

**Table 3C – 2014 AAP Substantial Amendment #6**  
**Consolidated Plan Listing of Projects**

**Jurisdiction’s Name:** City of Aurora

**Priority Need:** CD-10: Administration: Improve planning and administrative capacity

**Project:** City of Aurora - Neighborhood Redevelopment Division - HOME Administration

**Description:** Administration planning; funds to be used for City staff administration costs for the HOME program and activities

**Objective category:**  Suitable Living Environment      Decent Housing      Economic Opportunity  
**Outcome category:** Availability/Accessibility      Affordability       Sustainability

**Location / Target Area:** City-wide /  
**(Street Address):** 51 E. Galena Blvd  
**(City, State, Zip Code):** Aurora, IL 60505

Specific Objective Number:	CD-10
Project ID:	
HUD Matrix Code:	21H
CDBG Citation:	
Type of Recipient:	Government
CDBG National Objective:	
Start Date:	1/1/15
Completion Date:	12/31/15
Performance Indicator:	
Annual Units:	
Local ID:	
Units upon Completion:	

<b>Funding Sources:</b>	
CDBG:	\$
ESG:	
HOME:	\$53,253.00
HOPWA:	
Total Formula:	
Prior Year Funds:	
Assisted Housing:	
PHA:	
Other Funding:	
<b>TOTAL:</b>	<b>\$53,253.00</b>

The primary purpose of the project is to help:  
 the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C – 2014 AAP Substantial Amendment #6**  
**Consolidated Plan Listing of Projects**

**Jurisdiction’s Name:** City of Aurora

**Priority Need:** H\*\*: Special Housing projects: Projects designed to specifically address the availability and/or accessibility to decent housing.

**Project:** CHDO Direct Project Activities

**Description:** Funds to support acquisition and rehabilitation of affordable, rental, permanent supportive housing for individuals with disabilities.

**Objective category:** Suitable Living Environment       Decent Housing      Economic Opportunity  
**Outcome category:**  Availability/Accessibility      Affordability      Sustainability

**Location / Target Area:** City-wide / areas within close proximity to transportation and supportive services

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number:	H**
Project ID:	
HUD Matrix Code:	21I
CDBG Citation:	
Type of Recipient:	Private Non-Profit/ CHDO
CDBG National Objective:	
Start Date:	Winter/Spring, 2016
Completion Date:	TBD
Performance Indicator:	Housing Units
Annual Units:	TBD
Local ID:	

Units upon Completion:	TBD
<b>Funding Sources:</b>	
CDBG:	\$
ESG:	
HOME:	\$79,879.50
HOPWA:	
Total Formula:	
Prior Year Funds:	\$
Assisted Housing:	
PHA:	
Other Funding:	\$
<b>TOTAL:</b>	<b>\$79,879.50</b>

The primary purpose of the project is to help:

the Homeless       Persons with HIV/AIDS       Persons with Disabilities       Public Housing Needs

**Table 3C – 2014 AAP Substantial Amendment #6**  
**Consolidated Plan Listing of Projects**

**Jurisdiction’s Name:** City of Aurora

**Priority Need:** H\*\* - Special Housing Projects: Projects designed to specifically address availability of and/or accessibility to decent housing

**Project:** Boreas, LLC / Aurora Impact Initiative

**Description:** Funds to support acquisition of 10 homes to be rehabilitated to become affordable low income rental housing units. Original City commitment: \$374,321 in HOME and \$150,000 in NSP funding (\$524,321 total). Amended City commitment: The city’s funding commitment was based upon estimated funds that would be available from its HOME and NSP allocations. Due to a budget shortfall in NSP funding of \$7,092.76, the financing was subsequently amended as follows: \$381,413.76 in HOME and \$142,907.24 NSP funding (\$524,321 total).

**Objective category:** Decent Housing

**Outcome category:** Availability/Accessibility

**Location / Target Area:** **Census Tract/Block Group(s):** 85290503, 85290501, 85290502, 85320001, 85320002, 85320003, 85340001, 85340006, 85340005, 85340004, 85340002, 85340003, 85350001, 85350002, 85350003, 85350004, 85360004, 85360001, 85360003, 85360002, 85410001, 85420001, 85430001, 85430007, 85410002, 85420002, 85430002, 85430005, 85410004

**(Street Address):** **TBD**

**(City, State, Zip Code):** **Aurora, IL**

Specific Objective Number:	H4
Project ID:	
HUD Matrix Code:	
CDBG Citation:	
Type of Recipient:	Private Developer
CDBG National Objective:	
Start Date:	1/15/14
Completion Date:	1/31/16
Performance Indicator:	Housing Units
Annual Units:	10
Local ID:	
Units upon Completion:	10

