

## PUBLIC NOTICE

## Annual Action Plan Substantial Amendment (2016-#4)

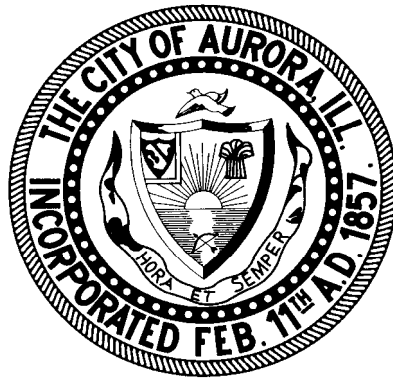
In accordance with the City of Aurora's Citizen Participation Plan and the requirements of the U.S. Department of Housing and Urban Development (HUD), a public hearing is being held at 5:00 p.m. on January 9, 2017 in City Hall, 2<sup>nd</sup> floor Council Chambers, 44 E. Downer Place, Aurora, IL to provide the public with the opportunity to comment on the Annual Action Plan Substantial Amendment (2016-#4) Section 108 Program Funding re/allocations and Objectives as outlined below.

Effective December 18, 2016 the City's 2016 Annual Action Plan Amendment (#2016-4) will be available for review and public comment at the following locations: City of Aurora-Neighborhood Redevelopment, 51 E. Galena Blvd, Aurora, IL; Library-Main, 101 S. River St., Aurora, IL; Library-Eola, 555 S. Eola Rd, Aurora, IL; Library-West, 233 S. Constitution Dr., Aurora, IL; and on the City of Aurora website: [www.aurora-il.org](http://www.aurora-il.org). Upon advance request, the City will provide for 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 Neighborhood Redevelopment Division, 51 E. Galena Blvd, (630) 256-3320 or [dnr@aurora-il.org](mailto:dnr@aurora-il.org). Comments will be accepted until January 24, 2017. The Substantial Amendment is scheduled for review and adoption at the City Council's January 24, 2017 meeting at 6:00 p.m., Council Chambers, 2<sup>nd</sup> Floor, City Hall, 44 E. Downer Place, Aurora, IL 60505.

The City of Aurora has applied to HUD for authorization (currently pending HUD approval) to utilize the Section 108 Program to create a six million dollar loan pool, as per the National Objectives in 24 CFR 570.208. Under this Substantial Amendment, the City seeks to allocate/reprogram the proposed Section 108 loan pool funds and activity objectives to increase gap financing opportunities under the economic development loan pool and to provide the Housing and Public Services/Facilities loan pool funding opportunities as follows:

<b>ECONOMIC DEVELOPMENT LOAN POOL</b>	
Goal: Help smaller businesses create or retain full time jobs at a living wage (jobs)	Objective: <del>50</del> 100 Jobs
<b>Proposed Activities:</b>	
1. Business Loans/Revolving Loan Pool (NRSA and Low/Mod Target Areas) a. <i>Aurora Arts Centre Development Project aka Aurora Downtown Revitalization project</i> <i>Proposed/Requested Allocation from Loan Pool: \$ 3,000,000</i>	<b>Total: \$2 4,000,000</b>
<b>HOUSING LOAN POOL</b>	
Goal: Redevelop or create rental units. Replacement scattered site housing, elderly, special needs or homeless (units).	Objective: <del>100</del> 50 Housing Units
<b>Proposed Activities:</b>	
1. Low-Income Tax Credit Projects for Affordable Housing And Supportive Housing Development	<b>Total: \$2 1,000,000</b>
2. Acquisition/Rehabilitation/Rental Project	
3. Gap Financing for Low-Income Projects	
4. Work force housing	
<b>PUBLIC SERVICES/FACILITIES LOAN POOL</b>	
Goal: Increase/Improve quality of facilities (including public service facilities)	Objective: <del>800</del> 400 Households
<b>Proposed Activities:</b>	
1. Community Center Project within NRSA or other Low-Moderate Income Census Tract Area	<b>Total: \$2 1,000,000</b>
<b>Total Section 108 Allocated Funds Budget: \$ 6,000,000</b>	

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**DRAFT**

# HOUSING & COMMUNITY DEVELOPMENT BLOCK GRANT CONSOLIDATED PLAN

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Program Years 2015 - 2019

**PROPOSED SUBSTANTIAL AMENDMENT 2016-4**

## 2016 Annual Action Plan

December, 2016



Division of Neighborhood Redevelopment • 51 E. Galena Blvd • Aurora, Illinois 60505  
(630) 256- 3320 • FAX (630) 256-3329



This Substantial Amendment (2016-4) to the 2016 Annual Action Plan describes program and funding amendments as recommended by the Block Grant Working Committee on December 7, 2016. The proposed Substantial Amendment will reallocate funds in the City's pending Section 108 Application to HUD. The total amount to be reallocated to the Economic Development Loan Pool is \$2,000,000 from the Housing and Public Services/Facilities Loan Pools (\$1,000,000 from each loan pool). The proposed amendment is further outlined in this document.

## **Executive Summary**

### **AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The City's 2016 Annual Action Plan (AAP), effective from January 1, 2016 through December 31, 2016, is intended to promote decent, safe, sanitary, and affordable housing, as well as neighborhood stability within the City of Aurora. The City's 2016 Annual Action Plan (AAP), effective from January 1, 2016 through December 31, 2016, is intended to promote decent, safe, sanitary, and affordable housing, as well as neighborhood stability within the City of Aurora. This document is a Substantial Amendment to the City's 2016 Annual Action Plan, which was submitted to the U.S. Department of Housing and Urban Development (HUD) on February 23, 2016.

The City's Citizen Participation Plan (adopted September 14, 2010) identifies three criteria that require a substantial amendment:

- a change in the City's allocation priorities;
- a change in the use of federal funds from one eligible activity to another in excess of \$100,000; or
- a new activity or program not previously described in the plan.

The proposed amendment meets the following two priorities which require a Substantial Amendment of the City's 2016 Annual Action Plan:

- a change in the use of federal funds from one eligible activity to another in excess of \$100,000; or
- a new activity or program not previously described in the plan.

## **2. Summarize the objectives and outcomes identified in the Plan**

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

### **Substantial Amendment**

The City has identified 2016 CDBG unallocated funds and prior year CDBG programs/activities with unexpended funds as well as to designate for reprogramming.

#### **Aurora Downtown Revitalization**

Under Substantial Amendment 2016-3, the City reprogrammed \$700,000 of the unexpended funds into a new economic development project/activity known as the Aurora Downtown Revitalization aka Aurora Arts Centre Development Project.

Under the City's Substantial Amendment 2016-3, the City amended its Section 108 Program economic development loan pool activity (proposed via a 2015 Substantial Amendment) as follows:

The City of Aurora seeks to establish a lending pool to make small business loans between \$5,000 and \$100,000 that support entrepreneurs who are unable to access traditional financing. It is contemplated that this lending pool would be outsourced to an area not-for-profit entity that is experienced in micro-lending.

Since the time of its original proposal and per the Substantial Amendment, the City removed the \$5,000 minimum and \$100K maximum thresholds to allow for additional gap financing opportunities.

Furthermore, the City used the substantial amendment to notify the public of its intent to provide a \$3 million loan to provide gap financing for The Community Builders – Aurora Downtown Revitalization aka Aurora Arts Centre Development Project.

