



HOME Investment Partnerships Program-American Rescue Plan

DRAFT ALLOCATION PLAN

March 2023



Community Development Division • 44 E. Downer Place • Aurora, Illinois 60507
(630) 256- 3320 • cdd@aurora.il.us

Table of Contents

Executive Summary	2
Consultation	4
Public Participation	24
Needs Assessment and Gaps Analysis	26
HOME-ARP Activities	43
Use of HOME-ARP Funding	43
HOME-ARP Production Housing Goals	44
Preferences	45
Referral Methods	45
HOME-ARP Refinancing Guidelines	47

DRAFT

Executive Summary

On April 8, 2021, the Department of Housing and Urban Development (HUD) announced the allocation of \$4.925 billion to the HOME Investment Partnerships Program - American Rescue Plan (HOME-ARP) across the United States. The HOME-ARP funding provides HOME grantees, in collaboration with other community stakeholders, a chance to make targeted, strategic investments in housing and other assistance for people experiencing homelessness and other vulnerable populations. The congressional intent is to address the need for homelessness assistance and supportive services for those who are homeless or near homelessness.

In September 2021, HUD announced its HOME-ARP allocation of \$2,726,703 to the City of Aurora (“the City”). The scope of the HOME-ARP funding is to create affordable housing and supportive services for eligible Qualifying Populations (QPs) experiencing homelessness, at risk of homelessness, survivors of gender-based and sexual-based crimes, and families requiring services and/or housing assistance to prevent homelessness or families that are experiencing a high level of housing insecurity. The eligible activities for the potential uses of HOME-ARP are the development of affordable housing, tenant-based rental assistance, supportive services, acquisition and development of non-congregate shelter units for permanent affordable housing, administration, and non-profit operating and capacity building assistance.

The City put forth great efforts to solicit input from local stakeholders to determine the best use of HOME-ARP funding in Aurora, Illinois through a variety of different means including email notices to the CDD’s list of approximately 600 stakeholders, public notices on the City’s website, newspaper notices through local media outlets in both English and Spanish, and a public hearing.

The City’s Community Development Division (“CDD”) launched a robust public participation process to ensure that a wide variety of comments and feedback were collected from local stakeholders ranging from the City’s members of City Council, representatives from the City’s different boards and commissions, internal city staff ranging throughout the City’s departments and divisions, non-profits serving the Aurora area, clients of local non-profits that fall under the four QPs, the Aurora Housing Authority, and residents of Aurora to obtain an accurate picture of how the HOME-ARP funding should be allocated.

To accomplish its HOME-ARP needs assessment effort, the CDD developed an online survey regarding unmet needs within the City. The survey link was distributed to stakeholders providing direct assistance to residents that would be classified as a QP in July 2022 and 25 responses were recorded. The City’s outreach efforts also resulted in 20 different listening sessions in which more than 100 local stakeholders participated. The intent for each outreach opportunity was to provide the City with input on the largest unmet needs and gaps in housing and services in Aurora, how can current efforts be supported, what potential collaborations could be beneficial to these populations that currently do not exist, and how the disparities and gaps amongst racial and ethnic groups can be further addressed. Additionally, the CDD communicates throughout the year with the various agencies, partners, and government bodies to gather information and identify needs.

After compiling the quantitative and qualitative needs assessment data collected by the CDD through the multitude of public participation efforts, the following budget was created which shows the best use of funding for the unmet needs and gaps in Aurora, Illinois:

Government Entity	Eligible Activities	Funding Amount	Percent of the Grant	Statutory Limit
City of Aurora				
	Supportive Services	\$1,200,000	44%	
	Acquisition and Development of Non-Congregate Shelters	\$0	0%	
New Housing Activities - \$1,250,000	Tenant Based Rental Assistance (TBRA)	\$400,000	15%	
	Development of Affordable Rental Housing	\$850,000	31%	
	Non-Profit Operating	\$0	0%	5%
	Non-Profit Capacity Building	\$0	0%	5%
	Administration and Planning	\$276,703	10%	15%
	Total Home-ARP Allocation	\$2,726,703	100%	

Table #1: Proposed HOME-ARP Budget

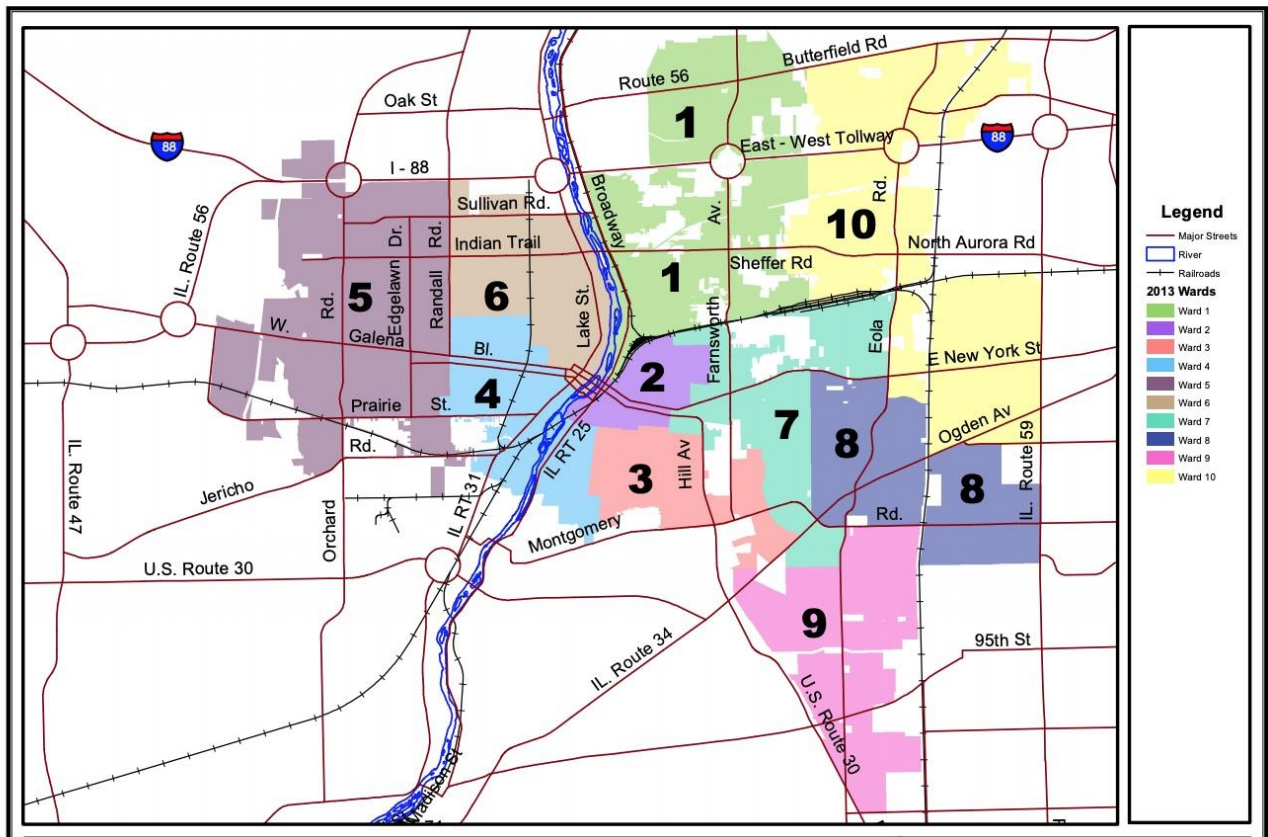


Figure #1 Service Area of Aurora, Illinois

Consultation

Preliminary Online Survey

The consultation process began with the development of an online survey. A request to complete the survey was emailed by Community Development Division (CDD) staff in July 2022 to 95 individuals representing 34 organizations that are known to represent all the named qualifying populations in the City of Aurora. These 34 organizations were selected because they extensively serve the qualifying populations and are best positioned to readily identify highest unmet needs for housing and services. In addition to the organizations and individuals invited, there was an open invitation to complete the survey.