<b>Funding Sources:</b>	
CDBG:	\$
ESG:	
HOME:	\$ 7,092.76
HOPWA:	
Total Formula:	
Prior Year Funds:	<b>\$374,321.00</b>
Assisted Housing:	
PHA:	
Other Funding:	<b>\$12,165,904.24</b>
<b>TOTAL:</b>	<b>\$12,547,318.00</b>

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the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing

**Table 3C –2014 AAP Substantial Amendment #6**

**Consolidated Plan Listing of Projects**

**Jurisdiction’s Name:** City of Aurora

**Priority Need:** H\*\* - Special Housing Projects: Projects designed to specifically address availability of and/or accessibility to decent housing

**Project:** VeriGreen/St. Charles Hospital

**Description:** Funds to support the rehabilitation of 12 affordable low income rental senior housing units as part of the St. Charles adaptive reuse senior housing project.

**Objective category:** Decent Housing

**Outcome category:** Availability/Accessibility

**Location / Target Area:** **Census Tract/Block Group(s):** 8536.00 BG 4

**(Street Address):** **400 E. New York Street**

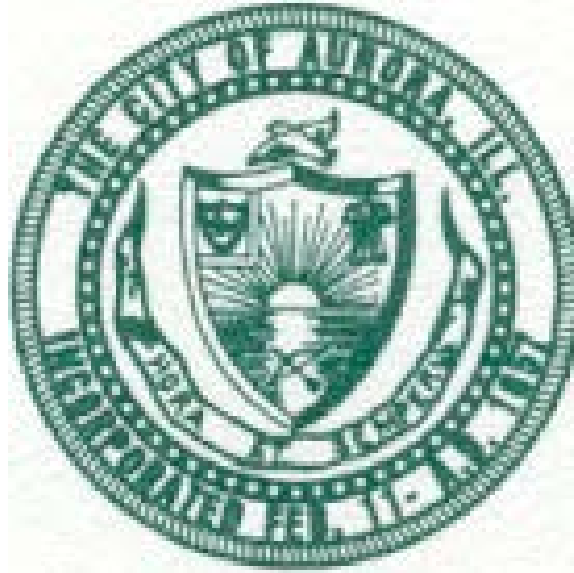
**(City, State, Zip Code):** **Aurora, IL 60505**

Specific Objective Number:	H4
Project ID:	
HUD Matrix Code:	
CDBG Citation:	
Type of Recipient:	Private Developer
CDBG National Objective:	
Start Date:	Fall, 2015
Completion Date:	TBD
Performance Indicator:	Housing Units
Annual Units:	TBD
Local ID:	
Units upon Completion:	12

<b>Funding Sources:</b>	
CDBG:	\$
ESG:	
HOME:	\$ 392,304.74
HOPWA:	
Total Formula:	
Prior Year Funds:	\$
Assisted Housing:	
PHA:	
Other Funding:	<b>\$21,837,043.00</b>
<b>TOTAL:</b>	<b>\$22,337,043.00</b>

The primary purpose of the project is to help:

- the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing



**Annual Action Plan  
2015 – Proposed Substantial Amendment #2**

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

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

**Introduction**

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,462,042  <i>(Pending Substantial Amendment # 1 Additional Amount of \$250,000)</i>	32,500	\$494,914	2,044,461	5,848,168	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.

Annual Action Plan  
2015 – Proposed Substantial Amendment #2



HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	494,914	17,500	649,332	1,161,746	1,979,656	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.
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**Table 1 - 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.

**SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	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: \$419,408	Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Housing/Increase Homeownership	2015	2019	Affordable Housing	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Housing/Homeownership	CDBG: \$50,000	Direct Financial Assistance to Homebuyers: 10 Households Assisted
3	Housing/Rental	2015	2019	Affordable Housing	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Housing/Rental	HOME: \$371,186 (Available for direct project activities)  Proposed Substantial Amendment #2: \$107,695.26 (Direct Project Activity)  Section 108: \$2,000,000	Rental units rehabilitated: 16 Household Housing Unit  Substantial Amendment Proposed total number of units: 12 (HOME) 100 (Section 108)
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: \$35,000	Public service activities other than Low/Moderate Income Housing Benefit: 350 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: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 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: \$45,000	Public service activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