#### **Substantial Amendment 2016-4**

Under this Substantial Amendment, the City seeks to allocate/reallocate the proposed Section 108 loan pool funds and to update the respective program objectives as follows:

Economic Development Loan Pool: increase from \$2M to \$4, increase to jobs from 50 to 100

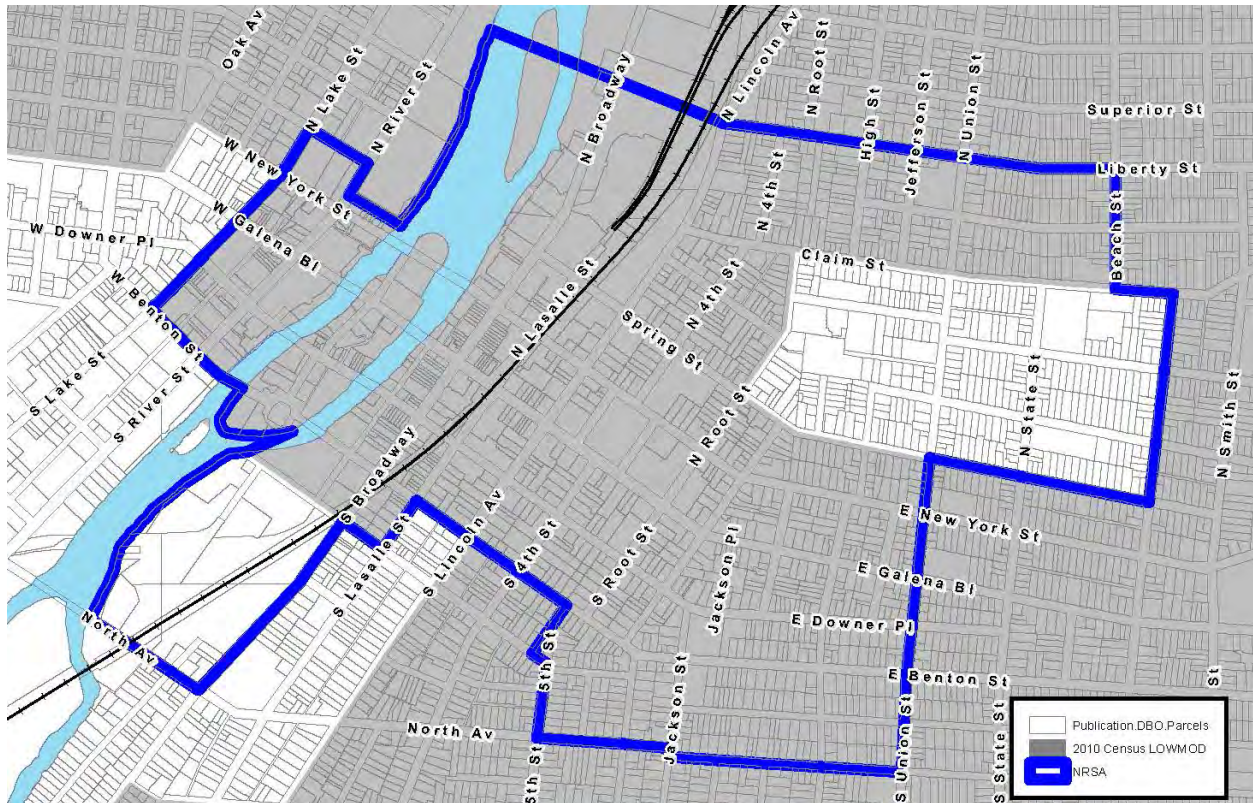
Housing Loan Pool: decrease from \$2M to \$1M, decrease of housing units from 100 to 50

Public Services/Facilities Loan Pool: decrease from \$2M to \$1M, decrease of households from 800 to 400

In keeping with the City's 2015-2019 Consolidated Plan priorities, this project meets the following higher priority non-housing needs for the City's 2016 Program Year:

- Increase/improve the quality of facilities (including public service facilities).
- Help smaller businesses create or retain full time jobs at a living wage.
- Provide micro-business expansion within locally selected neighborhoods, including the NRSA.
- Initiate improvement efforts in locally selected geographical areas that complement City Neighborhood Plans.

Located in downtown Aurora, this project also falls within the City's Neighborhood Revitalization Strategy Area (NRSS) boundaries. This project allows the City to meet its objective in continued work within the HUD-approved NRSA encompassing the City's near-east side and its downtown, covering portions of census tracts 8533.02; 8534.03; 8534.04; 8536.03; 8536.04; 8537.01; 8537.02; 8541.02. The NRSA has concentrations of low-income residents, substandard housing and overcrowded housing. The NRSA was first approved by HUD in 1999 and amended and approved in 2011. The City intends to continue to use the amended 2011 Strategy through the 5 years of the Consolidated Plan period. We will re-evaluate the conditions and strategies for the NRSA on a yearly basis and submit an amended Strategy when the conditions warrant a change in strategies or amended service areas.



## Neighborhood Revitalization Strategy Area

### 3. Evaluation of past performance

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

The 2016 Program Year projects were selected as per their ability to meet the 2015-2019 Consolidated Plan Goals and Objectives and HUD's eligible activity criteria. The City also evaluated projects based upon the following criteria:

#### 1. Ability to address a City Objective

- *Addresses Consolidated Plan objectives*
- *Demonstrates impact*
- *Benefits low/mod income Aurora residents to greatest extent possible*

#### 2. Capacity and experience of the organization

- *Experience including the length of time in operation*
- *Experience in undertaking projects of similar complexity*
- *Organizational resources available and ready to manage the proposed project*

- *Operational resources available and ready to sustain project*
- *Past performance in managing grant funding*
- *Conformance with Cost Principles (24CFR Part 570.200(a) Compliance with Section 105 of the Act – (5) Cost Principles)*

### 3. Leveraged resources

- *Level of resources leveraged*

### 4. Project Readiness

- *Resources needed to implement the proposed project are available and ready*

### 5. Location/service area

- *Agency located within NRSA or serves residents of NRSA*

In the development of its 2015-2019 Consolidated Plan, the City held several stakeholder focus group meetings. The Stakeholder Focus Groups were held to meet the Consultation requirements for the development of the Consolidated Plan and resulted in the following list of Strengths and Accomplishments of community development programs administered by the City over the City's prior 2010-2014 Consolidated Plan:

- Focused on infrastructure (bridge, sewer)/ street repairs, historic preservation, tree replacements
- Money was well spent for homeless/ domestic violence programs
- Money for special needs
- Good programs for housing repairs/ energy efficient
- Rebuilding: River Edge, new library, Paramount Building
- Support for projects that provide access to healthcare to underserved populations

Goals and Objectives for 2010-2014 (Accomplishments for Years 2010, 2011, 2012, and 2013 (Year 2014 submitted in March 2015))

- H1: Repair/rehab existing housing units occupied by LMI owners (215 Units)
- H2: Assisted 1st time homebuyers into ownership (23 Units)
- H3: Promote adaptation of multi-units into lower density and ownership units in target areas (0 Units)
- H4: Assist rental owners improve LMI rental units for special needs/homeless persons (135 Units)
- CD-1: Increase child care/youth services (children served)



- CD-2: Provide support services to elderly/disabled households (869 HH)
- CD-3: Provide employment services to unemployed persons (2359 P)
- CD-4: Reduce homelessness; persons provided prevention and supportive services
- CD-5: Improve child care facilities benefitting LMI families (2 Facilities)
- CD-6: Create/retain permanent FTE jobs at living wages (372 Jobs)
- CD-7: Improve rate of survival for micro-enterprises (5 Businesses)
- CD-8: Promote expansion/start-up of businesses within NRSA (0)
- CD-9: Improve appearances of selected NRSA neighborhoods (34 Street Projects, Ash Tree replacement)
- CD-10: Improve planning and administrative capacity
- CD-11: Improve CHDO capacity to qualify, initiate housing projects

#### 4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City's CDBG Citizen Participation Plan identifies the following steps that must be taken to ensure public participation:

An **Annual Action Plan** is prepared each year to outline projects to be undertaken within each program year. The City will hold a public hearing, accept public comment, and issue public notices for the **Consolidated Plan** and for each **Annual Action Plan**, to ensure public participation in the development of these plans.

