular neighborhood needs, rather than strictly on income. CDBG funds designated for NRSAs are more flexible in these ways:

- 1. Job Creation/Retention as Low/Moderate Income Area Benefit: Job creation / retention activities pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the incomes of persons that are considered or hired for such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i));
- 2. Aggregation of Housing Units: Housing units assisted as part of the strategy may be considered part of a single structure for purposes of applying the low/moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii));
- 3. Aggregate Public Benefit Standard Exemption: Economic Development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L) and (M)); and
- 4. Public Service Cap Exemption: Public Services carried out pursuant to the strategy by a Community Based Development Organization will be exempt from the public service cap (24 CFR 570.204(b)(2)(ii)).

#### History of Aurora's NRSA

The City's NRSA plan was originally created in 1999 and subsequently amended in 2011. Through this designation, Aurora aimed to improve outcomes and effectiveness of its CDBG funding from HUD. Since the designation, the City has assisted several economic development projects, and numerous



households and organizations which has helped to alleviate economic and social distress within and adjacent to Downtown Aurora. These activities include:

- Preserving the existing housing stock through single-family housing rehabilitation programs.
- Down payment assistance incentives for income-qualified, first-time homebuyers seeking homes located within the NRSA.
- An increase in affordable housing through the adaptive re-use of another large, historic
  building when the long-time vacant, former St. Charles Hospital building (on the National
  Historic Register) was converted to affordable senior housing through a nearly \$25 million
  renovation. This project created 56 rental units and four market-rate rental units. Financed
  in part through Low Income Housing Tax Credits (9%), this project was able to score
  competitively under the Tax Credit Program's Community Revitalization Plan criterion due to
  its location within the NRSA.
- Located within the City's downtown, the City's most recent NRSA multi-use redevelopment
  (residential and commercial) project of three large, historic buildings within the NRSA
  resulted in the preservation (38 units) and creation (38 units) of seventy-six affordable
  rental housing units. This project's commercial development of a restaurant and performing
  arts school will create 75-100 new permanent jobs and attract 150,000 to 200,000 annual
  visitors to the area that will further stimulate the local economy. This project had several
  funding sources including LIHTC and HUD funds. For both programs, the NRSA location
  benefited the project's funding opportunities in anticipation of the economic and housing
  development opportunities.

While the City has seen improvements through these small and large-scale initiatives, the City's current NRSA boundary has limited the City from fully realizing the designation's potential for neighborhood revitalization for communities in and around Downtown Aurora, particularly given that many critical community assets and commercial gateways that are important to the broader downtown revitalization efforts were not included in the previous NRSA designation.

Since the 2011 NRSA amendment, the City released a 2017 Downtown Aurora Master Plan, which guides investment for downtown Aurora on the West and East sides of the Fox River. Expanding the NRSA boundary will complement this broader investment going into Downtown Aurora by incentivizing economic development activity that encompasses key gateways identified in the Master Plan, offer affordable housing incentives to a greater number of households surrounding the Downtown, which would counterbalance any negative impacts from increased investment (i.e., displacement). Since the housing stock and population of the proposed amended NRSA boundary share similar sociodemographic and neighborhood characteristics as the previous NRSA, the expansion would help promote social and neighborhood cohesion among communities along the Fox River.

## 2 PLANNING AREA

#### **Boundary**

The City is proposing one, contiguous Neighborhood Revitalization Strategy Area focused on the Fox River, Downtown Aurora and adjacent neighborhoods. Selection of the boundary was determined by an analysis of HUD income data, consultations with community stakeholders, and building off of previous planning work from the 2017 Downtown Master Plan.



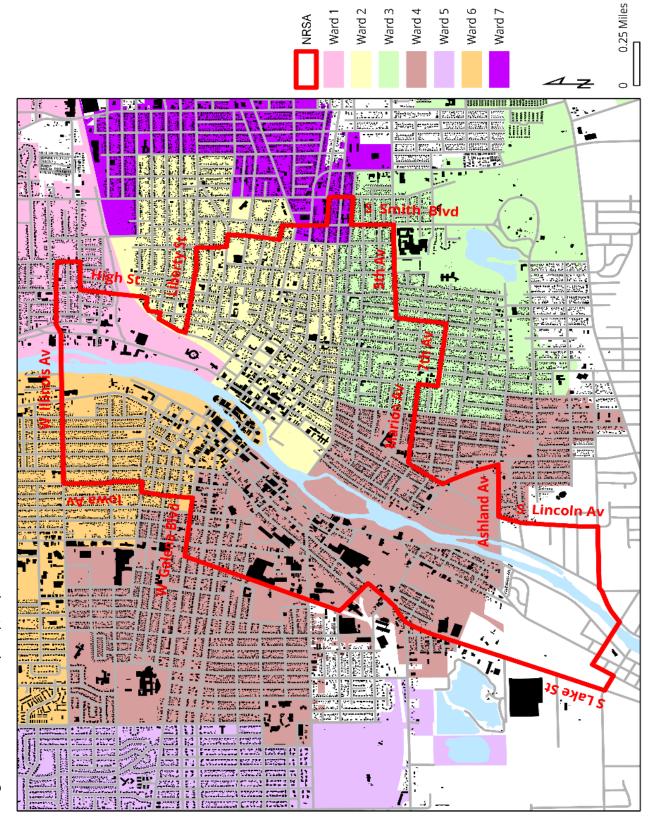


Figure 1. NRSA Boundary Map, City of Aurora



#### Methodology

The City used the following regulations from the U.S. Department of Housing and Urban Development to develop the proposed NRSA boundary amendment:

- 1) An area may not encompass the entire jurisdiction;
- The areas covered under the NRSA must be contiguous to each other; there cannot be checkered board areas across the community;
- 3) The selected area must be primarily residential; and
- 4) The designated area must contain a percentage of LMI residents that is equal to Aurora's "highest quartile percentage" (as computed by HUD) or 70 percent, whichever is less.