The survey was open through December 5, 2022, and 25 complete responses were received. Stakeholders were asked to name special populations served; veterans, domestic violence victims, LGBTQ+ persons, youth, persons with HIV/AIDS, persons with mental illness, those with substance abuse addiction, disabilities, the elderly, and others. After being briefed on qualifying populations, stakeholders indicated whether they specifically serve each of the four populations, and if so, and consistent with the housing and service activities eligible under HOME-ARP, to name the highest unmet needs.

The online survey implemented at the outset of this consultation process was designed to obtain specific information on populations served and housing and service needs for each of the four (4) QPs. In the online survey, there was a total of 25 respondents¹. Of the 25 respondents, 12 indicated that they served QP 1, 12 indicated they did not serve QP 1, and one respondent did not answer. Of the 25 respondents, 13 said they served QP 2, 10 said they did not serve QP 2, and two respondents did not answer. Of the 25 respondents, 10 said they served QP 3, 13 said they did not serve QP 3, and two respondents did not answer. Of the 25 respondents, 13 said they served QP 4, nine said they did not serve QP 4, and three did not answer.

Qualifying Population 1, Homeless as defined in 24 CFR 91.5 – The first questions were only for organizations having significant and direct contact with clients who are literally homeless, meaning that they are living on the streets, in emergency shelters, or within 14 days of eviction with no resources for housing. This population may also include youth <25 who are defined as homeless by other Federal programs. 12 of the 25 respondents answered “yes” that they served this population. 11 of the 12 respondents serving this population rate affordable housing as a high unmet need, and nine of 12 rate permanent supportive housing as a high unmet need. Four of 12 rate shelters as a high unmet need.

Regarding services for Population 1, nine of 12 rated mental health services, and case management, eight of 12 rated housing search and counseling, and financial assistance costs, and seven of 12 rated outreach, substance abuse services, and transportation as “high unmet needs.”

¹ There were a total of 27 respondents, but two of the 25 did not answer any questions. In result, these two were thrown out, and only 25 respondents will be indicated.

Qualifying Population 2, At Risk of Homelessness as defined in 24 CFR 91.5 - Secondly, respondents were asked if they have significant and direct contact with individuals or families living at or below 30% AMI, who also (a) have moved two or more times in the past two months, (b) live with others due to economic hardship, (c) received notice of eviction and must move within 3 weeks, (d) utilize their own resources to live in a hotel/motel, (e) live in overcrowded housing, (f) are exiting an institution with no identified resources for housing, or (g) are otherwise is at risk of homelessness. 13 of the 25 respondents answered “yes” and of those, 10 rated affordable housing, and nine rated permanent supportive housing as high unmet needs. Four of 13 rated shelter as a high unmet need.

Regarding services for Population 2, 11 of 13 rated case management, nine of 13 rated mental health, housing search and counseling, and financial assistance costs, eight of 13 rated short term rental assistance, and six of 13 rated legal, outreach, substance abuse services, and transportation as “high unmet needs.”

Qualifying Population 3, Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by Department of Housing and Urban Development (HUD) in CPD Notice 21-10: Requirements for the Use of Funds in the HOME-American Rescue Plan (HOME-ARP) - Respondents were asked about having significant and direct contact with individuals or families fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking or human trafficking. 10 of 25 respondents answered “yes” and of those, eight rated affordable housing, and permanent supportive housing as high unmet needs. Four of ten rated shelter as a high unmet need.

In responding to Population 3, six of ten rated housing search and counseling, financial assistance costs, and short-term rental assistance, Five of 10 rated case management, mental health, and childcare as “high unmet needs.”

Qualifying Population 4, Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability, as defined by HUD in CPD Notice 21-10: Requirements for the Use of Funds in the HOME-American Rescue Plan (HOME-ARP) - 13 of 25 respondents answered "Yes" to working with other populations, such as those who are formerly homeless who have received short, medium or permanent housing assistance but continue to experience housing instability, persons on affordable housing wait lists, families living in affordable/other rental housing who are not housing stable, or others, all for whom the provision of supportive services or assistance would prevent a family's homelessness or would serve those with the greatest risk or housing instability. Of the 13, 11 rated affordable housing, and permanent supportive housing as high unmet needs. Three of 11 rated shelter as a high unmet need.

Regarding services for Population 4, 11 of 13 rated financial assistance costs, ten of 13 rated mental health, and short-term rental assistance, nine of 13 rated housing search and counseling, and seven of 13 rated outreach, substance abuse services, case management, and transportation as “high unmet needs.”

In conclusion, affordable (within 30% of AMI) safe, decent, and sanitary rental housing and permanent supportive housing were rated as the highest unmet needs for housing. Of the array of

services eligible under HOME-ARP, and while unmet needs were shown in almost all eligible activities, financial assistance costs, mental health services, housing search and counseling services, and case management reflect the highest unmet needs among survey respondents.

Consultation Meetings

Following the preliminary online survey and its responses, the CDD elected to hold four virtual consultation meetings.

For these meetings, the CDD developed a presentation designed to orient stakeholders concerning the HOME-ARP purpose, funding and timetables, the four Qualifying Populations (QPs), eligible activities, and the purpose of the consultation process.

Each meeting was designed to gain input on one of the four QPs. Stakeholders were asked to reflect on:

1. The highest unmet needs and gaps in housing and services,
2. How to support current efforts to serve this population,
3. To meet the highest unmet needs, are there new collaborations needed, and
4. Addressing disparities and gaps in access to housing and services among subgroups (veterans, youth, senior citizens, disabled, etc.), and by race and ethnicity.

City staff invited 335 stakeholders from 110 organizations to participate. Each listening session lasted about an hour and were held as follows:

Meeting Date	Qualifying Population (QP)*	Participants
December 12, 2022	QP 1 – Homeless, as defined in section 103(a) of the McKinney-Vento Homeless Assistance Act	16 stakeholders and 4 CDD staff participated
December 13, 2022	QP 2 – At-risk of homelessness, as defined in section 401(1) of the McKinney-Vento Homeless Assistance Act	19 stakeholders and 4 CDD staff participated
December 14, 2022	QP 3 – Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking	14 stakeholders and CDD staff participated
December 15, 2022	QP 4 – Other populations, where providing supportive services or assistance would prevent the family’s homelessness or would serve those with the greatest risk of housing instability	25 stakeholders and 4 CDD staff participated

Table #2: Stakeholder Consultation Timeline Part 1

*The unmet needs of veterans and families were discussed during each of the listening sessions.

Following the four initial consultation meetings, additional consultation sessions were held to accommodate organizations or individuals who were unable to attend the listening sessions, as follows:

Meeting Date	Qualifying Population (QP)	Participants
January 11, 2023	QP 1 & 2 – Homeless, as defined in section 103(a) of the McKinney-Vento Homeless Assistance Act; At-risk of homelessness, as defined in section 401(1) of the McKinney-Vento Homeless Assistance Act	Aurora’s Frequent Users Service Engagement (FUSE) Committee – This committee meets regularly to discuss the impact of chronically homeless persons and others who are frequent users of the City’s public service entities – shelters, hospitals, police, emergency response teams, and others. Two CDD staff met with nine committee members.
January 23, 2023	QP 1 & 2 – Homeless, as defined in section 103(a) of the McKinney-Vento Homeless Assistance Act; At-risk of homelessness; At-risk of homelessness, as defined in section 401(1) of the McKinney-Vento Homeless Assistance Act	Meeting with Hased House Clients and Case Managers. Aurora’s largest homeless shelter (and 2 nd largest homeless shelter in the State of Illinois), with 12 residents and 2 case managers. Two CDD staff facilitated the consultation.
January 25, 2023	QP 1, 2 & 4 – Homeless, as defined in section 103(a) of the McKinney-Vento Homeless Assistance Act; At-risk of homelessness; At-risk of homelessness, as defined in section 401(1) of the McKinney-Vento Homeless Assistance Act; Other populations, where providing supportive services or assistance would prevent the family’s homelessness or would serve those with the greatest risk of housing instability	Meeting with four Aurora Housing Authority staff members. The Executive Director, the Director of Public Housing, the Housing Choice Voucher Program Director, and the Director of Finance. Two CDD staff facilitated the consultation.
January 12, 2023 – February 2, 2023	QP 1, 2, 3 & 4 – Homeless, as defined in section 103(a) of the McKinney-Vento Homeless Assistance Act; At-risk of homelessness; At-risk of homelessness, as defined in section 401(1) of the McKinney-Vento Homeless Assistance Act; Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking Other populations, where providing supportive services or assistance would prevent the family’s homelessness or would serve those with the greatest risk of housing instability	Meetings were held separately with 11 individuals (City staff [6], council members [3], and City advisory board members [2]). One or more CDD staff facilitated each of the discussions. Additionally, eight clients from the City’s domestic violence shelter provided written responses.