##### Public Notice and Publication

The City will publish a public notice in the Beacon News ("Our Towns" section), announcing the availability of the **Consolidated Plan** or the **Annual Action Plan** and establishing a 30-day public comment period.

The public notice will also set a date for a public hearing, which will occur at least 15 days prior to the City Council meeting at which the plan is slated for adoption.

The notice will include a summary of the proposed plan and list the locations where copies of the completed proposed plan may be examined. These locations include all branches of the Aurora Public Library and the Neighborhood Redevelopment Division office. Free digital copies of the plan will be made available at the Neighborhood Redevelopment Division office. The plan will be posted on the City's website, [www.aurora-il.org](http://www.aurora-il.org).

The City will publish each plan in a manner that affords citizens, public agencies, and other interested parties a reasonable opportunity to examine its contents and submit comments.

### **Public Hearing**

The City will hold at least one public hearing during the development of the ***Consolidated Plan*** and ***Annual Action Plan*** to gather input from citizens and respond to proposals and questions.

In a year in which the ***Consolidated Plan*** is being developed, an additional public hearing will be held before the proposed ***Consolidated Plan*** is published for comment.

The hearing(s) will address housing and community development needs, development of proposed activities, and review of program performance. All public hearings will be held at the Aurora City Hall, 44 E. Downer Place, Aurora, IL 60505.

Upon request, the City will provide for 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.

### **Public Comments**

The City of Aurora will provide a period of at least 30 days to receive comments from citizens on each proposed plan. The City will consider any comments or views of citizens received in writing, or orally at public hearings, in preparing the final adopted plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons for not accepting the latter, shall be attached to the final adopted plan.

### **2016 Citizen Participation:**

The City announced a pre-application, mandatory workshop for the 2016 CDBG Program Year in early July 2015, with email notifications sent prior to this time. The workshop was held on July 22, 2015 and had over 50 participants. The CDBG application period was approximately one month. Although 27 applications were submitted by the August 21, 2015 deadline, one application was withdrawn. City staff reviewed the applications and then conducted a special meeting to review the application with the Block Grant Working Committee (BGWC) on September 28, 2015. Upon final review of the proposed CDBG projects, the BGWC voted and unanimously approved 17 projects for recommendation to the City Council.

**PUBLIC NOTICE**  
**Annual Action Plan Substantial Amendment (2016-#3)**

In accordance with the City of Aurora's Citizen Participation Plan and the requirements of the U.S. Department of Housing and Urban Development (HUD), a public hearing is being held at 5:00 p.m. on November 7, 2016 in City Hall, 2<sup>nd</sup> floor Council Chambers, 44 E. Downer Place, Aurora, IL to provide the public an opportunity to comment on the Annual Action Plan Substantial Amendments (2016-#3) and program funding re/allocations as outlined below for The Community Builders – Aurora Downtown Revitalization Project. This project will result in the adaptive re-use of 5 E. Galena & 2-20 S. Stolp Ave. (former Waubensee Community College Building) into the Aurora Arts Centre, a mixed-use arts and culture oriented community destination. The substantial amendment will result in a deobligation of remaining balances on completed projects, re/allocation of unexpended funds, and adjustments needed to ensure the integrity of the City's spending obligations. The substantial amendment will also update the City's proposed Section 108 Loan Economic Development loan pool activity description and provide information regarding its proposed first Section 108 Loan Pool Project.

<b>CDBG Project</b>	<b>Funding Source</b>	<b>Comments</b>	<b>Amount</b>
The Community Builders – Aurora Downtown Revitalization aka Aurora Arts Centre Development Project	2004 LINCOLN MANOR HISTORIC PRESERVATION	CANCELLED	\$32,437.06
	2010 FOX VALLEY HABITAT FOR HUMANITY LAND ACQUISITION PROJECT *	UNEXPENDED	\$45,149.37
	2011 KANE COUNTY LEAD HAZARD REDUCTION PROGRAM	UNEXPENDED	\$103.79
	2012 CITY OF AURORA - ENGINEERING DIVISION (STREET PROJECTS/SIDEWALK PROJECTS)	UNEXPENDED	\$46,989.04
	2012 KANE COUNTY LEAD HAZARD REDUCTION PROGRAM	UNEXPENDED	\$16,746.79
	2012 JOSEPH CORPORATION SAFETY FIRST	UNEXPENDED	\$45,697.10
	2012 JOSEPH CORPORATION SAFETY FIRST ADMINISTRATION	UNEXPENDED	\$12,863.70
	2012 REBUILDING TOGETHER AURORA - SAFE AT HOME	UNEXPENDED	\$11,283.41
	2012 CITY OF AURORA CDBG PROGRAM ADMINISTRATION	PROGRAM INCOME USED	\$9,440.90
	2012 CITY OF AURORA CDBG PROGRAM ADMINISTRATION	PROGRAM INCOME USED	\$19,438.21
	2012 CITY OF AURORA CDBG PROGRAM ADMINISTRATION	PROGRAM INCOME USED	\$5,000.00
	2013 JOSEPH CORPORATION SAFETY FIRST	UNEXPENDED	\$39,137.25
	2013 REBUILDING TOGETHER AURORA - SAFE AT HOME	UNEXPENDED	\$0.01
	2013 CONSUMER CREDIT COUNSELING SERVICE FORECLOSURE PREVENTION COUNSELING	UNEXPENDED	\$7,032.99
	2013 CITY OF AURORA ASH TREE REPLACEMENT PROGRAM	UNEXPENDED	\$2,521.30
	2013 CITY OF AURORA CDBG PROGRAM ADMINISTRATION	PROGRAM INCOME USED	\$8,953.10
	2013 REBUILDING TOGETHER AURORA INSULATION PROGRAM	UNEXPENDED	\$1,722.34
	2014 JOSEPH CORPORATION SAFETY FIRST	UNEXPENDED	\$336.53
	2014 WAUBONSEE COMMUNITY COLLEGE - HESED HOUSE EMPLOYMENT SKILLS PROGRAM	UNEXPENDED	\$2,308.41
	2014 ASSOCIATION FOR INDIVIDUAL DEVELOPMENT/ROOF RENOVATION	UNEXPENDED	\$19,824.04
2014 CITY OF AURORA ASH TREE REPLACEMENT PROGRAM	UNEXPENDED	\$4,394.17	
2014 CITY OF AURORA CDBG PROGRAM ADMINISTRATION	PROGRAM INCOME USED	\$37,504.56	
2014 ENTITLEMENT FUNDS	UNALLOCATED	\$246.29	
2015 ENTITLEMENT FUNDS	UNEXPENDED	\$560.00	

## 5. Summary of public comments

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

A summary of public comments/ views for proposed Substantial Amendment be included in the final 2016 Annual Action Plan - Amendment #4. The proposed Substantial Amendment to the Annual Action Plan is currently under public comment review. No comments have been received as of the date of public display. The public comment period will conclude on January 24, 2017, the date of the City Council meeting at which the proposed amendment is slated for adoption.