7	Public Services/Homelessness	2015	2019	Homeless	City of Aurora	Public Services/Homelessness	CDBG: \$75,000	Homelessness Prevention: 1000 Persons Assisted
8	Public Facilities	2015	2016	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Public Facilities	CDBG: \$300,000  Proposed Substantial Amendment #2: Section 108 : \$2,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 225 Persons Assisted  Proposed Substantial Amendment: 800 households
9	Economic Development/Small Businesses	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora	Economic Development/Small Businesses	CDBG: \$100,000  Proposed Substantial Amendment #2: Section 108: \$2,000,000	Jobs created/retained: 12 Jobs  Proposed Substantial Amendment #2: 62 jobs (includes 50 jobs via Section 108)
10	Economic Development/Micro-Businesses	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora	Economic Development/Micro-Businesses	CDBG: \$0	
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	
12	Neighborhood Revitalization/Improvements	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area Low-Mod Census Tracts	Neighborhood Improvements/Revitalization	CDBG: \$250,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12000 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	HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12000 Persons Assisted

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

14	Administra tion	2015	2019	CDBG/HOME Admin/CHDO Operating Costs	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	CDBG Administra tion HOME Program administra tion	CDBG: \$292,408 HOME: \$49,491	
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Annual Action Plan  
2015 – Proposed Substantial Amendment #2

# Annual Goals and Objectives

## AP-20 Annual Goals and Objectives

### Goals Summary Information

**Table 2 – Goals Summary**

**Goal Descriptions – Substantial Amendment #2 (Project Applications for HOME VeriGreen St. Charles Hospital Development and Section 108 Application are attached as Exhibits A and B, respectively.)**

<b>3</b>	<b>Goal Name</b>	Housing/Rental		
	<b>Goal Description:</b> Redevelop or create rental units. Replacement scattered site housing, elderly, special needs or homeless (units).	H-3	HOME Direct Project Activity funds will support the rehabilitation of 12 affordable low income rental senior housing units as part of the St. Charles adaptive reuse senior housing project.  Section 108 Proposed funds will support the following activities: 1. Low-Income Tax Credit Projects for Affordable Housing	HOME Objective: 12 units  Section 108 Objective: 100 units
<b>8</b>	<b>Goal Name</b>	Public Facilities		
	<b>Goal Description</b> Increase/Improve quality of facilities (including public service facilities) (area) (persons)	CD-5	Section 108 Proposed funds will support the following activity: Community Center Project within NRSA or other Low-Moderate Income Census Tract Area .	Objective: 800 Households Assisted
<b>11</b>	<b>Goal Name</b>	Economic Development/Micro-Business Expansion		
	<b>Goal Description:</b> Goal: Help smaller businesses create or retain full time jobs at a living wage (jobs)	CD-6	Section 108 Proposed funds will support the following activity: Help smaller businesses create or retain full time jobs at a living wage by providing business loans/revolving loan pool for businesses located within NRSA and Low/Mod Target areas.	Objective: 50 jobs created/retained

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

### Projects

#	Project Name
1	Housing: Improve existing housing
2	Housing: Increase Homeownership
3	Housing: Rental
4	Public Services/Youth
5	Public Services/Elderly/Special Needs
6	Public Services/Employment Training
7	Public Services/Homelessness
8	Public Facilities
9	Economic Development: Small Business
10	Economic Development/Micro Businesses
11	Neighborhood Revitalization/Micro-Businesses
12	Neighborhood Revitalization/Improvements
13	CHDO Project
14	Administration

**Table 3 - 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.



**AP-38 Project Summary**  
**Project Summary Information**

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

<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>	Housing/Improve Existing Supply
	<b>Funding</b>	CDBG: \$435,000
	<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>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 LMI households
	<b>Location Description</b>	City of Aurora
	<b>Planned Activities</b>	Homeowner rehab/repair; Lead testing
<b>2</b>	<b>Project Name</b>	Housing: Increase Homeownership
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts
	<b>Goals Supported</b>	Housing/Increase Homeownership

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

	<b>Needs Addressed</b>	Housing/Homeownership
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Help eligible households become homeowners
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 LMI households
	<b>Location Description</b>	City of Aurora
	<b>Planned Activities</b>	Provide down payment and closing cost assistance and homebuyer counseling to eligible home buyers.
<b>3</b>	<b>Project Name</b>	Housing: Rental – Proposed Substantial Amendment #2
	<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>	Not funded Proposed Substantial Amendment #2 HOME: \$107,695.26 Section 108: \$2,000,000
	<b>Description</b>	This project will redevelop or create rental units; replacement units for scattered site housing, elderly, special needs or homeless.