Data gathered to determine the proposed NRSA boundary includes the Low- and Moderate-Income Summary Data from the U.S. Department of Housing and Urban Development, U.S. Census Data, and local building information from the Planning and Zoning Department.

#### Land Use

The NRSA is approximately 9% (2,570 acres) of the City's total land area. While Aurora's Downtown business district is located in the NRSA and includes business and office space, residential uses still make up the majority of the land area. Approximately 90% of the buildings are used for residential purpose. In addition, more than half of the NRSA's gross building square footage is currently designated for residential use.

Figure 2. Number and Square Footage of Buildings in Aurora, IL by Residential and Non-Residential Use Building

	Buildings	%	Square feet	%
Total	8,888	100.0%	12,886,531	100.0%
Residential	8,026	90.3%	7,265,185	56.4%
Non-Residential	862	9.7%	5,621,346	43.6%

Source: Building Shapefile, Planning and Zoning Department, City of Aurora, IL; LSA

#### Low- and Moderate-Income Analysis

Approximately 74% of the population in the NRSA earn less than 80% of the area median income, defined by HUD as LMI (low- and moderate-income). This percentage is higher than both Aurora's upper quartile percentage (73.8%) as well as HUD's baseline of 70%. This percentage exceeds HUD's requirement for percentage of low- and moderate-income households in a revitalization area.

<sup>&</sup>lt;sup>1</sup> The previous NRSA boundary was approximately 1.66 percent of the total land area of the City.



Figure 3. LMI Population by Block Group and Total Area, City of Aurora NRSA

Census Tract	Block Group	LMI Population	Total Population	% LMI
853200	1	850	1,150	73.9%
853200	2	1,910	2,615	73.0%
853300	2	755	1,375	54.9%
853400	4	1,400	1,635	85.6%
853400	3	1,910	2,625	72.8%
853600	2	1,145	1,815	63.1%
853600	3	2,490	2,815	88.5%
853600	4	1,545	2,095	73.8%
853900	1	530	960	55.2%
854002	2	425	620	68.6%
854002	1	485	705	68.8%
854100	1	1,045	1,555	67.2%
854100	2	1,125	1,490	75.5%
854200	1	1,340	1,435	93.4%
854200	2	1,290	1,490	86.6%
854301	4	2,765	3,620	76.4%
854301	3	1,180	1,980	59.6%
854700	2	615	710	86.6%
854700	1	550	710	77.5%
854700	3	515	765	67.3%
Total Area	C	23,870	32,165	74.2%

Note: 2011 NRSA Census Tracts and Block Groups are highlighted in yellow.

Source: ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data,

**Hud Exchange** 

## 3 COMMUNITY CONSULTATIONS

As part of the development of the NRSA Plan, the Community Development Division (CDD) conducted a thorough, multi-layered consultation process with City staff, key stakeholders, and the general public in both formal and informal settings. Consultation was developed from previous planning work, including the multi-year 2017 Downtown Master Plan that generated input from hundreds of residents. In addition, outreach for the NRSA was part of a larger community consultation strategy for the FY2020 – FY2024 Consolidated Plan update, which guides the use of all federal housing and community development funds. The series of events were mostly held in August 2019, which helped the CDD set priorities and performance goals leading up to the creation of the Plan.





The strategies outlined in this plan are not only intended to increase affordable housing and community development opportunities, but also to reflect the overarching values of residents and stakeholders who live and work in Downtown Aurora and communities along the Fox River. Consultation is reflective of public service providers, affordable developers, the business community, advocacy organizations, local institutions, City staff, and interested and engaged residents.

#### **Outreach Methodology**

Public events and Aurora's Online Citizen Input Survey were advertised using the following strategies throughout August 2019:

- Printed posters (in English and Spanish) and posted them across the City at nearly 50 organizations, businesses, institutions, and government office locations.
- Attended Aurora Downtown's First Friday 8/2/19 event to advertise the Public Hearing, Public Forum, and online survey, and to provide information about the CDD's existing programs and services.
- Created a project website with information about the Consolidated Planning process and NRSA update, and ways in which the public could provide input. All public notices and information were posted to this website.<sup>2</sup>
- 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 Aurora Beacon News as well as Reflejos, a regional bilingual Latino publication.
- Mailed public notices to 89 faith-based organizations.
- E-mailed engagement materials to more than 400 key stakeholders.