Table #3: Stakeholder Consultation Timeline Part 2

Consultation Follow-up Survey

Following each consultation meeting, participants were invited to complete a follow-up survey if they wished to convey additional information or thoughts that were not expressed during the

consultation. Thirteen (13) stakeholders completed the follow-up survey. The information provided through this process was incorporated into the consultation table beginning on the next page.

List the organizations consulted:

Notice CPD-21-10, Requirements for the Use of Funds in the HOME-ARP Program (the “HUD Notice”) names seven types of organizations that must be consulted with the development of this plan. Those organization types include:

1. Continua of Care (CoCs),
2. Homeless Service Providers,
3. Domestic Violence Service Providers,
4. Veterans’ Groups,
5. Public Housing Agencies (PHAs),
6. Public (but not private) agencies that address the needs of the qualifying populations, and
7. Public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities.

Other organization types not listed in the Notice, but included in the CDD consultation process were the following:

8. Other - Private (but not public) agencies that address the needs of the qualifying populations, and
9. Other - Interested party (previously homeless, policy maker, housing advocate, community activist, etc.)

It should be noted that the organization type assigned to each agency is generally how that agency is regarded by the CDD. To be clear, and except for domestic violence service providers and veterans groups, most agencies do not strictly fit into one of the organization types shown above. For example, homeless service providers regularly serve domestic violence victims, veterans, and persons with disabilities. In addition, many of these groups also provide specialized services to persons such as the elderly, Hispanic populations, children and young adults (ages 18 - 24), and others.

A total of 77 stakeholders representing 47 organizations were consulted, as well as four stakeholders not representing an organization, in total 81 stakeholders were consulted. As noted in the table (below), many of these stakeholders attended and provided input at multiple consultation sessions. The following table summarizes the City’s consultation results which contributed to the development of this plan. Stakeholder feedback is listed in the table below to show how feedback was obtained. Some of the stakeholder feedback was collected from individual sessions, while other feedback was collected in a group setting.

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
<p>Aurora, Elgin / Kane County Continuum of Care</p> <p>(Note: A single CoC serves all of the City of Aurora)</p>	<p>1. Continuum of Care</p> <p>Note that most of the agencies named in this list are members of the Aurora, Elgin / Kane County Continuum of Care</p>	<p>Responded to Survey. Invited to consult.</p>	<p>Stakeholder 75 -- The highest unmet needs are for permanent supportive housing and income-based affordable housing. Rates the unmet need for all HOME-ARP eligible services for literally homeless as "high," except for food, legal (medium), and housing counseling (low). The unmet need for all eligible services for at-risk populations rated as "high," except for legal, and life skills resulting from illness or trauma (medium).</p>
<p>Judah Robinson Foundation / East Aurora Counseling</p> <p>Primarily serves persons with mental illness</p>	<p>2. Homeless Service Provider</p> <p>7. Public or private organizations that address fair housing, civil rights, and the needs of person with disabilities</p>	<p>Consultation Meeting 4, Other Populations</p>	<p>Stakeholder 59 – 15-30 people exiting institutions need affordable or supportive housing. Barriers include criminal history.</p>
<p>360 Youth Services</p> <p>Serves youth 13-24 with housing and substance abuse programs</p>	<p>2. Homeless Service Providers</p> <p>7. Public or private organizations that address fair housing, civil rights, and the needs of person with disabilities</p>	<p>Consultation Meeting 3, Domestic Violence Victims and Other</p> <p>Consultation Meeting 4, Other Populations</p> <p>Follow-up Survey</p>	<p>Stakeholder 1 -- Youth 18 – 24 have a high need among the qualifying populations. A new facility is planned for Aurora. They are currently providing extensive housing and services for homeless youth, those aging out of foster care, LGBTQ+, and others. Additional shelter and prevention assistance resources are needed. Strong need for additional housing partners; landlords willing to assist, etc. High need for 24/7 housing and services.</p>
<p>Hesed House</p> <p>(Hesed House is the second largest emergency shelter in Illinois) and is comprised of two site-based shelter programs, as well as numerous permanent supportive housing sites and programs)</p>	<p>2. Homeless Service Providers</p> <p>3. Domestic Violence Service Providers</p> <p>4. Veterans' Groups</p> <p>7. Public or private organizations that</p>	<p>On-Site Consultation Meeting with Hesed House Clients and 2 Case Managers; Stakeholders 35 - 49)</p> <p>Consultation Meeting 1, Homeless Populations</p> <p>Consultation Meeting</p>	<p>Stakeholders 35 - 49 -- High unmet need for affordable housing with temporary or permanent supportive services, including comprehensive services for children within families. Shelter has a high unmet need for additional caseworkers and language assistance. Need low-barrier emergency housing for active drug users. Discussed difficulties in access (transportation, etc.) to some services, and specifically, disability determinations, medical, and mental health services. High need for sober housing and</p>

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
	<p>address fair housing, civil rights, and the needs of person with disabilities</p> <p>8. Other - Private agencies that address the needs of the qualifying populations</p>	<p>2, At Risk Populations Consultation Meeting</p> <p>3, Domestic Violence Victims and Other Consultation Meeting</p> <p>4, Other Populations Aurora Frequent Users Service Engagement (FUSE) Committee</p>	<p>addiction services and programs. Comprehensive transportation assistance is a high need, as well as sufficient resources (long-term housing and services) for domestic violence victims. Need for large family units also cited. Need to address barriers to housing. Need transitional housing for those with the highest needs (addiction, family violence, etc.) and for those who also have the most severe barriers to housing (criminal history, sex offenders, etc.). Need to address the high needs of disparate populations, specifically senior citizens and LGBTQ+.</p> <p>Stakeholder 50 -- Need affordable rental housing for individuals or families living at or below 30%. Need independent units, not congregate. High need for life skills training.</p> <p>Stakeholder 51 -- Need to better serve chronically homeless people having mental health issues, criminal backgrounds, health issues, and disabilities all at once. Complex populations living on streets or shelters for a long time. A large impact on the emergency services system. Not enough permanent supportive housing beds. Need housing first type of strategy – supportive services provided. Need about 50 – 80 more supportive housing units. For better access, need to use a sponsor model, with Hesed House as the lessee who then sub-leases to individuals. In addition to the chronically homeless, this would improve outcomes for prisoner reentry populations. Also, there is a high demand for additional funds for homelessness prevention. Clients are severely cost burdened with as many paying as much as 70% of their income toward housing.</p> <p>Stakeholder 52 -- Serves as Hesed House’s representative on the Aurora Frequent Users Service Engagement (FUSE) Committee. Many</p>