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

	<b>Target Date</b>	12/31/2015 Proposed Substantial Amendment #2 Timeframes: HOME: Section 108 : TBD
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	43 units for Extremely Low, Low and Moderate Income families HOME Proposed Substantial Amendment #2 - 12 units for Extremely Low, Low and Moderate Income senior citizens Section 108 Proposed Substantial Amendment #2- 100 Housing Units for Extremely Low, Low and Moderate Income families
	<b>Location Description</b>	City of Aurora
	<b>Planned Activities</b>	No activities funded for 2015. Request for Proposal may be issued later in program year. Proposed HOME Project – Substantial Amendment #2 This project will use HOME funds to rehabilitate 12 LMI units and is part of a 60-unit overall senior housing rental project. The project is part of the rehabilitation of the St. Charles Housing Project currently being developed by VeriGreen Development. Proposed Section 108 Project – Substantial Amendment #2 The City is planning for several potential 9% affordable housing tax credit projects in the next two years, where Section 108 would be used to bridge tax credit funds with actual project costs. The City tracks several abandoned buildings in its Downtown and Near Eastside Neighborhoods which would be large enough, and have ready access to amenities, to support affordable housing development.
4	<b>Project Name</b>	Public Services/Youth
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

	<b>Goals Supported</b>	Public Services/Youth
	<b>Needs Addressed</b>	Public Services/Youth
	<b>Funding</b>	CDBG: \$35,000
	<b>Description</b>	This project supports public services agencies that provide youth services
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	350 LMI Households
	<b>Location Description</b>	City of Aurora, LMI Census Tracts, NRSA
	<b>Planned Activities</b>	Childcare/daycare for children of LMI households
5	<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: \$10,000
	<b>Description</b>	This project supports public services agencies that provide supportive services for elderly and persons with special needs

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 LMI persons
	<b>Location Description</b>	City of Aurora, LMI Census Tracts, NRSA
	<b>Planned Activities</b>	Rental payments for seniors
6	<b>Project Name</b>	Public Services/Employment Training
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts
	<b>Goals Supported</b>	Public Services/Employment Training
	<b>Needs Addressed</b>	Public Services/Employment Training
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	Provide employment training to unemployed persons
	<b>Target Date</b>	12/31/2015

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	600 LMI persons
	<b>Location Description</b>	City of Aurora
	<b>Planned Activities</b>	Jobs placement, employment counseling, construction trades training
7	<b>Project Name</b>	Public Services/Homelessness
	<b>Target Area</b>	City of Aurora
	<b>Goals Supported</b>	Public Services/Homelessness
	<b>Needs Addressed</b>	Public Services/Homelessness
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	Provide for activities that mitigate or prevent homelessness
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1000 LMI persons

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

	<b>Location Description</b>	City of Aurora Low-Mod Census Tracts NRSA
	<b>Planned Activities</b>	Emergency Shelter funding Substance abuse prevention Skills Training
8	<b>Project Name</b>	Public Facilities
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts
	<b>Goals Supported</b>	Public Facilities
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$300,000 (includes Substantial Amendment #1 amount of \$150,00, pending HUD Approval)  Proposed Substantial Amendment #2: Section 108 Loan: \$2,000,000
	<b>Description</b>	The project will provide for the rehabilitation of a facility that is expected to house non-profits delivering services to low-mod Aurora residents. This project will also provide funding to rehabilitate a food pantry facility's existing parking lot to address and further accommodate parking and safety issues.  Proposed Substantial Amendment #2: Section 108 Loan: This project will provide funding for a Community Center Project within NRSA or other Low-Moderate Income Census Tract Area.
	<b>Target Date</b>	12/31/2015

Annual Action Plan  
2015 – Proposed Substantial Amendment #2



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Extremely Low, Low, Moderate Income: 8,800
	<b>Location Description</b>	City of Aurora
	<b>Planned Activities</b>	<p>Rehab Hesed House II; Aurora Interfaith Food Pantry – On Site Parking Lot Vehicular and Pedestrian Safety Improvements (Substantial Amendment #1)</p> <p><b>Proposed Substantial Amendment #2: Section 108 loan</b></p> <p>The City has indicated support for partnerships that would produce major community centers for Aurora youth, with an emphasis on producing facilities that would be privately owned and operated by not-for-profit providers, but contractually run as a broad based multipurpose facilities. In an effort to encourage and further enhance partnership opportunities among Aurora youth service providers and to further expand and strengthen the capacity and financial resources of area agencies, the City is specifically seeking to coordinate multiple non-profit providers into one facility who can use rental income and other fees from existing operations to pay-off Section 108 loan proceeds.</p>
9	<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>	Economic Development/Small Businesses
	<b>Needs Addressed</b>	Economic Development/Small Businesses
	<b>Funding</b>	CDBG: \$100,000  <b>Proposed Substantial Amendment #2: Section 108 loan – Additional \$2,000,000</b>