#### Online Survey

215 residents and representatives who work in the City took a Citizen Input Survey as part of the larger Consolidated Plan update. For five weeks, the survey was open to the public starting on Monday, July 29, 2019 until midnight on September 8, 2019. In order to receive broad participation among residents with limited or no English proficiency, the survey was provided in Spanish. The results from the English

<sup>&</sup>lt;sup>2</sup> For more information, please visit: https://www.aurora-il.org/2027/2020-2024-Consolidated-Plan



and the Spanish surveys were aggregated and downloaded from Survey Monkey. Results promote the need for a range of tools and strategies to promote housing and community development goals; however, a few key themes emerged:

- Identification of special needs populations with disproportionately high need for housing and services. The top five groups were: Individuals and Families Experiencing Homelessness (52%); Senior Citizens (62+) (45%); Individuals with a Mental Illness (42%); Victims of Domestic Violence (33%); and Individuals Living with a Disability (32%).
- Preferred housing development and related services. The top five activities were: Housing for Individuals and Families Experiencing Homelessness (38%); Supportive Services for Special Needs Residents (36%); Affordable Rental Housing (34%); Assistance purchasing a home (i.e. downpayment/closing cost assistance) (34%); and Housing for Seniors (32%).
- Façade Improvements as a community economic development strategy.
- Strong preference for the City to Transform Vacant and Abandoned Properties into Community Assets.<sup>3</sup> This preference was even stronger when asked about goal preferences within the NRSA.
- Preferred goals for the NRSA:
  - 1. Transform Vacant and Abandoned Properties into Community Assets (63%)
  - 2. Promote large-scale economic development (35%)
  - 3. Promote small and local business development (33%)
  - 4. Improve the community's infrastructure, including lighting, flood controls, lighting, or street improvements (28%)
  - 5. Prevent and end homelessness (27%)

The full results of the survey is located in the Appendix of the 2020 – 2024 Consolidated Plan.

#### **Focus Groups**

Community-based organizations, interested residents, and advocates were invited to participate in a series of 6 focus groups on key topical areas – housing, housing/services for people with special needs, homelessness, environmental hazards in housing, community development, and one group specifically focused on the proposed Neighborhood Revitalization Strategy Area. Nearly 40 different representatives participated in one or more of these focus groups. Conversations were robust and centered around how the City can build off of and expand existing programs and develop opportunities to better meet affordable housing and community development needs and goals. In each focus group, Downtown Aurora and its surrounding neighborhoods, including the existing NRSA, 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.

In addition, three additional focus groups were held with the Public Housing Authority, City staff, and 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.

<sup>&</sup>lt;sup>3</sup> Survey respondents were asked, "If you only had enough resources to accomplish THREE of the following goals to improve your community, what would you change?"; they were also asked the same question, but for the Revitalization Strategy Area. Both questions had 11 pre-populated goals from which respondents could choose.



#### **Formal Public Comments**

Needs Assessment Public Hearing: The Community Development Division held a formal public hearing on August 14, 2019 at 7:15pm at the City Council Chambers immediately following the public forum described below. The event provided an opportunity for the community to formally testify to leadership about housing and community development needs for the NRSA Plan and the Consolidated Plan.

<u>Written Comments:</u> Residents and stakeholders were invited to provide written comments to the CDD Division during July and August 2019.

No written comments or formal testimony was received during the public hearing. Prior to submitting the Plan to HUD, the CDD will publish the plan for a period of thirty days to solicit feedback and respond accordingly.

#### Informal Public Forum

The CDD held a Public Forum which provided an opportunity for the community to learn about the consolidated planning process, including the NRSA plan development process, engage with program managers and leadership, 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. For more information, see the Consolidated Plan's for a description of consultation. Notes from the forum are located in the Appendix of the Consolidated Plan.

#### **Boundary Selection**

At the NRSA-specific focus group, the CDD presented four boundary options prepared by LSA Planning – the NRSA boundary previously used by the City, an option that expands to neighborhoods to the south and east, an option that expands to neighborhoods to the west across the Fox River, and a larger boundary that encompassed all options.

Focus group participants favored the largest boundary. In general, focus group participants felt the previous 2011 NRSA geography was too limited. As a result, fewer people, organizations, and developers took advantage of the flexibility provided by the designation. The larger area includes numerous critical areas (i.e., Woodlawn area, La Salle, Lincoln, and the Old YMCA), and including western and eastern portions of the downtown core would promote social and economic cohesion along the Fox River. Business development and neighborhood revitalization strategies should be focused along major gateways in the expanded boundary. Participants expressed desire for greater investment into the expanded NRSA so resources are not diluted from the expanded boundary.

In addition to the NRSA-specific focus group, the boundary options were displayed at the public forum as part of the Neighborhood Revitalization station.



## **4 DEMOGRAPHIC DATA**

#### **Population**

Approximately 31,500 people live within the proposed boundary of the NRSA, which represents 16% of the total population in the City of Aurora. Between 2010 and 2017, the population within the NRSA declined by approximately 1,500 residents. During the same period of time, the population across the City of Aurora increased by approximately 6 percentage points.

<u>Age</u>: Nearly one out of every three people in the NRSA is under the age of 18. Another 15% of the population is over 55 years old. The NRSA's age breakdown fairly closely resembles the age breakdown of the City, though the population of the NRSA is slightly younger than the City as a whole. The NRSA has a slightly higher percentage of children, youth, and young adults under age 34 and a slightly lower percentage of adults over the age of 35.