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
			persons with disabilities who are on SSI are priced out of rental housing.
<p>Mutual Ground, Inc.</p> <p>(Note: While many providers serve DV populations in the City of Aurora, this is the only state certified DV provider)</p>	<p>3. Domestic Violence Service Providers</p>	<p>Consultation Meeting 3, Domestic Violence Victims and Other</p> <p>Follow-up client written responses</p>	<p>Stakeholder 64 -- High need for additional shelter options for families, and for larger families. Use hotel/motels for this purpose. Also need additional funds for homelessness prevention.</p> <p>Mutual Ground clients state the largest challenge of finding housing is the lack of money to obtain the housing in the first place, and also to sustain the housing due to other necessary bill payments such as phone payments, transportation, and childcare. They said assistance with improved employment opportunities, bill payment and help with other expenses, housing search assistance, and assistance with obtaining other resources could help them to overcome these challenges.</p>
<p>The Neighbor Project</p> <p>HUD certified housing counseling agency</p>	<p>4. Veterans' Group</p> <p>8. Other - Private agencies that address the needs of the qualifying populations</p>	<p>Consultation Meeting 1, Homeless Populations</p> <p>Consultation Meeting 2, At Risk Populations</p> <p>Consultation Meeting 3, Domestic Violence Victims and Other</p> <p>Consultation Meeting 4, Other Populations</p> <p>Follow-up Survey</p>	<p>Stakeholder 70 – Need dedicated permanent supportive housing for the chronically homeless, as well as on-site wrap around services for persons living in affordable housing. New supportive housing is the key to opening shelters for episodic homelessness. Encouraged the development of strategies to facilitate homeownership as a next step for renters to, in part, mitigate the lack of affordable housing.</p> <p>Stakeholder 70 -- <i>Follow-up survey recap:</i> Quick administration of emergency financial assistance funds are in need for renters. Lower-income tenants, many previously homeless, face increasing rents and are (over 50% of income for</p>

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
			<p>rent) cost-burdened becoming increasingly unstable. Need more affordable housing options, include enriched or supported housing options for many families. Veterans and seniors are disproportionately represented amongst populations presenting for service.</p> <p>Stakeholder 71 -- Need to address predatory and unprofessional landlords. Also need to enhance Head Start's re-housing or prevention initiatives. Street outreach teams are doing a great job. Re-housing and prevention programs need to process requests for assistance more expeditiously. Need to replicate Lincoln/Todd development projects that co-located affordable housing with community services, and serves as a best practice in repurposing older structures.</p>
Veterans Outreach of Illinois	4. Veterans' Groups	Consultation Meeting 2, At Risk Populations	Stakeholder 72 -- Currently assisting veterans with job skills, education and other services. Advocating for and hopes to develop smaller homes for homeless and at-risk of homelessness Veterans in Aurora.
Hope for Tomorrow, Inc. Substance abuse recovery homes for Veterans	4. Veterans' Groups 7. Public or private organizations that address fair housing, civil rights, and the needs of person with disabilities	Follow-up Survey	Stakeholder 77 -- Need permanent supportive housing options for persons living on streets, in hotels/motels, and exiting alternative housing opportunities. Need assistance to resolve unemployment, underemployment, substance use, and mental health problems.
Aurora Housing Authority	5. Public Housing Agencies (PHAs) 2. Homeless Service Providers 3. Domestic Violence Service	Consultation Meeting	Stakeholder 10 -- Housing search assistance in need for tenants with vouchers. They prefer homelessness, but voucher holders are often unable to identify or access available housing. Barriers to housing, including criminal history, are an issue for voucher holders too. Stress the need for the development of permanent housing with few barriers to entry and occupancy (harm

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
	Providers 4. Veterans' Groups 6. Public agencies that address the needs of the qualifying populations		<p>reduction housing) with a goal to develop such a facility within 5 years. Qualifying persons with the highest barriers, criminal history, specifically, should be targeted for specialized services. Clients, particularly veterans, need ongoing support services, including financial assistance, budgeting, benefits referrals, medical, help with furnishings and employment. Regular collaboration should be expanded to include the Financial Empowerment Center.</p> <p>Stakeholders 12, 11, and 14 -- Those who receive housing assistance often need to be surrounded with ongoing services in order to maintain housing.</p>
Aurora Public Library Some of their regular customers are homeless persons.	6. Public agencies that address the needs of the qualifying populations 2. Homeless Service Providers	Consultation Meeting 1, Homeless Populations Consultation Meeting 2, At Risk Populations	<p>Stakeholder 15 -- The library needs outreach team support, particularly with mental health and addiction expertise.</p> <p>Stakeholder 13 -- Did not comment.</p> <p>Stakeholder 14 -- Need permanent supportive housing to include wrap around treatment services. Need services and assistance with rental issues to prevent evictions.</p>
Aurora, City of – Community Services Department/Innovation & Strategy Division	6. Public agencies that address the needs of the qualifying populations	Consultation Meeting 2, At Risk Populations Consultation Meeting 4, Other Populations	Stakeholder 16 -- Working on sustainable affordable housing solutions for Aurora. Offer to collaborate with veteran's service organizations represented at the meeting.
Aurora, City of (Alderman, Ward 10)	6. Public agencies that address the needs of the qualifying populations	Individual Consultation	Stakeholder 17 -- High need for rental assistance and for renewed efforts to enforce housing codes for rentals.

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
Aurora, City of (Alderman, Ward 3)	6. Public agencies that address the needs of the qualifying populations	Individual Consultation	Stakeholder 18 -- High need for affordable housing development and neighborhood redevelopment. Stress importance of effort to encourage workforce housing and for housing benefits for public service employees (police, firefighters, teachers, etc.). Need for rental assistance and updated eligibility standards.
Aurora, City of (Alderman, Ward 4)	6. Public agencies that address the needs of the qualifying populations	Individual Consultation	Stakeholder 19 -- PHA and Habitat doing a good job with affordable housing. Youth 18-25 need job training, affordable housing and life skills training.
Aurora, City of (Block Grant Working Committee Committee)	6. Public agencies that address the needs of the qualifying populations	Individual Consultation	Stakeholder 31 -- Encourage CDD staff to work with community partners with the most expertise in serving qualifying populations (Hesed House, others). Monitor activities closely to assure that performance and outcomes are as expected. Stay flexible in funding so that the City can react to organizations that are underperforming, and to move those or other resources to those who are doing a good job.

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
Aurora, City of (Community Services/Neighborhood Outreach)	6. Public agencies that address the needs of the qualifying populations	Individual Consultation	<p>Stakeholder 20 -- Unmet needs include better access to information that will enable them to end their housing crisis, homelessness prevention, affordable rental housing, housing search, housing counseling and landlord negotiation. Assistance is needed to address housing barriers due to criminal background and credit issues. Families holding vouchers are unable to use them because of non-acceptance by landlords. Note issues of substandard housing among qualifying populations.</p> <p>Stakeholder 21 -- Large number of immigrants within the qualified population. High unmet need for life skills training and housing counseling for this group. Also, persons encountering homelessness need better access to information that will enable them to end their housing crisis.</p>
Aurora, City of (Mayor's Office of Economic Development)	6. Public agencies that address the needs of the qualifying populations	Consultation Meeting 2, At Risk Populations	Stakeholder 22 -- Did not comment.
Aurora, City of (Education Committee), Fox Valley Montessori School	6. Public agencies that address the needs of the qualifying populations	Individual Consultation	Stakeholder 54 -- Work to develop an understanding of HOME-ARP for a future presentation to the Education Committee. The stakeholder works at a private, tuition-based school with few children and families represented within qualifying populations.
Aurora, City of (Mayor's Office)	6. Public agencies that address the needs of the qualifying populations	Consultation Meeting 4, Other Populations	Stakeholder 23 -- Respond to questions about how the City has previously partnered with outside agencies to provide resources for qualifying populations.

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
Aurora, City of (Police Department, Crisis Intervention Unit)	6. Public agencies that address the needs of the qualifying populations 7. Public or private organizations that address fair housing, civil rights, and the needs of person with disabilities	Individual Consultation	Stakeholder 24 -- Need plans to mitigate housing barriers due to history of drug abuse or criminal backgrounds. Ongoing addiction issues and lack of affordable and accessible treatment and housing. Need better access to homelessness prevention. Need diversion programs for qualified populations. African American and Hispanic populations appear to be more prevalent among qualified populations.
Aurora, City of (Community Services, Youth Services Division)	6. Public agencies that address the needs of the qualifying populations	Individual Consultation	Stakeholder 25 -- Affordable housing is the highest unmet housing need. Families with children also need help with daycare, as well as transportation assistance. There are barriers for families with prior incarceration. Stakeholder 26 -- Veterans and DV victims are under-served. Larger families and households consisting of multiple families have too few affordable housing options. LGBTQ+, immigrants and families willing to serve children in need of housing need additional options.
CASA Kane County Court Appointed Special Advocates for Children	6. Public agencies that address the needs of the qualifying populations 2. Homeless Service Providers 3. Domestic Violence Service Providers	Consultation Meeting 3, Domestic Violence Victims and Other	Stakeholder 28 -- High need among qualifying populations who do not have safe and adequate nighttime residence in order to either keep their family intact, or to take children out of state's custody. Need resources to address family emergencies that put children at high risk, such as illness, etc. Aging out of foster care is also a high need. The top national issues are abuse / neglect, parents are incarcerated, sex trafficking/prostitution, drug/alcohol abuse, abuse, and aging out of the system. Need resources to address these high needs in Aurora. Stakeholder 27 -- Did not comment.