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

	<b>Description</b>	<p>The City of Aurora will establish a micro lending pool to make small business loans between \$500 and \$25,000 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.</p> <p><b>Proposed Substantial Amendment #2: Section 108 loan</b></p> <p><b>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.</b></p>
	<b>Target Date</b>	<p>12/31/2015</p> <p>Section 108 : TBD</p>
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<p>16 jobs, at least 51% for LMI persons</p> <p><b>Proposed Substantial Amendment #2: Section 108 Loan</b></p> <p><b>50 jobs</b></p>
	<b>Location Description</b>	City of Aurora
	<b>Planned Activities</b>	
<b>10</b>	<b>Project Name</b>	Economic Development/Micro Businesses
	<b>Target Area</b>	<p>Neighborhood Revitalization Strategy Area</p> <p>City of Aurora</p> <p>Low-Mod Census Tracts</p>
	<b>Goals Supported</b>	Economic Development/Micro-Businesses
	<b>Needs Addressed</b>	Economic Development/Micro-Businesses

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

	<b>Funding</b>	\$100,000 ( <i>Substantial Amendment #1 - \$100,00, pending HUD Approval</i> )
	<b>Description</b>	Improve rate of survival of micro-enterprise businesses
	<b>Target Date</b>	12/31/15
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 units
	<b>Location Description</b>	City of Aurora
	<b>Planned Activities</b>	The purpose of the Downtown Façade Improvement Grant (90/10 Match: CDBG/Property Owner) Program is to support the rehabilitation and preservation of commerical property within the city's NRSA; encourage new business; and retain, revitalize, and expand existing business opportunities within downtown Aurora. This program will make it easier for businesses to upgrade their appearance from the street, making them more inviting to those patronizing downtown businesses within the NRSA. ( <i>Substantial Amendment #1, pending HUD Approval</i> )
<b>11</b>	<b>Project Name</b>	Neighborhood Revitalization/Micro-Businesses
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts
	<b>Goals Supported</b>	Economic Development/Micro-Business Expansion Neighborhood Revitalization/Improvements
	<b>Needs Addressed</b>	Economic Development/Micro-Businesses Neighborhood Improvements/Revitalization
	<b>Funding</b>	:
	<b>Description</b>	This project will provide for micro-business expansion within locally selected neighborhoods, including the NRSA

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	No activities funded for 2015.
	<b>Location Description</b>	City of Aurora
	<b>Planned Activities</b>	No activities funded for 2015.
<b>12</b>	<b>Project Name</b>	Neighborhood Revitalization/Improvements
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area Low-Mod Census Tracts
	<b>Goals Supported</b>	Neighborhood Revitalization/Improvements
	<b>Needs Addressed</b>	Neighborhood Improvements/Revitalization
	<b>Funding</b>	CDBG: \$250,000
	<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>	12/31/2015

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The activities will benefit persons in LMI neighborhoods/census tracts, including the NRSA: 10,000  The activities may complement geographic areas included in City Neighborhood Plans:
	<b>Location Description</b>	LMI Census Tracts  NRSA
	<b>Planned Activities</b>	Public infrastructure, public facilities, neighborhood improvements
<b>13</b>	<b>Project Name</b>	CHDO Project
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts
	<b>Goals Supported</b>	CHDO Operating Costs
	<b>Needs Addressed</b>	HOME/CHDO Projects
	<b>Funding</b>	\$74,237.10
	<b>Description</b>	Develop CHDO projects
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	16 LMI households

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

	<b>Location Description</b>	City of Aurora
	<b>Planned Activities</b>	Redevelop or create rental housing; replacement with scattered site housing; elderly, special needs or homeless housing
<b>14</b>	<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: \$292,408.; HOME: \$49,491
	<b>Description</b>	Effective administration of the HOME and CDBG Programs
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	City of Aurora residents
	<b>Location Description</b>	City of Aurora
	<b>Planned Activities</b>	

Annual Action Plan  
2015 – Proposed Substantial Amendment #2

## **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**

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

**Table 4 - 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.

# 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	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</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

Annual Action Plan  
2015 – Proposed Substantial Amendment #2



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.