Figure 4. Population Statistics, NRSA compared to the City of Aurora

		NRSA		City of Auro	ora
		Number	%	Number	%
Total Population		31,572		200,946	
	< 5	2,488	7.88%	14,809	7.37%
	5 to 17	7,286	23.08%	44,861	22.32%
	18 to 24	3,557	11.27%	19,518	9.71%
	25 to 34	4,694	14.87%	27,642	13.76%
	35 to 44	5,224	16.55%	33,165	16.50%
	45 to 54	3,541	11.22%	25,778	12.83%
	55 to 64	2,205	6.98%	18,316	9.11%
	65 +	2,577	8.16%	16,857	8.39%
2010 Population	•	33,094	·	190,437	

Source: 2013-2017 American Community Survey, 2010 Census

<u>Race/Ethnicity</u>: Three out of every four people (75%) living in the NRSA identify as Hispanic, which is higher than the Citywide rate (43%). Approximately 28% of the City's Hispanic population lives in the NRSA, although just 16% of the city's total population reside here. Given the concentration of Hispanic households, the NRSA is less ethnically and racially diverse than Aurora as a whole.



Table 5. Race and Ethnicity in the NRSA and the City of Aurora

	NRSA		City of Au	ora	
	Number	%	Number	%	
Total Population	31,572		200,946	_	
Non-Hispanic					
White	4,559	14.44%	74,568	37.11%	
Black	2,249	7.12%	20,272	10.09%	
American Indian	24	0.08%	113	0.06%	
Asian	620	1.96%	16,163	8.04%	
Hawaiian and Pacific Islander	-	0.00%	148	0.07%	
Other	90	0.29%	240	0.12%	
Two or More Races	166	0.53%	3,158	1.57%	
Hispanic	23,864	75.59%	86,284	42.94%	

Source: 2013-2017 American Community Survey

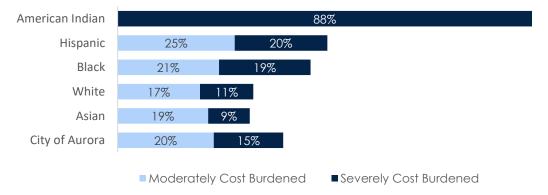
Based on HUD's CHAS data provided in the City's 2020 –2024 Consolidated Plan, Hispanic households are disproportionately impacted by housing problems in the City of Aurora far more than any other racial or ethnic group. HUD's data indicates that Hispanic households that reported lower income are more than twice as likely than non-Hispanics to report incidences of severe housing problems.

Figure 6. Percentage of Households Experiencing a Severe Housing Problem by Race and Income, City of Aurora

	< 30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
White	31%	35%	26%	28%
Black	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 Comprehensive Housing Affordability Strategy

Figure 7. Percentage of Cost-Burdened Households by Race/Ethnicity in the City of Aurora



Source: 2011-2015 CHAS



<u>Educational Attainment</u> – Nearly half (46%) of the NRSA population over the age of 24 report having less than a high school education, which is much higher than it is Citywide (24%).

Figure 8. Educational Attainment in the NRSA and the City of Aurora

	NRSA		City of Au	ırora
	Number %		Number	%
Population 25+	18,241		121,758	
Less than a High School Education				
(Among Adults 25+)	8,364	45.85%	28,690	23.56%

Source: 2013 – 2017 American Community Survey

#### **Households**

<u>Household Type</u>: Approximately 27% of the NRSA households live in nonfamily households – households with people who either live alone or live with unrelated individuals. While this number is slightly higher in the NRSA than it is Citywide (26%), most households (73%) live in family households.

<u>Tenure</u>: More than half (54%) of all households in the NRSA are renters compared to just 35% of households Citywide. According to data presented in the FY2020 – FY2024 Consolidated Plan, renters are more likely to experience housing problems than homeowners and they represent 54% of all households who report experiencing a severe housing problem. Cost-burdened renters have limited ability to accumulate the savings necessary for an adequate mortgage down payment, thereby limiting their access to homeownership.

<u>Income</u>: Median income within the NRSA is \$46,327, which is significantly less than the median income Citywide (\$66,848). The percentage of households living on public assistance (i.e. general assistance, Temporary Assistance to Needy Families (TANF) is slightly higher (less than 1 percentage point) in the NRSA than it is Citywide. This lower household income may be a reflection of lower paying jobs located in the NRSA. Among the 6,839 jobs located within the NRSA, approximately 35% pay less than \$15,000 per year.<sup>4</sup>

Figure 9. Household Type, Tenure, and Income in the NRSA and in the City of Aurora

	NRSA		City of Aurora	
	Number	%	Number	%
Total Households	8,726		62,604	
Family Households	6,336	72.61%	46,340	74.02%
Non-Family Households	2,390	27.39%	16,264	25.98%
Owner-Occupied	4,008	45.93%	40,524	64.73%
Renter-Occupied	4,718	54.07%	22,080	35.27%
Households on Public Assistance	193	2.21%	959	1.53%
Median Household Income	\$46,327		\$66,848	