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
East Aurora School District 131	<p>6. Public agencies that address the needs of the qualifying populations</p> <p>2. Homeless Service Providers</p> <p>3. Domestic Violence Service Providers</p>	<p>Consultation Meeting 2, At Risk Populations</p> <p>Consultation Meeting 3, Domestic Violence Victims and Other</p>	Stakeholder 32 – High need for housing options that will keep domestic violence victims/families intact after the perpetrator is removed. Options might include assistance with moves or emergency rental assistance.
Funston Elementary	<p>6. Public agencies that address the needs of the qualifying populations</p> <p>2. Homeless Service Providers</p> <p>3. Domestic Violence Service Providers</p>	Follow-up Survey	Stakeholder 75 – High need for affordable housing assistance among homeless families living in poverty and suffering from food scarcity. Immigration status also contributes to some of our families' housing concerns.
<p>Kane Pre-Arrest Diversion Program</p> <p>Addresses high incarceration rate through harm reduction strategies in response to low-level offenses perpetuated by substance use, mental health issues and lack of resources.</p>	<p>6. Public agencies that address the needs of the qualifying populations</p> <p>2. Homeless Service Providers</p> <p>7. Public or private organizations that address fair housing, civil rights, and the needs of person with disabilities</p>	Aurora Frequent Users Service Engagement (FUSE) Committee	<p>Stakeholder 60 -- Need to address criminal background barriers with a program for expungement.</p> <p>Stakeholder 61 -- Need to resolve issues associated with barriers to rental housing.</p>

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
HOPE Fair Housing Center	7. Public or private organizations that address fair housing, civil rights, and the needs of person with disabilities	Consultation Meeting 3, Domestic Violence Victims and Other Follow-up Survey	Stakeholder 53 -- Support service payments for deposits (first/last month's rent, damage, etc.), moving, and other related costs are a critical need for those working to access housing. There is a need for additional emergency housing options, such as payments to support hotel/motel stays. Youth aging out of foster care, particularly those with disabilities, need emergency support, housing first type of move-in assistance, and ongoing payments and/or services to retain housing. Stakeholder 78 – Highest needs are affordable and transitional housing for DV survivors. Persons with disabilities struggle to find accessible housing or housing that will not push back against reasonable accommodations. Subsidy housing for seniors and individuals with disabilities is also a high unmet need.
Kane County United	7. Public or private organizations that address fair housing, civil rights, and the needs of person with disabilities	Follow-up Survey	Stakeholder 76 -- Affordable, safe and accessible rental housing. Few rental options that are safe, affordable and supportive. Some that are, do not take vouchers. Housing for young adults 18-24 is not prioritized and therefore the solutions are few. Disabled individuals also have a terrible time in Kane County finding safe, affordable and supportive housing solutions.
NAMI KDK Advocates for persons with mental illness	7. Public or private organizations that address fair housing, civil rights, and the needs of person with disabilities	Consultation Meeting 1, Homeless Populations	Stakeholder 65 -- Need additional funding for street outreach.

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
<p>Quad County Urban League</p>	<p>7. Public or private organizations that address fair housing, civil rights, and the needs of person with disabilities</p> <p>8. Other - Private agencies that address the needs of the qualifying populations</p>	<p>Consultation Meeting 1, Homeless Populations</p> <p>Consultation Meeting 2, At Risk Populations</p>	<p>Stakeholder 67 -- Did not comment.</p> <p>Stakeholder 68 -- Offering Youth Build assistance for small home improvement or accessibility projects.</p>
<p>Association for Individual Development (AID)</p> <p>Serves individuals with developmental, intellectual, physical and/or mental health challenges who have suffered a trauma or who are at risk.</p>	<p>7. Public or private organizations that address fair housing, civil rights, and the needs of person with disabilities</p> <p>2. Homeless Service Providers</p> <p>3. Domestic Violence Service Providers</p>	<p>Consultation Meeting 1, Homeless Populations</p> <p>Consultation Meeting 4, Other Populations</p> <p>Aurora Frequent Users Service Engagement (FUSE) Committee</p> <p>Follow-up Survey</p>	<p>Stakeholder 4 -- Highest need is for low demand emergency shelter and rent subsidized affordable housing. Substance abuse, mental health services and transportation are high need support services. Barriers for access, other than income and rising rents, include the reluctance of landlords to accept vouchers. Landlord education is needed. Also, high need for additional supportive housing. Stressed the need for an executive level human services council to facilitate collaboration of housing and services.</p> <p>Stakeholder 7 -- This stakeholder serves on the Aurora Frequent Users Service Engagement (FUSE) Committee. Stressed issues around utilization of vouchers due to barriers.</p> <p>Stakeholder 81 -- Highest unmet need is affordable, subsidized housing.</p> <p>Stakeholders 5 and 6 -- Did not comment.</p>
<p>African American Men of Unity</p> <p>Primarily serves at risk youth and their families</p>	<p>8. Other - Private agencies that address the needs of the qualifying populations</p>	<p>Consultation Meeting 3, Domestic Violence Victims and Other</p>	<p>Stakeholder 2 -- Stress high need among children aging out of foster care. Shortage of resources for emergency housing.</p>

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
<p>Alive Teen Centers - Aurora</p> <p>Serves at risk teens with mentoring, tutoring, after school programs, etc.</p>	<p>8. Other - Private agencies that address the needs of the qualifying populations</p>	<p>Consultation Meeting 3, Domestic Violence Victims</p> <p>Meeting 4, Other Populations</p>	<p>Stakeholder 3 -- Stress needs for school age children who need after school services (tutoring, mentoring, etc.).</p>
<p>Aurora Grassroots Alliance</p> <p>Advocacy organization</p>	<p>8. Other - Private agencies that address the needs of the qualifying populations</p>	<p>Consultation Meeting 1, Homeless Populations</p> <p>Consultation Meeting 2, At Risk Populations</p> <p>Consultation Meeting 3, Domestic Violence Victims and Other</p>	<p>Stakeholder 9 -- Need for rental property rehabilitation. Recommend housing first model for qualifying populations</p>
<p>Challenge II Change</p>	<p>8. Other - Private agencies that address the needs of the qualifying populations</p> <p>3. Domestic Violence Service Providers</p>	<p>Consultation Meeting 1, Homeless Populations</p> <p>Consultation Meeting 2, At Risk Populations</p> <p>Consultation Meeting 3, Domestic Violence Victims and Other</p>	<p>Stakeholder 29 -- State there is a high need for a family resource center for job skills, employment training, life skills, financial management, etc. Stakeholders need to collaborate better and were advised of pending housing that stakeholder's agency is developing to serve families impacted by domestic violence.</p>
<p>Changing Children's Worlds Foundation</p> <p>Facilitators at schools, mental health agencies, and other community organizations, to support skills and social advancement for parents and children</p>	<p>8. Other - Private agencies that address the needs of the qualifying populations</p>	<p>Consultation Meeting 4, Other Populations</p> <p>7. Public or private organizations that address fair housing, civil rights, and the needs of person with disabilities</p>	<p>Stakeholder 30 -- Wishes to build collaborations. Agency has community-based programs for youth ages 12 - 24 to promote stable environments in the home. Also implementing parent and family support programs. Evidence shows families connect to it and thrive.</p>