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

No comments were received as of the date of public display for the 2016 Annual Action Plan. A public hearing is scheduled for January 9, 2017, 5:00 p.m. at City Hall, 44 E. Downer Place, 2nd Floor, Council Chambers, Aurora, IL 60507.

## 7. Summary

### **PUBLIC NOTICE**

#### **Annual Action Plan Substantial Amendment (2016-#4)**

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activity objectives to increase gap financing opportunities under the economic development loan pool and to provide the Housing and Public Services/Facilities loan pool funding opportunities as follows:

<b>ECONOMIC DEVELOPMENT LOAN POOL</b>	
Goal: Help smaller businesses create or retain full time jobs at a living wage (jobs)	Objective: <del>50</del> 100 Jobs
<b>Proposed Activities:</b>	
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<b>HOUSING LOAN POOL</b>	
Goal: Redevelop or create rental units. Replacement scattered site housing, elderly, special needs or homeless (units).	Objective: <del>100</del> 50 Housing Units
<b>Proposed Activities:</b>	
1. Low-Income Tax Credit Projects for Affordable Housing And Supportive Housing Development 2. Acquisition/Rehabilitation/Rental Project 3. Gap Financing for Low-Income Projects 4. Work force housing	<b>Total: \$2 1,000,000</b>
<b>PUBLIC SERVICES/FACILITIES LOAN POOL</b>	
Goal: Increase/Improve quality of facilities (including public service facilities)	Objective: <del>800</del> 400 Households
<b>Proposed Activities:</b>	
1. Community Center Project within NRSA or other Low-Moderate	<b>Total: \$2 1,000,000</b>
<b>Total Section 108 Allocated Funds Budget: \$ 6,000,000</b>	

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

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

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

Agency Role	Name	Department/Agency
Lead Agency	AURORA	
CDBG Administrator	AURORA	Neighborhood Redevelopment Division
HOPWA Administrator		
HOME Administrator	AURORA	Neighborhood Redevelopment Division
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative (optional)**

**Consolidated Plan Public Contact Information**

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The City of Aurora announced a call for CDBG applications in summer 2015. A mandatory workshop for prospective applicants was held on July 22, 2015. The following agencies/organizations were represented:

- African American Men of Unity
- AHCC
- Association for Individual Development (AID)
- Aurora Area Interfaith Food Pantry
- Big Woods School Foundation
- Block Grant Working Committee
- Breaking Free
- CASA Kane Conty
- City of Aurora
- City of Aurora Block Grant Working Committee
- Community Contacts
- Community Housing Advocacy Development
- Day One
- EWC Lighthouse Daycare
- Family Focus
- Fox Valley Habitat for Humanity
- Hope For Tomorrow
- Jennings Terrace
- Joseph Cooperation
- Kane County
- Ladder Up (Tax Assistance)
- Marie Wilkinson Child Developing Center
- Mutual Ground
- National Latino Education Institute
- Northern Illinois Food Bank
- Open Door Clinic
- PADS - Hesed House
- Praire State Legal Services
- Quad County African American Chamber of Commerce
- Quad County Urban League
- Rebuilding Together Aurora
- Riddle Highland Homewners Association of Aurora

- Seize the Future
- Senior Services Associates, Inc.
- The Light of the Heart
- Triple Threat Mentoring
- VNA Health Care
- Waubensee Community College
- West Aurora Cemetary
- YWCA

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

The City makes an effort to communicate and carry on a dialogue with service providers and the community-at-large about the Consolidated Plan goals, objectives, and activities to support the current Plan. The City has implemented a periodic Neighborhood Redevelopment newsletter which is emailed to public and private housing, health, and social service agencies and posted on the City's website. In addition, staff from the Mayor's office participates in a variety of non-profit roundtables and coordinating meetings to identify needs for service and investment within the community.

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

The City of Aurora is an active participant in the Kane County Continuum of Care (CoC) system and is one of three local governments that provide non-federal funding on an annual basis to administratively support the maintain CoC funding. Historically, the City has always been a strong supporter of homeless services, having located Hased House in a former municipal building and also having financially supported conversion of building into its current full service homeless facility. As an active part of the CoC, the City has been an active force in promoting better outreach, case management, and planning as part of a plan to address homeless issues in the City. Hased House has become the second largest homeless shelter in the State of Illinois, and has established a “comprehensive resource center” to help transition individuals out of homelessness. The City has actively sought to expand this resource facility and other homeless services over the last three years through the completion of large infrastructure projects funded via the CDBG program and local funds.

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



**outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The City of Aurora is an active participant in the Kane County Continuum of Care (CoC) system and is one of three local governments that provide non-federal funding on an annual basis to administratively support the maintain CoC funding. The Continuum of Care was contacted for input on the documentation necessary for the completion of this Plan.

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

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**Table 2 – Agencies, groups, organizations who participated**

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

All agency types relevant to the Annual Action Plan were contacted for input into the process and development of the Plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Kane County	

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

The City has fostered relationships/partnerships with other local CDBG jurisdictions including DuPage County, Kane County and the City of Elgin. The City of Aurora is also an active member of the Kane County Continuum of Care, the Kane County Healthy Places Coalition, and SPARK. SPARK (Strong, Prepared and Ready for Kindergarten) is an Aurora Early Childhood Collaborative Initiative seeking to improve the chances of success for Aurora children by strengthening their school readiness skills – early literacy, math and vocabulary skills; social skills; and self-control. It is funded by a grant from the Dunham Fund in the amount of \$250,000, intended to match funds contributed by the City of Aurora, Fox Valley United Way and the four school districts that educate most Aurora children (SD 129, 131, 204 and 308). Funds have also been pledged through Building Blocks, a project of Illinois Action for Children.

**Community Partners:**

Association for Individual Development

Aurora Area Interfaith Food Pantry

Breaking Free, Inc

CASA Kane County

City of Elgin

City-Wide Tax Assistance Program

Community Housing Advocacy & Development

Consumer Credit Counseling Service/Family Counseling Service

DayOne Network

Family Focus Aurora

Fox Valley Habitat for Humanity

Fox Valley United Way (Aurora Homelessness Initiative, SPARK)

Hope for Tomorrow, Inc.

Jennings Terrace, Inc.

Joseph Corporation

Kane County Continuum of Care

Kane County Health Department

Kane County Office of Community Reinvestment

Marie Wilkinson Child Development Center

Mutual Ground

Northern Illinois Food Bank

Prairie State Legal Services

Private lenders

Public Action to Deliver Shelter dba Hesed House

Quad County Urban League

Rachel's Place, A Program of FVOAS

Rebuilding Together Aurora

Senior Services Associates, Inc.