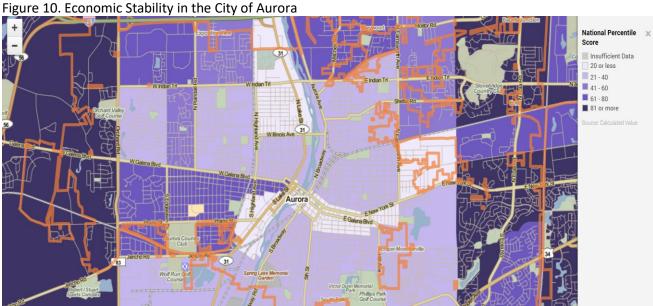
Source: 2013-2017 American Community Survey

<sup>&</sup>lt;sup>4</sup> 2013-2017 American Community Survey



## **5** ASSESSMENT

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 mapping tool measures multiple variables that contribute to economic and housing stability. Based upon this mapping analysis, Downtown Aurora and its adjacent neighborhoods experience higher prevalence of economic and housing instability, reduced social cohesion, and less opportunities from available community institutions. Below are screenshots from the Enterprise 360 tool for Housing Stability, Economic Stability, and Community Institutions. Low scores are lighter and represent greater instability than the rest of the Country.



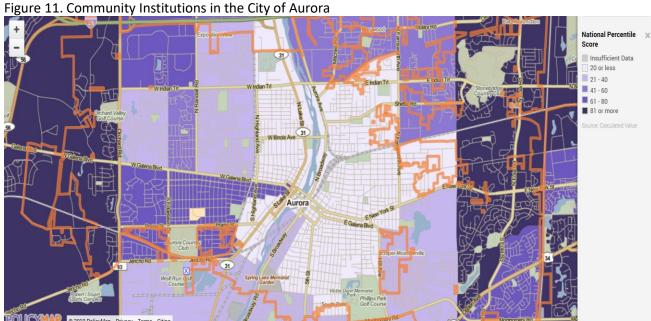
Source: Enterprise Opportunity 360, Accessed in September 2019 at: https://www.enterprisecommunity.org/opportunity360/measure

<sup>&</sup>lt;sup>5</sup> Measures 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).

<sup>&</sup>lt;sup>6</sup> Measures four standardized variables: Median Household Income, Percent of People in Poverty, Unemployment Rate, and HUD Labor Market Engagement Index Score.

<sup>&</sup>lt;sup>7</sup> Measures school quality based on a national database created by Location, Inc. and the percentage of students in poverty in the census tract.





Source: Enterprise Opportunity 360, Accessed in September 2019 at: <a href="https://www.enterprisecommunity.org/opportunity360/measure">https://www.enterprisecommunity.org/opportunity360/measure</a>



Figure 12. Housing Stability in the City of Aurora

Source: Enterprise Opportunity 360, Accessed in September 2019 at: <a href="https://www.enterprisecommunity.org/opportunity360/measure">https://www.enterprisecommunity.org/opportunity360/measure</a>

#### **Economic Data**

Economic conditions in Downtown Aurora and its surrounding neighborhoods have improved over the last several years, with significant planning and financial investment by the City of Aurora and partner organizations. According to the Illinois Department of Employment Security, the City's unemployment rate was 4.2% as of July 2019, down from 5.7% at the start of the last Consolidated Planning period in



2015 and 10.6% in 2010 during the recession. Commercial vacancy rates within the NRSA have declined over the last decade, from 14% in 2009 down to less than 4% at the end of the first quarter of 2019.

While the NRSA is primarily residential, approximately 844 businesses are located within the NRSA that employ nearly 12,000 people and generate over \$300 million in consumer spending. While significant, employment opportunities within the NRSA include far more retail and restaurant establishments, which to pay, on average, less than other industries found Citywide. Citywide, about one of every four jobs (26%) are in the Retail Trade sector, followed by Other Services (17%), Educational Institutions and Libraries (16%), Finance, Insurance, and Real Estate (9%), and Manufacturing (9%).

In addition, several stakeholders during the focus group series reported leaving Downtown Aurora and its surrounding neighborhoods both for basic necessities, such as child care and groceries, as well as social and recreational activities.

During community consultations, small business technical assistance providers noted not only difficulty starting up businesses within the City, but sustaining a profitable business.



Figure 13. Commercial Vacancy Rates in the NRSA

Source: Invest Aurora provided data by Intersect Illinois

<sup>&</sup>lt;sup>8</sup> Unemployment trends are not available at the Block Group level.

<sup>&</sup>lt;sup>9</sup> ESRI Community Profile Report, prepared by Invest Aurora



#### **Housing Data**

Approximately 14% of the total housing units within the City are located in the NRSA (nearly 9,500 units). The vast majority (72%) of the housing stock is older, built prior to the 1950s. This statistic is not surprising given that six of the seven locally and federally designated historic districts are located in the NRSA boundary. The NRSA has a slightly higher vacancy rate than the City of Aurora. "Other vacancy" – vacancy that can be vacant for a number of reasons, but is often related to housing that is deemed uninhabitable or is undergoing renovation – represents more than half (51%) of all vacant units in the NRSA.

For a part of the City with such favorable assets such as proximity to the Fox River, historically significant buildings, the Paramount Theatre, and Stolp Island, property values trail more than \$50,000 below Aurora median home value of \$114,080.