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
Fox Valley Habitat for Humanity	8. Other - Private agencies that address the needs of the qualifying populations	Consultation Meeting 2, At Risk Populations Follow-up Survey	Stakeholder 33 -- Stress the need for some families in rental assistance situations to be moved toward homeownership, as circumstances warrant. Land use, zoning, covenants and various requirements make housing unaffordable. Need more housing that is sustainable for the long-term at or below 30% of household income.
Fox Valley United Way	8. Other - Private agencies that address the needs of the qualifying populations	Consultation Meeting 4, Other Populations Follow-up Survey	Stakeholder 34 -- Lack of affordable housing. Subsidies for rental housing and emergency housing are the highest needs among 211 callers. Refugees and asylees are living in substandard housing.
Loaves & Fishes Community Services Provides low-income families support to meet immediate needs, health and educational needs	8. Other - Private agencies that address the needs of the qualifying populations	Consultation Meeting 2, At Risk Populations Consultation Meeting 4, Other Populations	Stakeholder 62 -- High need for prevention services their agency provides. Looking to expand services in Aurora. Need to cut down on processing times and hope to achieve this with a higher level of collaboration.
Mission J.A.D.E.	8. Other - Private agencies that address the needs of the qualifying populations	Consultation Meeting 4, Other Populations Follow-up Survey	Stakeholder 63 -- Works to support pregnant women and families. Seeks stronger partnerships with schools. Calls for the City of Aurora to lower taxes and assist persons under threat of eviction or those who are evicted.
Northern Illinois Food Bank	8. Other - Private agencies that address the needs of the qualifying populations	Follow-up Survey	Stakeholder 74 -- Offer to partner with food assistance, and agency data indicates that African American and Hispanic households are more likely to be food insecure than others.

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
Ascension Mercy Hospital, Aurora Non-profit hospital	8. Other - Private agencies that address the needs of the qualifying populations	Aurora Frequent Users Service Engagement (FUSE) Committee	Stakeholder 66 -- Need assistance for re-housing (mentioned security deposits). Note that providers need to work to re-establish pre-COVID collaborations.
Rebuilding Together Aurora Home repairs for low income and special needs homeowners	8. Other - Private agencies that address the needs of the qualifying populations 4. Veterans' Groups 7. Public or private organizations that address fair housing, civil rights, and the needs of person with disabilities	Consultation Meeting 2, At Risk Populations Consultation Meeting 3, Domestic Violence Victims and Other Consultation Meeting 4, Other Populations	Stakeholder 69 -- Mental health issues (hoarding in particular) and aging are leading to unstable housing (owner and tenant occupied). High need for affordable and accessible rental housing for those living in housing that is not decent, safe and sanitary (owner and renter), the elderly and for those with physical disabilities. Ongoing housing support services also in need for a large group of mental health clients who are hoarding.
VNA Health Nonprofit healthcare organization	8. Other - Private agencies that address the needs of the qualifying populations	Consultation Meeting 1, Homeless Populations	Stakeholder 73 -- Did not comment.
Xilin Association Provides resources for the social needs of families, children and the elderly	9. Other -- Private agencies that address the needs of QPs	Follow-up Survey	Stakeholders 79 and 80 - Highest need are among "at risk" populations.
Interested Party	9. Other - Interested party (previously homeless, policy maker, housing	Consultation Meeting 1, Homeless Populations	Stakeholder 56 - Veterans are having trouble accessing housing. Supports ongoing efforts to develop non-congregate housing.

Agency / Organization Consulted	Type of Agency / Organization	Method of Consultation	Feedback
	advocate, community activist, etc.)		
Interested Party	9. Other - Interested party (previously homeless, policy maker, housing advocate, community activist, etc.)	Consultation Meeting 1, Homeless Populations	Stakeholder 57 -- Working to understand how those in need of assistance are able to access funds.
Interested Party	9. Other - Interested party (previously homeless, policy maker, housing advocate, community activist, etc.)	Consultation Meeting 2, At Risk Populations Consultation Meeting 3, Domestic Violence Victims and Other	Stakeholder 58 -- High need for seniors and low-income persons to obtain affordable housing. Mention smaller home developments that may improve affordability.
Interested Party	9. Other - Interested party (previously homeless, policy maker, housing advocate, community activist, etc.)	Consultation Meeting 1, Homeless Populations Consultation Meeting 2, At Risk Populations Consultation Meeting 4, Other Populations	Stakeholder 55 -- Encourage strong coordination among Aurora providers with the City's help. Suggest acquiring and utilizing vacant structures to address affordable and supportive housing shortages. Encourage help for the public library which, by its nature, serves as a resource center.

Table #4: Organizations Consulted.

Consultation Meetings Data Analysis

Following the preliminary online survey, and based on the responses from the survey, the CDD conducted a series of consultation sessions with a broad range of stakeholders across the city. As previously discussed, a total of 77 stakeholders representing 47 organizations were consulted, as well as four stakeholders not representing an organization. A total of 81 stakeholders were consulted.

An analysis of stakeholder input indicated that the highest unmet need in the City are resources to provide long-term housing subsidies and as necessary, emergency housing strategies (landlord intervention, prevention payments, shelter, hotel/motel payments, etc.), together with comprehensive housing support services in order to mitigate instances of homelessness or housing instability in the City.

As identified by stakeholders, the most prevalent factors attributing to unstable housing or homelessness for qualifying populations include a combination of:

- (1) Insufficient income for housing, exacerbated by rising housing costs;
- (2) Barriers to housing, including the lack of accessible units for the physically disabled, lack of qualifying income, criminal and credit history, active substance abuse, mental illness, and others;
- (3) Disparities in available housing and services for those who are disabled, immigrants, refugees, minorities, victims of domestic violence, veterans, youth (18-24), and others; and
- (3) Insufficient supportive services, including mental health services, comprehensive case management, housing search and placement services (housing search, landlord negotiation, financial assistance, etc.), and others.

While all the unmet needs identified are high needs, the eligible activities most frequently discussed as priorities for funding were:

- (1) Subsidized rent and supportive housing assistance utilizing a housing first, rapid re-housing approach;
- (2) Homelessness prevention payments and associated activities; and
- (3) Services to wrap around activities (1) and (2) to address issues leading to housing instability and barriers to successful outcomes for those most in need.

Public Participation

The City's CDD will provide residents with a reasonable amount of time to comment on the HOME-ARP and will make both this plan and any amendments available for public review. Upon request, this plan will be made available in a format accessible to persons with disabilities and/or in other languages.

To ensure citizen participation, the City adopted a Citizen Participation Plan on September 4, 2010 (amended on August 13, 2019, and April 28, 2020). The following dates reflect the City's public comment periods for its 2023 HOME-ARP Approval:

The CDD's HOME-ARP Allocation was made available for public comment on March 10, 2023. A public hearing is scheduled for 5:00 p.m. on March 20, 2023, City Hall, 2nd Floor Council Chambers, 44 E. Downer Place, Aurora, Illinois 60507. The public comment period is scheduled to conclude on at 4:00 on March 24, 2023. Copies of the City's Draft 2023 HOME-ARP Allocation were made available online at <https://www.aurora-il.org/1175/Community-Development>, at the CDD office, 44 E. Downer Place, 4th Floor, Aurora, Illinois 60507, and at the City's three library branches.

The CDD has made great efforts to contact all agency types relevant to the HOME-ARP Allocation for input into the process and development of the 2023 HOME-ARP Allocation. These efforts included an online survey in which 25 responses were collected, email notices to the CDD’s list of approximately 600 stakeholders, public notices on the City’s website, newspaper notices in the *Beacon News* and *Reflejos* Bilingual Newspaper, and a public hearing. Additionally, the CDD communicates throughout the year with the various agencies, partners, and government bodies to gather information and identify needs.

A summary of citizen participation efforts, including a summary of comments or views submitted and reason comments or views were not accepted to satisfy the City’s HUD funding Program Requirements and a description of the corresponding public notification process will be attached to the Citizen Participation Attachment. To date, the City has not received any public comments.

Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Public Display of Draft HOME-ARP Allocation Plan	Non-targeted/broad community	To be completed	To be completed	To be completed
2	Newspaper Ads – Beacon & Reflejos	Non-targeted/broad community	To be completed	To be completed	To be completed
4	Public Meeting / Public Hearing	Block Grant Working Committee – March 8, 2023 at 4 p.m.	To be completed	To be completed	To be completed
5	Public Comment	Public Comment period opens March 10, 2023	To be completed	To be completed	To be completed
6	Public Meeting	Public Health, Safety and Transportation Committee – March 14, 2023 at 4 p.m.	To be completed	To be completed	To be completed

7	Public Meeting	Committee of the Whole Meeting – March 21, 2023 at 5 p.m.	To be completed	To be completed	To be completed
8	Public Comment	Public Comment period closes – March 24, 2023 at 12 p.m.	To be completed	To be completed	To be completed
9	Public Meeting	City Council Meeting – March 28, 2023 at 5 p.m.	To be completed	To be completed	To be completed

Table #5: Citizen Participation Outreach.

Needs Assessment and Gaps Analysis

The needs assessment and gap analysis section of this plan presents the data that was obtained as follows:

- *Table #6* shows the homeless needs inventory and gap analysis representing data for QP 1.
- *Table #7* shows the housing needs data in Aurora, Illinois representing data for QPs 2 & 4.
- *Table #8* shows the Kane County, IL PIT and CE data representing data for QPs 1, 2, & 4.
- *Table #9* shows data collected from a partner organization, Mutual Ground, that operated a domestic violence shelter representing data for QP 3.
- *Table #10* shows survey data administered by the City CDD staff representing the percentage of respondents that viewed certain categories as the highest unmet needs in Aurora.
- *Table #11* shows survey data administered by the City CDD staff representing the percentage of respondents that see a need for eligible HOME-ARP supportive services.
- *Table #12* shows a brief overview of highlights from the four QPs.

Finally, there are different written sections for each QP which provides insight and detail about each QP within the context of Aurora, Illinois.

QP 1 Homeless Needs Inventory and Gap Analysis Table – Aurora, Illinois

Homeless														
	Current Inventory / Utilization						Homeless Population				Gap Analysis			
	Family		Adults Only		Vets	Beds Utilized 01 2022	Family HH (at least 1 child)	Adult HH (w/o child)	Vets	Victims of DV	Family		Adults Only	
	# of Beds	# of Units	# of Beds	# of Units	# of Beds						# of Beds	# of Units	# of Beds	# of Units
Emergency Shelter ²³	85	11	159	2	10	247 (90.5%)								
Transitional Housing ³⁴	0	0	0	0	0	-								
Permanent Supportive Housing ³⁴	97	25	84	47	18	183 (100%)								
Other Permanent Housing ³⁴	0	0	0	0	0	-								
Sheltered Homeless ³⁴							62	185	2	13				
Unsheltered Homeless ⁴							0	21	0	0				
Current Gap ⁵											85	30	159	159

Table #6: Homeless Needs Inventory and Gap Analysis Table

² Kane CoC 2022 Point in Time Count (PIT).

³ Kane County 202 CoC Housing Inventory Count (HIC).

³ Kane CoC 2022 Point in Time Count (PIT).

⁴ Kane County 202 CoC Housing Inventory Count (HIC).

⁴ Survey, Coordinated Entry Data, Kane CoC, Kane Coc HMIS, Consultation.

⁵ Aurora comprises 37.5% of the Kane County population. So, the “Unsheltered Homeless Populations” are estimated to be 37.5% of the CoC population.

QP 2 & 4: Housing Needs Inventory and Gap Analysis Table

Non-Homeless Estimates - City of Aurora			
	Current Inventory	Level of Need	Gap Analysis
	# of Units	# of Households	# of Households
1. Total Rental Units - Occupied	20,302 ³		
2. Rental Units Affordable to 3 person HH at 30% AMI/MFI (At-Risk of Homelessness)	2,579 ⁴		
3. Rental Units Affordable to HH at 50% AMI/MFI (Other Populations)	5,709 ⁵		
4. 0%-30% AMI Renter HH w/ 1 or more severe housing problems (At-Risk of Homelessness)		4,240 ⁶	
5. 30%-50% AMI Renter HH w/ 1 or more severe housing problems (Other Populations)		3,880 ⁶	
6. <i>Current Gaps</i> (Line 4 + Line 5)			8,120

Table #7: Housing Needs Inventory and Gap Analysis Table. Data Sources: 1. American Community Survey (ACS); 2. Comprehensive Housing Affordability Strategy (CHAS).

Demographic Composition

The following is a summary of the estimated demographic composition of the City as a whole and, as noted above, of the HOME-ARP qualifying populations.

Data Comparison – 2020 Census vs Kane CoC Coordinated Entry (CE) and Point in Time (PIT) Data- QP 1, 2, & 4			
	<u>Census Data</u>	<u>Kane CoC Coordinated Entry Data, July 2021 - June 2022</u>	<u>Kane CoC PIT Homeless Data, January 2022 – 283 persons total</u>
Total Population for the City of Aurora	180,542	-	-
Sex			
Men	49.8%	52%	66%
Women	50.2%	48%	34%

Age (will not add to 100%)			
Children under 5	6.4%	21%	13% (Literally Homeless. This number is much higher by programs other than HUD)
School age	22.2%		
Age 20 - 25	8%	-	8%
> 60 Years of age	15.9%	4.5%	Included in other categories
Race			
White	40.6%	54%	60%
Some other Race	20.7%	Included in other categories	Included in other categories
Two or more Races	15.1%	-	6%
Black or African American	10.9%	42%	31%
Asian	11%	3%	2%
American Indian or Alaska Native	1.6%	1%	1%
Ethnicity			
Hispanic	41.5%	19%	31%
Non-Hispanic	58.5%	81%	69%
Other Data (will not add to 100%)			
Disabling Condition	-	49%	-
Domestic Violence	-	32%	-
Veterans	4%	4.5%	-

Table #8: Demographic Composition, CE Data, and PIT Data.

QP3 : Domestic Violence Shelter (Mutual Ground) Demographic Information	
Total Number of People Served in 2022	218
Total Number of Female Headed Households	104
Total number of Elderly (62+ years of age)	2
Race	
White	95
Other Race	0
Two or More Races	9
Black or African American	104
Asian	9
Native Hawaiian/Other Pacific Islander	1
Total	218
Ethnicity	
Hispanic	54
Non-Hispanic	164
Income Information for 2021	
Below 30% AMI	325
Between 30% - 50% AMI	15
Between 50% - 80% AMI	10
Above 80% AMI	0
Total City of Aurora Clients in 2021	350
Other Information	
24-Hour Crisis Hotline Received Calls	4,986
Emergency Shelter (2021)	206
Counseling & Advocacy Services	1,279
Substance Use Services	1,291

Table #9: Mutual Ground Data – QP 3

Initial Survey

As previously noted in this consultation section of this document, the CDD’s needs assessment process began with a survey of needs. The survey was conducted primarily to ascertain the highest unmet needs for housing and supportive services, by each of the four QPs. This survey is based on 25 complete responses from local stakeholders. The following is a summary of the survey results:

City of Aurora Community Development Division Online Survey, Unmet Needs Summary

Qualified Population (QP) Group	Percent of Respondents Indicating High Unmet Housing Needs			Percent of Respondents Indicating Highest Unmet Service Needs (Highest 4 of 19 Services)			
	Rent Subsidized Affordable Housing	Permanent Supportive Housing	Congregate and Non-Congregate Shelter	Financial Assistance (Prevention)	Mental Health Services	Housing Search and Placement Services	Housing Based Case Management
QP 1	92%	75%	33%	67%	75%	67%	75%
QP 2	77%	69%	31%	69%	69%	69%	85%
QP 3	80%	80%	40%	60%	50%	60%	50%
QP 4	85%	85%	27%	85%	77%	69%	54%
All QP Groups	83%	77%	33%	70%	68%	66%	66%

Qualified Population 1, Homeless as defined in 24 CFR 91.5 – Persons living on the streets, in emergency shelters, or within 14 days of eviction with no resources for housing. This population may also include youth < 25 who are defined as homeless by other Federal programs.