Sunnymere of Aurora, Inc

VNA Healthcare

Waubonsee Community College

YWCA Patterson and McDaniel Family Center

**AP-12 Participation – 91.105, 91.200(c)**

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

To ensure citizen participation, the City of Aurora adopted a Citizen Participation Plan on September 4, 2010. The Plan can be found here: [https://www.aurora-il.org/documents/neighborhoodredevelopment/doc\\_2010\\_citizen\\_participation\\_plan.pdf](https://www.aurora-il.org/documents/neighborhoodredevelopment/doc_2010_citizen_participation_plan.pdf)

The City's proposed 2016 Annual Action Plan Substantial Amendment (2016-#4) was made available for public comment on December 18, 2016. As per the City's Public Participation Plan, copies of the Annual Action Plan were made available online, at the City's three library branches, and at the City's Neighborhood Redevelopment Division office.

To date, the City has not received any public comments.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

##### Contingency Statement:

If the total grant received by the City of Aurora is less than the funds allocated to activities, then each activity's budget will be reduced in the same proportion as the percentage difference between the estimated total grant and the actual total grant. If the total grant received by the City of Aurora is more than the funds allocated to activities, then the budget for all goals and objectives will be raised proportionately, and the City's Block Grant Advisory Committee shall entertain proposals to spend the funds either on projects that were proposed, but not funded, in the previous competitive round; on new proposals as presented by City Staff; or to increase funding for existing programs/projects where the additional funds are judged to have the most impact. Some excess funds will be designated, consistent with the regulatory framework of the programs, for program administration. For example, the City has reserved 20% of the City's estimated CDBG allocation and 10% of the City's

estimated HOME allocation for program administration consistent with federal regulations.

**Priority Table**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,469,491	36,068	307,794	1,813,353	5,701,677	As of February 2016, this amount is as per HUD's formal allocation notification.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	500,138	0	263,491	763,629	984,604	As of June 2016, this amount is as per HUD's formal allocation notification (updated).

**Table 5 - Expected Resources – Priority Table**

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

This AAP outlines activities using funding from different sources, including the Community Development Block Grant Program and the HOME Investment Partnerships Program. Funds are leveraged with those of nonprofit community development, housing and social service partners as well.

Through CDBG and HOME programs, the City collaborates with partners to deliver resources effectively. The City:

- Works with service and housing providers to address the housing needs of the low-mod income residents and special needs populations.
- Works across City Departments/Divisions to complete major capital projects including roadway improvements.
- Collaborates with housing providers to fund rehabilitation of existing homes and rehabilitation/redevelopment of private rental housing.
- Partners with agencies, non-profits, and private sector entities whose mission and programming further the housing and community development objectives outlined in this Plan.

The above collaborations allow the City to access gas tax, grants, tax credits, gaming and general fund sources to leverage.

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

None.

**Discussion**

See comments above



## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing/Improve/Sustain Existing Housing Supply	2015	2019	Affordable Housing	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Housing/Improve Existing Supply	CDBG: \$354,451	Homeowner Housing Rehabilitated: 75 Household Housing Unit
2	Housing/Increase Homeownership	2015	2019	Affordable Housing	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Housing/Homeownership		Homeowner Housing Added: 0 Household Housing Unit
3	Housing/Rental	2015	2019	Affordable Housing	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Housing/Rental HOME/CHDO Projects	HOME: \$378,609	Rental units rehabilitated: 16 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Services/Youth	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Public Services/Youth	CDBG: \$55,000	Public service activities other than Low/Moderate Income Housing Benefit: 230 Persons Assisted
5	Public Services/Elderly/Special Needs	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Public Services/Elderly/Special Needs	CDBG: \$19,375	Public service activities other than Low/Moderate Income Housing Benefit: 5010 Persons Assisted
6	Public Services/Employment Training	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora	Public Services/Employment Training	CDBG: \$38,000	Public service activities other than Low/Moderate Income Housing Benefit: 560 Persons Assisted
7	Public Services/Homelessness	2015	2019	Homeless	City of Aurora	Public Services/Homelessness	CDBG: \$85,000	Homelessness Prevention: 1383 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public Facilities	2015	2016	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Public Facilities	CDBG: \$61,894	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2326 Persons Assisted
9	Economic Development/Small Businesses	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora	Economic Development/Small Businesses	CDBG: \$974,634	Jobs created/retained: 92 Jobs
10	Economic Development/Micro-Businesses	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora	Economic Development/Micro-Businesses	CDBG: \$78,950	Businesses assisted: 8 Businesses Assisted
11	Economic Development/Micro-Business Expansion	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Neighborhood Improvements/Revitalization	CDBG: \$0	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Neighborhood Revitalization/Improvements	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area Low-Mod Census Tracts	Neighborhood Improvements/Revitalization	CDBG: \$36,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
13	CHDO Operating Costs	2015	2019	Affordable Housing	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Housing/Homeownership Housing/Rental HOME/CHDO Projects		
14	Administration	2015	2019	CDBG/HOME Admin/CHDO Operating Costs	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	CDBG Administration HOME Program administration	CDBG: \$293,898 HOME: \$49,746	Other: 199963 Other

Table 6 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Housing/Improve/Sustain Existing Housing Supply
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Housing/Increase Homeownership
	<b>Goal Description</b>	The City offers a Down Payment Assistance Program to first time homeowners. The City also provides down payment assistance via partnerships with the Federal Home Loan Bank, Illinois Housing Development Authority, and Illinois Assist Programs.
3	<b>Goal Name</b>	Housing/Rental
	<b>Goal Description</b>	This project will redevelop or create rental units; replacement units for scattered site housing, elderly, special needs or homeless.
4	<b>Goal Name</b>	Public Services/Youth
	<b>Goal Description</b>	This project supports public services agencies that provide youth services
5	<b>Goal Name</b>	Public Services/Elderly/Special Needs
	<b>Goal Description</b>	This project supports public services agencies that provide supportive services for elderly and persons with special needs
6	<b>Goal Name</b>	Public Services/Employment Training
	<b>Goal Description</b>	Provide employment training to unemployed persons
7	<b>Goal Name</b>	Public Services/Homelessness
	<b>Goal Description</b>	In partnership with the Hesed House, the City will funding assistance for the following four programs: SEEDS Case Management, public facility improvements, rapid re-housing case manager (referral system), and employee training. The City also supports Homeless prevention efforts through the Continuum of Care. More recently, the City has focused on the development of Permanent Supportive Housing.

8	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	
9	<b>Goal Name</b>	Economic Development/Small Businesses
	<b>Goal Description</b>	<p>Jobs placement, employment counseling, construction trades training</p> <p>2016 Substantial Amendment: Aurora Downtown Revitalization Project. This project is located within downtown Aurora and also within the City's NRSA. The adaptive reuse project involves a gut rehabilitation of a former community college located at 5 Galena, Aurora, IL to support the following:</p> <ol style="list-style-type: none"> <li>1. Restaurant: a first-class, built-out restaurant condo in 5 - 6,000 sq. ft. of the building facing Galena;</li> <li>2. School for Performing Arts &amp; Paramount Space: an approx. 35,000 sq. ft. condo consisting of 4 dedicated apartments, rehearsal space and a 30,000 sq. ft. school for performing arts (built to Aurora Civic Center Authority (ACCA) Specifications &amp; including some FF&amp;E); and</li> <li>3. Artist's Lofts: an additional 36 artist's loft affordable units with strong artist preferences and work requirements (income limits of \$32,340 for one-person household or \$36,960 for 2-person household).</li> </ol> <p>It is anticipated that this project will create 80-100 FTE jobs.</p> <p>In addition to CDBG funds, pending Section 108 Loan Guarantee approval, the City will also fund \$3M towards this project.</p>
10	<b>Goal Name</b>	Economic Development/Micro-Businesses
	<b>Goal Description</b>	The City of Aurora will establish a micro lending pool to make small business loans between \$500 and 425,000 that support entrepreneurs who are unable to access traditional financing. This lending pool will be outsourced to an area not-for-profit entity that is experienced in micro-lending. This program will make the NRSA its primary area of focus, and will make CDBG-eligible block groups its second priority. Loans will be in the range of \$5,000 - \$25,000.