Figure 14. Select Housing Characteristics in the NRSA and in the City of Aurora

	NRSA		City of Auro	ora
	Number	%	Number	%
Total Housing Units	9,458		66,941	
Housing Built Prior to 1950	6,833	72.25%	20,934	31.27%
Vacancy	732	7.74%	4,337	6.48%
"Other Vacancy"	374	51.09%*	2,190	50.50%*
Median Gross Rent	\$1,010		\$1,145	
Median Home Value	\$114,080		\$170,800	

<sup>\*</sup>Percentage is of Total Vacancy

Source: 2013-2017 American Community Survey

<sup>&</sup>lt;sup>10</sup> Locally Regulated historic districts located in the NRSA include the Tanner Historic District, Palace Street Historic District and the Near Eastside Historic District. Historic Districts listed on the National Register of Historic Places and located in the NRSA include the Westside Historic District, LaSalle Street Auto Row Historic District, and Stolp Island Historic District.



## **6 STRATEGIC PLAN**

The NRSA Plan includes a set of eight housing, economic development, and neighborhood revitalization goals developed from a Needs Assessment and Market Analysis, stakeholder consultations, and public input. These goals mirror the strategic plan in the FY2020 – FY2024 Consolidated Plan. Some goals apply more broadly to low- and moderate-income households across the City; however, given the prevalence of housing issues within the NRSA, the City of Aurora anticipates using the NRSA designation as a tool to guide additional investment into Downtown Aurora and its surrounding neighborhoods along the Fox River through increased investment opportunities (i.e. additional grant or loan resources by being located in the NRSA).

#### **Potential Challenges**

#### **Limited English Proficiency**

Community outreach and education about available resources for housing and services is a challenge across the City. However, community awareness about programs and resources is particularly lacking for about one out of every five individuals in Aurora over 5-years-old who have difficulty speaking English. Given the NRSA's concentration of Hispanic households in the City, improving language access and community outreach will be a critical component to the implementation of this Plan.

#### <u>High Percentage of Population without a High School Degree</u>

Income disparity in the City is correlated to the lack of educational attainment as median earnings rise with advanced education. According to data from the City's 2020 – 2024 Consolidated Plan, the median income for individuals without a high school degree is \$23,476, which is 63% of the overall median income in the City. Approximately 8,400 individuals in the NRSA (over 25-years old) do not have a high school degree, which represents nearly half (46%) of the NRSA's population over 25 years-old. This is almost double the rate experienced by the City as a whole.

Diploma/equivalency has not been sufficient to secure middle-income jobs for years, and individuals without technical training or substantial work history can have a difficult time securing employment altogether. Often, these workers are paid low wages, receive limited or nonexistent benefits, work erratic part-time schedules, and suffer higher unemployment rates than residents with higher educational attainment. These households would benefit from subsidized housing and other public services to make living in Aurora affordable. Revitalization goals will need to include workforce development training that promotes educational attainment and skill building tools.

#### Perception of Crime

Throughout the years, the Aurora Police Department (APD) has experienced success in its effort to combat violence in Aurora. In fact, between 2002 and 2012, violent crime Citywide was reduced by more than 50%. Now, the City has one of the lowest crime rates compared to other similarly sized cities across the Country. The APD continues to prioritize the establishment of community partnerships and tactics; and the focus group discussions validated the need for continued prioritization of citizen engagement; several participants cited the existing resident and regional misconceptions about safety based on memories of the area from decades earlier. These misconceptions continue to impact foot traffic and the City's economic vitality. In addition to continued policing tactics and community

<sup>&</sup>lt;sup>11</sup> The Consolidated Plan has one additional goal for citywide nonprofit capacity building

<sup>&</sup>lt;sup>12</sup> 2013-2017 American Community Survey, Population over 5 years old who speak English less than "very well."

#### NEIGHBORHOOD REVITALIZATION STRATEGY AREA PLAN AMENDMENT



outreach, the City has also worked to address the perception of crime in its adoption of the Downtown Aurora Master Plan which calls for a "Crime Prevention for Environmental Design" audit to identify areas for improving the area's landscape for optimal safety, such as lighting and infrastructure improvements or vacant property reduction.

#### <u>Higher Renovation Costs Associated with Older Infrastructure and Building Stock</u>

Neighborhoods thrive when buildings are intact and in use. Historic properties and other vacant and underutilized buildings are in need of significant investment for environmental remediation, upgrades to meet building code, and structural repair. The cost to renovate old buildings is often not financially viable for investors and developers, and puts homeownership out of reach for many households.

Older housing stock makes accommodating modern environmental and housing code standards challenging. With steep stairs and narrow hallways, for example, it is often 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 who are unable to remediate these issues.

#### **Abandoned Properties**

The number of vacant residential properties has increased in the last several years, causing a number of issues including threats to safety and depressed real estate values.

#### **Opportunities**

#### Financial Empowerment Center (FEC) Replication Initiative

The Cities for Financial Empowerment (CFE) Fund provides 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 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. These activities will help expand housing opportunities for low- and moderate-income households and directly support this plan's goals (outlined below). The public service cap exemption afforded to a designated NRSA will enable the FEC to use additional CDBG resources than it would have otherwise without the designation.