<b>11</b>	<b>Goal Name</b>	Economic Development/Micro-Business Expansion
	<b>Goal Description</b>	This project will provide for micro-business expansion within locally selected neighborhoods, including the NRSA.
<b>12</b>	<b>Goal Name</b>	Neighborhood Revitalization/Improvements
	<b>Goal Description</b>	Initiate improvement efforts in locally selected geographical areas that complement the City Neighborhood Plans, especially within the NRSA and LMI Census Tracts.
<b>13</b>	<b>Goal Name</b>	CHDO Operating Costs
	<b>Goal Description</b>	Develop CHDO projects.
<b>14</b>	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Effective administration of City of Aurora's CDBG and HOME Programs.

**Table 7 – Goal Descriptions**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

## AP-35 Projects – 91.220(d)

### Introduction

insert introduction

#	Project Name
1	Housing: Improve existing housing
2	Housing: Rental
3	CHDO Project
4	Public Services
5	Public Services/Elderly/Special Needs
6	Economic Development: Small Business
7	Public Facilities
8	Neighborhood Revitalization/Improvements
9	Administration
10	Housing: Increase Homeownership

**Table 8 – Project Information**

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

For the most part, CDBG funds will be used to address the needs on a city-wide basis with the beneficiary being an individual of low-to moderate income (limited-clientele benefit). However, activities that provide a benefit on an area basis do so in areas that are determined to have a low-to moderate income population of at least 51%. A map attached to this Plan presents data on the low-to moderate income areas of the City of Aurora.

The major obstacles to addressing underserved needs are as follows.

- The City’s ability to provide comprehensive service delivery has been hindered by continuing cutbacks in funding for social services. The lack of awareness concerning service availability and the lack of transportation impede effective delivery of services to those who need them.
- Efforts to adequately house the homeless are hindered by a lack of adequate space, by the lack of year round facilities, and by the aforementioned service delivery issues. The number of homeless people is increased by a lack of transitional and permanent affordable housing.
- The City’s general fund has insufficient resources to make needed infrastructure and public facility improvements, and important needs go unattended as a result.



## Projects

### AP-38 Projects Summary

#### Project Summary Information

Table 9 – Project Summary

<b>1</b>	<b>Project Name</b>	Housing: Improve existing housing
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts
	<b>Goals Supported</b>	Housing/Improve/Sustain Existing Housing Supply
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$354,451
	<b>Description</b>	This project provides for housing rehabilitation to improve existing housing supply with units brought to code, made energy efficient and accessible.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Joseph Corporation Safety First program addresses Code corrections.</li> <li>• Rebuilding Together Aurora's project will address accessibility repairs for senior citizens and handicapped citizens.</li> </ul>
<b>2</b>	<b>Project Name</b>	Housing: Rental
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts
	<b>Goals Supported</b>	Housing/Rental
	<b>Needs Addressed</b>	Housing/Rental
	<b>Funding</b>	HOME: \$334,067
	<b>Description</b>	This project will redevelop or create rental units; replacement units for scattered site housing, elderly, special needs or homeless.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>3</b>	<b>Project Name</b>	CHDO Project
	<b>Target Area</b>	City of Aurora
	<b>Goals Supported</b>	Housing/Rental
	<b>Needs Addressed</b>	Housing/Rental HOME/CHDO Projects

	<b>Funding</b>	HOME: \$66,813
	<b>Description</b>	Develop CHDO projects
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	Public Services
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts
	<b>Goals Supported</b>	Public Services/Youth Public Services/Employment Training Public Services/Homelessness
	<b>Needs Addressed</b>	Public Services/Youth Public Services/Employment Training Public Services/Homelessness
	<b>Funding</b>	CDBG: \$178,000
	<b>Description</b>	This project supports public services agencies that provide supportive services.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Breaking Free - Homeless Substance Abuse Treatment Services</li> <li>• Family Focus, Inc. - Early Childhood Services</li> <li>• Marie Wilkinson Child Development Center - Marie Wilkinson Childcare Service</li> <li>• Mutual Ground - Domestic Violence Shelter Program</li> <li>• Public Action to Deliver Shelter, Inc. - PADS' SEEDS Case Management Program</li> <li>• Prairie State Legal Services, Inc. - Aurora Housing Advocacy Legal Services Project</li> <li>• Quad County Urban League, Inc. - Employment Assistance and Referral Program</li> <li>• Waubensee Community College - Hesed House Rapid Re-employment Program</li> </ul>
<b>5</b>	<b>Project Name</b>	Public Services/Elderly/Special Needs
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts
	<b>Goals Supported</b>	Public Services/Elderly/Special Needs
	<b>Needs Addressed</b>	Public Services/Elderly/Special Needs
	<b>Funding</b>	CDBG: \$19,375
	<b>Description</b>	This project supports public services agencies that provide supportive services for elderly and persons with special needs

	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Senior Services Associates, Inc. - Community Connection Center Rent
6	<b>Project Name</b>	Economic Development: Small Business
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$360,000
	<b>Description</b>	Initiate improvement efforts in locally selected geographical areas that complement the City Neighborhood Plans, especially within the NRSA and LMI Census Tracts.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1000
	<b>Location Description</b>	
	<b>Planned Activities</b>	
	<b>Project Name</b>	Public Facilities

<b>7</b>	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$61,984
	<b>Description</b>	The public facility projects include improvements/upgrades to three non-profit facilities (homeless shelter, behavioral health facility, and senior assisted living facility).
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Jennings Terrace - Flooring Improvements for 16 nursing/memory care patient rooms (Phase 3A)</li> <li>• Association for Individual Development (AID) - Behavioral Health Treatment Building Energy Efficiency Upgrades</li> <li>• Hased House - 680 S. River St. Roof Repair Project</li> </ul>	
<b>8</b>	<b>Project Name</b>	Neighborhood Revitalization/Improvements
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts
	<b>Goals Supported</b>	Public Facilities Economic Development/Small Businesses Neighborhood Revitalization/Improvements

	<b>Needs Addressed</b>	Economic Development/Small Businesses
	<b>Funding</b>	CDBG: \$700,000
	<b>Description</b>	Initiate improvement efforts in locally selected geographical areas that complement the City Neighborhood Plans, especially within the NRSA and LMI Census Tracts.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	The Community Builders will oversee/develop an adaptive reuse project which will involve a gut rehabilitation of a former community college located at 5 Galena, Aurora, IL to support the following:1. Restaurant: a first-class, built-out restaurant condo in 5 - 6,000 sq. ft. of the building facing Galena;2. School for Performing Arts & Paramount Space: an approx. 35,000 sq. ft. condo consisting of 4 dedicated apartments, rehearsal space and a 30,000 sq. ft. school for performing arts (built to Aurora Civic Center Authority (ACCA) Specifications & including some FF&E); and3. Artist Lofts: an additional 36 artist loft affordable units with strong artist preferences and work requirements (income limits of \$32,340 for one-person household or \$36,960 for 2-person household).It is anticipated that this project will create 80-100 FTE jobs.
9	<b>Project Name</b>	Administration
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts
	<b>Goals Supported</b>	Administration