#### Thrive Collaborative Center

The City of Aurora will transform its vacant, Fox Valley Park District administrative building into a nonprofit service center and will also house FEC efforts. Organizations will pay low-cost memberships to the City; the City will maintain ownership of the building. In addition, the organizations can realize lower operations expenses by sharing space, equipment, and technology with several other organizations. The new center will be located at 712 S. River Street, which is located in the NRSA. The renovation will improve the building's physical appearance and will add life to an underutilized, vacant city asset within the NRSA. The project itself will support capacity-building and organizational growth among nonprofit organizations and social entrepreneurs, expanding vital public services that support this NRSA plan. Organizations providing services at the Center will be able to take advantage of the public service cap exemption in addition to flexible reporting requirements.



#### The Neighborhood Group Support Initiative

The Initiative helps residents organize in their neighborhoods, giving residents the opportunity to get more information and resources to neighborhoods, voice concerns, and build relationships with the Aurora Police Department. The Initiative began in 2015 at the direction of the Mayor and City Council to strengthen relationships among neighbors, City officials, and police. The CDD can use this initiative to raise awareness about programs, gather additional needs throughout this planning period, and be a liaison with the community. The following neighborhood groups are located within the NRSA boundaries:<sup>13</sup>

- Southwest Neighbors
- The Tomcat 4<sup>th</sup> Ward Community Group
- Restore the Neighborhood Community Group
- West Park Neighbors
- Lights of the Sacred Heart Community Group
- Boulevard District Neighbors
- United Neighbors
- We are United
- Downtown Aurora Neighbors Association
- Community Connection

#### **Strong Community Partner Network**

The City has a strong network of community-based organizations, of which, many have offices within the NRSA boundaries. The following organizations will help disseminate information about programs and services, partner on various projects of the plan, or may help administer programs on behalf of the City:

- Hesed House
- Mutual Ground
- Rebuilding Together Aurora
- The Neighbor Project
- World Relief Aurora
- Fox Valley United Way
- Family Focus Aurora
- Breaking Free, Inc.
- Aurora Downtown
- Hope For Tomorrow, Inc.
- Community Foundation of the Fox River Valley
- Aurora Quad County Urban League
- Aurora Regional Chamber of Commerce
- Quad County African American Chamber of Commerce
- The Women's Business Development Center Aurora
- Aurora Hispanic Chamber of Commerce
- Waubonsee Community College
- East Aurora School District 131
- Invest Aurora

<sup>&</sup>lt;sup>13</sup> A Comprehensive Map of Registered Neighborhood Maps can be accessed at <a href="https://www.aurora-il.org/DocumentCenter/View/2811/Neighborhood-Comprehensive-Group-Map-24-by-36-PDF">https://www.aurora-il.org/DocumentCenter/View/2811/Neighborhood-Comprehensive-Group-Map-24-by-36-PDF</a>



#### **Goals and Performance Outcomes**

Through a review of housing and economic data, planning studies, and consultation with stakeholders and interested residents, CDD has identified five priority needs: 1) Affordable Housing; 2) Homeless Prevention; 3) Neighborhood Revitalization; 4) Capacity Building, and 5) Sustainability.

The CDD will implement specific strategies within the NRSA and across the City across eight goals. <sup>14</sup> 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; 5) Foster Small and Local Business Development; 6) Address Blighted Property Issues; 7) Enhance and Improve Access to the Number of Community Amenities in Low- and Moderate-Income Areas; and 8) Promote Energy-Efficiency in Low- and Moderate-Income Areas.

In the NRSA, CDD is interested in assisting non-housing investments that increase the desirability of the area through increased community amenities, public investments, and economic opportunities. CDD is also committed to preserving and expanding affordable housing opportunities in the City to help combat displacement from rising property values rise as a result of investment.

<sup>&</sup>lt;sup>14</sup> The NRSA goals match the 2020-2024 Consolidated Plan. This NRSA plan, however, has more specific performance targets. In addition, one goal in the Consolidated Plan, Strengthen the Organizational Capacity of Nonprofits, will be a citywide goal. Organizations within the NRSA may benefit from activities that support this goal, however, there are no specific targets unique to the NRSA.



Goal	Description	Performance Outcomes <sup>15</sup>
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.	Support the development of 15 units of new affordable housing units in the NRSA.
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.	Provide down payment/closing cost assistance for 20 households within the NRSA.
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	Provide rehabilitation assistance to 25 households in the NRSA.

<sup>&</sup>lt;sup>15</sup> Performance outcomes are over the next five years.



Goal	Description	Performance Outcomes <sup>15</sup>
	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.	Support the development of 6 new permanent supportive housing units.  Provide homelessness prevention assistance to 20 households.
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.	Support interior or exterior improvements for 5 businesses.  Support the development of at least 1 business incubator or other alternative space for small and local businesses in the NRSA.  Support at least 3 job training initiatives.
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.	Provide rehab assistance for 5 historic properties in disrepair.  Put 5 vacant or abandoned properties back to productive use.