	<b>Needs Addressed</b>	CDBG Administration HOME Program administration
	<b>Funding</b>	CDBG: \$263,168 HOME: \$500,138
	<b>Description</b>	City of Aurora administration of the federal program.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>10</b>	<b>Project Name</b>	Housing: Increase Homeownership
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	



<b>Planned Activities</b>	
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## AP-50 Geographic Distribution – 91.220(f)

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

City of Aurora: LMH, LMI/LC, LMI/J, S/B activities

NRSA: LMH, LMI/LC, LMI/J, LMA,S/B

LMI Census Tracts: LMH, LMA, LMI/LC, LMI/J, S/B

### Geographic Distribution

Target Area	Percentage of Funds
Neighborhood Revitalization Strategy Area	
City of Aurora	100
Low-Mod Census Tracts	

Table 10 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

#### Discussion

The overall mission of the CDBG and HOME programs is to improve the lives of lower income persons. The City will design and fund some program activities to help income qualifying households wherever they live. Some of these programs will focus on the improvement of specific neighborhoods where lower income live, whereas other programs will be designed and funded to promote greater choice in housing or employment or supportive services opportunities, regardless of location.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

Based on the data included in the HUD tables and available to the City of Aurora, as well as the preferences and observations expressed during the community-wide and stakeholder surveys, the focus groups and the special information interviews, the City has identified these higher priority housing needs for the upcoming 20-15-2019 period:

Existing housing in need of repairs or renovations in order to meet current building codes, lead paint mitigation standards, or greater energy efficiency standards, and owned and occupied by income-eligible households whose housing costs exceed 30% of income. Households between 40% and 80% of median income who are trying to purchase their own homes and contribute to the stabilization of neighborhoods within the city. Income-eligible renter households with housing cost burdens greater than 30% of their income, living in housing in need of repairs or renovation in order to meet current building codes, lead paint mitigation standards, or greater energy efficiency standards. Very low-income households at risk of becoming homeless or households who are currently homeless and very mobile within Aurora, and who are proportionately larger users of human services, health care, or emergency services.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	35
Special-Needs	16
Total	51

**Table 11 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	16
The Production of New Units	0
Rehab of Existing Units	25
Acquisition of Existing Units	0
Total	41

**Table 12 - One Year Goals for Affordable Housing by Support Type**

### Discussion

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## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

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

The Housing Authority's Strategic Plan outlines these major initiatives for 2015-2016:

- Capital Fund Financing Program (application submission spring 2015 - if feasible)
- Energy performance Program (procurement to begin spring 2015, implementation fall 2015)
- Homeownership Assistance (program funded Summer 2015, granting funds winter 2016)
- Jericho Circle Multi-Use Complex (proposal developed fall 2015 if feasible)
- New vehicles (5 vehicles September 2015)
- Private Management Company (full administrative control of AHA public housing (fall 2015)
- Management proposal for voucher program (Winter 2016)
- Continue to implement the tiered Units (6 scattered site homes, 6 apartment upgrades, test site, tier 4)
- Revision of strategic plan (updates to goals to date, adjustments to realities)

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

The Housing Authority's Strategic Plan 2013 - 2018 outlines these major initiatives for 2015-2016:

- Resident Outcomes Statistical Modeling (development of original algorithm by summer 2015)
- Self Sufficiency/Entrepreneurship Institute (implementation Summer 2015)
- Internship Program (introduction of vocational program, planning for expanded high school)
- Outreach program (summer 2015, planning taking place Fall 2015)
- Social media activity (implementation Summer 2015)
- Marketing Activity (full marketing campaign, utilization of all forms of media and outreach by Fall 2015)

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

**provided or other assistance**

NA

**Discussion**

Information taken from: <http://auroraha.com/wp-content/uploads/2014/07/Aurora-Housing-Authority-Strategic-Plan-2014-2018.pdf>

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

### **Introduction**

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

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

- Association for Individual Development (AID)- is a Comprehensive Community Mental Health and Developmental Disabilities Center which offers a variety of specialized support services, including supportive housing and specialized residential treatment for individuals with developmental disabilities and behavioral health challenges.
- Aunt Martha's-Federally Qualified Health Center offering affordable health care
- Breaking Free-Substance Addiction Treatment for Youth
- Family Services of Aurora-Family Counseling Services
- Fox Valley Older Adult Services- Adult Day Care
- Gateway Foundation-Substance Addiction and Residential Treatment Program for adults
- Open Door Clinic – Education, prevention, screening and treatment of HIV/AIDS and other sexually transmitted infections (Serves Aurora residents, though based in Elgin)
- Prairie State-Legal assistance
- Salvation Army-Home delivered meals for frail elderly

Senior Services Associates- Case management, information & referral, transportation, volunteer senior companions, drop in supports, home modifications, temporary financial assistance<sup>4</sup>, and advocacy and abuse investigation/nursing home ombudsman for the elderly

VNA- Federally Qualified Health Center offering affordable health care and home health services for the frail elderly

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Aurora will continue to be an active participant in the Kane County Continuum of Care and will implement the actions and activities outlined in the Homeless Strategy as written in this Consolidated Plan. For the first year of the program, the City has allocated funding under activity CD-4, Mitigate or prevent homelessness by providing assistance to Mutual Ground Emergency Shelter, Hesed House SEEDs Homeless Services Management and the Waubensee Hesed Skills Training Program.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to**



**permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Special needs persons will benefit from funding allocated to a number of social service agencies and programs. These include:

- CD-1: Increase youth services with assistance going to Family Focus Childcare and Marie Wilkensen Childcare,
- CD-2 supportive services for the elderly and disabled,
- CD-3, employment training to unemployed persons and
- CD-5, increase and improve quality of facilities including public service facilities including funding to Hased House restroom and the RTA accessibility.

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

AID is the primary provider of supportive housing services for individuals returning from mental health facilities and nursing homes. AID, Senior Services, DayOne Network and the Department of Rehabilitation Services collaborate to assist those capable of leaving nursing homes, to live with support

services in their own homes and apartments.

## Discussion

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

### **Introduction**

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

The City has planned the following activities to reduce the barriers to affordable housing:

Participate in the greater Chicago Mayoral group to address issues of regional concern through participation

in the Metropolitan Mayor’s Caucus housing and Community Development Committee;

Partner with the Aurora Housing Authority to develop replacement housing for Jericho Circle in ways that promote greater geographical choice throughout the City. The 2015 phase target is the completion of 8 units of affordable housing;

Continue to coordinate housing development within the City across various departments that relate to the development and maintenance of the housing stock.

### **Discussion**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

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

### **Actions planned to address obstacles to meeting underserved needs**

Given the data and input, the City has set a high need priority for income levels from 0% - 80% of medium family income, for both renters and owners, and for large-related, small-related, and elderly housing. We realize we are unable to address all of these high needs with resources available to us, so we have prioritized and will focus on the following over the next five years:

Existing housing in need of repairs or renovations in order to meet current building codes, lead paint mitigation standards, or greater energy efficiency standards, and owned and occupied by income-eligible households whose housing costs exceed 30% of income.