Goal	Description	Performance Outcomes <sup>15</sup>
Enhance and		Install at least 5 neighborhood amenities across the NRSA.
Improve Access	Targeted neighborhood investments that provide safe and	
to the Number	accessible pedestrian modes of transportation from affordable	Improve lighting in at least 5 locations in the NRSA.
of Community	housing communities to neighborhood amenities and public	
Amenities in	transit, promote crime prevention through environmental	
Low and	design standards, and adds neighborhood amenities (i.e. public	
Moderate	art, community gardens, playgrounds, and parks) that enhance	
Income	the quality of life.	
Communities		
Promote	Encourage policies and programs that exhibit Aurora's	Install solar for at least 10 homeowners and at least 1 new
Energy-	commitment to expand energy efficiency, renewables, and	affordable multifamily rental project in the NRSA.
Efficiency and	green building to its residents, thereby reducing the utility	
Sustainable	burden and enhancing affordability and neighborhood vitality	
Investment in	for both lower-income residents and entrepreneurs. Activities	
Low and	may include both programs/incentives targeted to low and	
Moderate-	moderate-income households such as solar for single-family	
Income	and multi-family affordable housing, financial support for	
Communities	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.	



#### **Leverage Potential**

With limited federal resources and a significant amount of needs, the City of Aurora will need to leverage other public and private resources to stretch CDBG funding to better promote the goals outlined in this plan. Some of these resources may be:

#### **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 in the area of community data, land and building availability, development assistance, and financing resources.

- Finish Line Grant: Provides a grant to property owners in Downtown Aurora to assist with rehabilitation and property improvement projects to support local commercial and mixed-use property owners that would increase the economic viability of Downtown Aurora. The grant program provides between 20% to 50% of the total rehab costs (up to \$75,000).
- Revolving Loan Funds: The revolving loan fund assists property owners in Downtown Aurora for eligible property rehabilitation projects that are not commercially bankable.

#### Local Tax Increment Financing (TIF) Districts

TIF districts are created to assist in the redevelopment of distressed areas. As improvements are made to an area and the value of that area increases, the incremental property tax can be used for public improvements or given to developers for additional development. Of the seven active TIF districts, 6 are located within the NRSA boundary.

Figure 15. Tax Increment Financing Areas within the NRSA

TIF	TIF Name	Year Created	Year Expiring
#*			
1	Downtown TIF 1	1986	2022
3	River City TIF	2000	2028
4	Bell-Gale, an Industrial	2005	2028
	Park		
5	West River TIF	2007	2030
6	East River TIF	2007	2030
9	Downtown TIF	2019	2043

<sup>\*</sup>TIF 2 is expired; TIF 7 and 8 fall outside of the NRSA Boundaries

#### Federally Designated Opportunity Zones

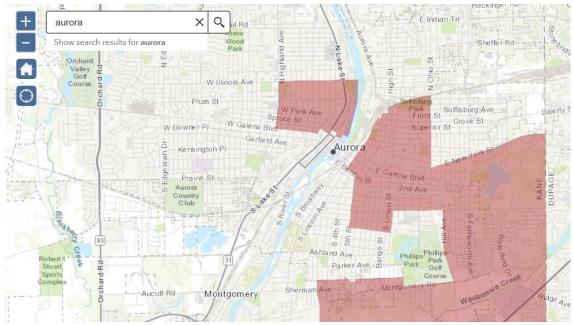
Qualified Opportunity Zones were created by the 2017 Tax Cuts and Jobs Act to encourage long-term investment and job creation in low-income areas throughout the Country. Investors with projects located in designated census tracts are provided tax benefits, which can be deferred on eligible capital gains. Each State designated its own census tracts as Opportunity Zones. Outside of Chicago, the State of Illinois limited each jurisdiction to five designated census tracts to equitably distribute areas of opportunity throughout the state. Four out of the City of Aurora's five designated Opportunity Zones are located within the NRSA, which presents an opportunity for the City target leverage its CDBG resources to promote affordable housing and community economic development goals alongside economic development activity.



Figure 16. Federally Designated Opportunity Zones within the City of Aurora

**DCEO** 

#### Illinois Opportunity Zones



Source: Illinois Department of Commerce and Economic Opportunity, Illinois Opportunity Zones, https://www2.illinois.gov/dceo/Pages/OppZn.aspx

#### Federal and State Tax Credits

- Low Income Housing Tax Credit: The federal Low Income Housing Tax Credit (4% and 9% Programs) gives investors a dollar-for-dollar reduction in their federal tax liability in exchange for providing financing to develop affordable rental housing. Investors' equity contribution subsidizes low-income housing development, thus allowing some units to rent at below-market rents. In return, investors receive tax credits pain in annual allotments, generally over 10 years.
- New Markets Tax Credit: The New Markets Tax Credit program is designed to attract investment for economic development projects in low income areas. Investors contribute to a community development entity which then makes an investment in a qualified active low income community business. The investor receives a 5% tax credit in each of first three years and a 6% credit in each of the remaining four years for a total of a 39% tax credit over seven years.
- Rivers Edge Tax Credit: State of Illinois program that provides a state income-tax credit up to 25% of a project's qualified rehabilitation expenses to owners of certified historic structures located within River Edge Redevelopment Zones (Aurora, East St. Louis, Elgin, Peoria, and Rockford).
- Federal Historic Preservation Tax Credit: The Federal Historic Preservation Tax Credit program provides a 20% tax credit for the substantial rehabilitation of an income producing property that is certified as historic. Rehab projects must meet specific standards for rehabilitation to qualify.

#### **Industrial Revenue Bonds**

The City has the ability to issue tax-exempt industrial revenue bonds (IRBs) on behalf of manufacturing companies to finance the acquisition of fixed assets including land, buildings, equipment, and also new construction and renovation. IRBs provide financing rates that are lower than conventional financing.