Households between 40% and 80% of median income who are trying to purchase their own homes and contribute to the stabilization of neighborhoods within the city.

Income-eligible renter households with housing cost burdens greater than 30% of their income, living in housing in need of repairs or renovation in order to meet current building codes, lead paint mitigation standards, or greater energy efficiency standards.

Very low-income households at risk of becoming homeless or households who are currently homeless and very mobile within Aurora, and who are proportionately larger users of human services, health care, or emergency services.

### **Actions planned to foster and maintain affordable housing**

The cost of housing negatively affects low-income residents and their ability to afford and maintain their homes. The City of Aurora is committed to improving the quality of its existing housing stock. The housing activities funded for this program year address the rehabilitation of housing, initiatives to house special needs populations, encourage homeownership, reduce lead-based paint hazards and

improve/provide suitable rental housing, especially for people with special needs.

### **Actions planned to reduce lead-based paint hazards**

The City of Aurora will continue to partner with Kane County and the City of Elgin in a joint application for assistance from HUD to abate lead-based paint hazards. This partnership leverages each jurisdiction's CDBG funding with an additional federal match, which extends the reach of available assistance.

### **Actions planned to reduce the number of poverty-level families**

- Promote and assist with economic development through job creations such as providing assistance to small businesses in neighborhoods, including the NRSA, and micro-business loans.
- Assist families with prerequisites to employment by removing barriers to obtaining employment by funding programs/agencies with a record of demonstrated success in running programs such as job training and job-readiness.
- Focus efforts to assist under-served populations in their efforts to become self-sufficient.
- Improve, maintain, and increase the amount of affordable housing units within the City by undertaking housing rehabilitation, reconversion and homebuyer assistance programs.

### **Actions planned to develop institutional structure**

The City will continue to develop partnerships that leverage other agencies and organizations, both public and private. We continue to seek out competitive and or stimulau-based funding sources to support Consolidated Plan objectives. Through CDBG and HOME program, the City collaborates with partners to deliver resources effectively. The City will, for example:

- Continue its active role in the Continuum of Care for Kane County, which provides housing and other forms of shelter for the homeless.
- Continue to work with service and housing providers to address the housing needs of the lower-income, mentally ill, and other special needs populations.
- Collaborate with housing providers to extend the reach and effectiveness of housing activities.
- Continue to work with area stakeholder organizations (including private lenders, the public schools, Waubensee Community College, Aurora University, the City's three Chambers of Commerce, physical and health care institutions, youth services providers and others) in order to develop and implement effective service and revitalization strategies, including the Neighborhood Plans and the Neighborhood Revitalization Strategy Area.
- Continue to partner with a number of agencies, businesses, and foundations that have pledged their own money to further the housing and community development objectives outlined in this

Plan.

At the current level of activity, this structure is complete and effective. It may not be adequate to accommodate significant increases in the level of participation without additional funds to allow for amplification of the process. The City of Aurora will, of course, continue to search for opportunities to expand the existing structure and make it more effective. The opportunities, given a dearth of resources, however, are limited.

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

Throughout the implementation of the new Consolidated Plan, the City of Aurora will coordinate with local organizations and entities, including the following:

Kane County Continuum of Care, Team IL, Aurora Homelessness Initiative, Waubensee Community College, Aurora Housing Authority, Ward Committees, Neighborhood and Homeowners' Associations, Business groups, Fox Valley United Way, Family Focus Aurora, Quad County Urban League, 708 Board, Inc.

This list will likely expand in the future as the City seeks additional partners with each program or activities that is funded to address the goals and objectives of this Plan.

### **Discussion**

See above

## Program Specific Requirements

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

#### Introduction

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	45,149
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>45,149</b>

#### Other CDBG Requirements

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

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

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

HOME allows virtually any form of financial assistance to be provided for eligible projects and to eligible beneficiaries. The participating jurisdiction (PJ), City of Aurora, determines what forms of

assistance it will provide. Some forms of assistance will require legal instruments for implementation. HOME regulations list the following forms of assistance as eligible:

- **Interest or non-interest bearing loans or advances:** These loans are amortizing loans, with or without accruing interest. Repayment is expected on a regular basis so that over a fixed period of time all of the principal and interest is repaid. The term of the loan may vary and the property or some other assets are used as collateral.
- **Deferred Loans (forgivable or repayable):** These loans are not fully amortized. Instead, some, or even all, principal and interest payments are deferred until some point in the future. Deferred loans can be structured in a variety of ways and terms may differ greatly. Deferred payment loans use the property or some other form of collateral as security for repayment.
- **Grants:** Grants are provided with no requirement or expectation of repayment. They require no liens on the property or other assets.
- **Interest Subsidies:** This is usually an up-front discounted payment to a private lender in exchange for a lower interest rate on a loan.
- **Equity Investments:** An investment made in return for a share of ownership. Under this form of subsidy, the PJ acquires a financial stake in the assisted property and is paid a monetary return on the investment if money is left after expenses and loans are paid.
- **Loan Guarantees and Loan Guarantee Accounts:** HOME funds may be pledged to guarantee loans or to capitalize a loan guarantee account. A loan guarantee or loan guarantee account ensures payment of a loan in case of default.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

In general, assistance provided to homebuyers and homeowners will be in the form a deferred loan. The amount of assistance provided to individual homebuyers through a CHDO as a developer will be subject to resale requirements. Additional funds may be allocated to the sub-recipient to pay directly-related soft costs. These funds may be provided as a grant to the sub-recipient to make the program feasible.

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

HOME assistance to development projects will be given in the form of an amortized, deferred loan or grant. Funding Agreements will establish a minimum affordability period that is typically not less than 5 years but will at minimum meet the HOME guidelines for new construction. Before monies are released an agreement will be signed between City and the recipient. The agreement will satisfy



Federal requirements and establishes the terms under which the funding is being provided. Funds will not be released until a funding agreement is executed.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Funds may be used to refinance existing debt on funded rehabilitation properties. The refinancing must be necessary to reduce the owner's overall housing costs to make the housing more affordable.

## Discussion

The minimum amount of HOME funds that must be invested in any project is \$1,000 for every assisted unit in the project. The minimum relates only to HOME funds, not to any other funds, including match that might be used for project costs. The minimum amount does not apply to tenant based rental assistance. City of Aurora HOME Policies and Procedures: October 2013 Page | 6

If a project has multiple funding sources, an evaluation must be made to ensure that the HOME funds, in combination with all other funds, do not exceed what is necessary to provide affordable housing. This is generally referred to as the "subsidy layering review". PJs must conduct a subsidy layering review prior to the award of any funds. The City will evaluate the reasonableness and need for the requested assistance by analyzing pro-formas for cash flow, debt-coverage ratios, and the appropriateness of fees charges with and without the HOME funds.

### Match Requirements:

The HOME program requires participating jurisdictions to have a match of at least 25%. Sources of match can be cash, donated land or real property, infrastructures improvements, bonds issued by state or local government, donated materials, equipment, or professional services, sweat equity, and the value of foregone taxes.

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## Attachments

None.

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**Citizen Participation Comments – 2016-4**

To be provided in the final report following the close of the public comment period.

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