Qualified Population 2, At Risk of Homeless as defined in 24 CFR 91.5 – Individuals or families living at or below 30% AMI, who also (a) have moved two or more times in the past two months, (b) live with others due to economic hardship, (c) received notice of eviction and must move within 3 weeks, (d) utilize their own resources to live in a hotel/motel, (e) live in overcrowded housing, (f) are exiting an institution with no identified resources for housing, or (g) are otherwise is at risk of homelessness.

Qualified Population 3 – Individuals or families fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking or human trafficking.

Qualified Population 4 - Other populations requiring services of housing assistance to prevent homelessness and other populations at greatest risk of housing instability, such as those who are formerly homeless who have received short, medium or permanent housing assistance but continue to experience housing instability, persons on affordable housing wait lists, families living in affordable/other rental housing who are not housing stable, or others, all for whom the provision of supportive services or assistance would prevent a family's homelessness or would serve those with the greatest risk or housing instability.

Table #10: Unmet Needs Survey

HOME-ARP Eligible Supportive Services Table	Percentage of Survey Respondents Rating Service as High Unmet Need				
	Population 1	Population 2	Population 3	Population 4	Average
Financial Assistance Costs - To third party landlords, utility companies, moving companies, etc. on behalf of program participants. Costs include application fees, security deposits, utility deposits, utility payments (including arrears in order to establish services), moving costs, first/last month's rent, and rental arrears	73%	69%	67%	85%	74%
Mental Health Services - Outpatient treatment by licensed professionals	82%	69%	56%	77%	71%
Housing Search and Counseling Services - Assisting clients to locate, obtain and retain stable housing. Securing utilities, moving arrangements, landlord negotiation, making applications, credit counseling, application fees, etc.	73%	69%	67%	69%	70%
Case Management - Comprehensive services including evaluation, establishing housing and service plans, connecting clients to benefits, counseling, risk/safety assessments and associated plans, monitoring, etc.	82%	85%	56%	54%	69%
Short- and Medium-Term Financial Assistance for Rent - up to 24 months in a 36 month period. Payable only to landlords. Other rules apply	45%	62%	67%	77%	63%
Transportation - For program participants	64%	54%	44%	54%	54%
Outreach Services - To identify potentially qualified persons and to provide immediate support and intervention	64%	46%	44%	54%	52%
Substance Abuse Treatment Services - Outpatient services by licensed or certified professionals	64%	46%	44%	54%	52%

Legal Services - By or under supervision of licensed attorney in order to obtain and retain housing	55%	46%	56%	31%	47%
Outpatient Health Services - By licensed professionals	45%	38%	56%	46%	46%
Child Care - For children <13 or disabled children <18	45%	46%	56%	23%	43%
Landlord/Tenant Liaison - Outreach to landlords with or on behalf of participants, inspecting properties, assessing rent reasonableness, provision of application fees and deposits, mediation services, coordination of services to assist clients to maintain housing	45%	31%	44%	46%	42%
Mediation - To prevent the loss of housing	55%	38%	33%	38%	41%
Food - Groceries and/or Meals	36%	38%	33%	23%	33%
Life Skills Training - Generally associated with illness or resulting from trauma	27%	8%	33%	38%	27%
Employment Assistance and Job Training	27%	23%	33%	15%	25%
Credit Repair - Assist clients to develop critical skills related to household budgeting, managing money, accessing credit reports, resolving credit problems, etc.	18%	31%	22%	23%	24%
Education - Consumer, health, substance abuse prevention, literacy, ESOL, GED	27%	23%	11%	23%	21%
Housing Counseling - Limited. Generally, homeowner assistance and related services are ineligible.	18%	23%	22%	15%	20%

Table #11: HOME-ARP Eligible Supportive Services

Qualified Population (QP)	Data (size and demographics)	Narrative description	Current resources	Gaps in current inventory	Unmet needs
QP1 – Homeless	283 persons consisting of 60% White, 31% Black or African American, 2% Asian, 1% American Indian or Alaska Native, 69% Non-Hispanic, and 31% Hispanic.	The QP 1 – Homeless data was captured and recorded as part of the Kane County; IL CoC PIT Homeless Data conducted in January 2022.	Homeless individuals in Aurora, Illinois currently have shelter resources, however the shelters are at capacity. At the shelters there are a variety of supportive services offered, and also offered by various other organizations throughout the community.	The primary gaps are shelter capacity, affordable housing stock, wrap around supportive services assisting homeless individuals in obtaining housing, increase incomes, live a decent and safe life.	There is not enough occupancy at the shelters, a lack of affordable housing, a lack of housing services assisting with security deposit, first and last month’s rents, etc., mental health services, medical services, transportation services, etc.
QP2 – At Risk of Homelessness	216 persons consisting of 54% White, 42% Black or African American, 3% Asian, 1% American Indian or Alaska Native, 58.5% Non-Hispanic, 41.5% Hispanic. Additionally, ACS data shows this number could be 1,000 families or individuals.	For QP 2 – At risk of homelessness; the 216 persons was collected from the KANE County, IL CoC Coordinated Entry Data. The 1,000 families or persons was collected from the 205-2019 ACS survey.	Some organizations in Aurora, Illinois currently offer rental assistance for individuals struggling with paying their rent, but it is very limited. There are some organizations that provide emergency assistance for various resources such as food services, medical and dental services, legal services, etc.	There is a gap in affordable housing, rental assistance, emergency assistance, medical services, transportation services, etc.	While there are organizations that provide rental assistance and emergency assistance, they do not meet the current demand of these services.

QP3 – Fleeing DV	100 persons	For QP 3- Gender/Sexual Based Crimes Survivors, the data was collected from the Kane CoC Coordinated Entry Data.	There is a local shelter for this QP in Aurora, IL. This shelter provides comprehensive resources to this population. There are also other organizations that provide a wide range of supportive services in Aurora, IL.	The main gaps are in rental assistance, emergency assistance, and services to support this population.	While there is a shelter in Aurora, Illinois for this population. Capacity is an issue. Additionally, there are a lot of resource for this population to receive rental assistance, emergency assistance, and other services that could help these individuals obtain support.
QP4 – Others at risk of housing instability	1020 renters	For QP 4- HUD’s Comprehensive Affordability Strategy 2015-2019 showed that 1,020 renters have incomes between 30% - 50% of the AMI.	There are some organizations that offer rental assistance and emergency assistance, as well as supportive services that assist in reducing financial burdens.	The largest gaps are in rental and emergency assistance, affordable housing, services to remove financial burden.	Rental and emergency assistance is very limited, and there is a large unmet need, as well as a large unmet need affordable housing and a wide array of services such as food assistance, transportation services, housing assistance in the form of security deposit and first and last months rent, medical services, mental health services, etc.

Table #12: Summary Information for all QPs

Qualifying Population #1: Homeless

Data (Size & Demographics):

Aurora homeless service providers reported sheltering or otherwise housing 262 persons on a single night in 2022. At the same time, the unsheltered homeless population count was 21 persons: a total of 283, these numbers are represented in Table #6. As noted in Table #8, there is a larger percentage of men represented in PIT data than women. Additionally, White, Black or African American, and non-Hispanic ethnicity demographics are more likely to be represented in PIT data than Hispanic ethnicities. Hispanic Ethnicities, Asians, and American Indians or Alaskan Natives

are less likely to be homeless, living in shelter⁷, or unsheltered in the City. There is no data reported for individuals with disabilities, domestic violence survivors, and veterans.⁸

Narrative:

In Aurora, individuals who fall under QP 1, homeless, are able to utilize shelter resources through Aurora’s homeless shelter, Hesed House. Hesed House provides case management, a comprehensive list of supportive services, and a referral system that best attempts to refer homeless individuals to the resources they need. There are also a variety of other non-profit organizations within Aurora that provide supportive services to the homeless population in Aurora.

Current Resources:

Hesed House has 202 year-round beds within two large shelters, one for individuals, and the other for families. During the 2022 Kane County Continuum of Care Point-in-Time (PIT) count, the shelter for individuals was fully utilized, even showing occupied “overflow beds.” The family shelter was not showing its beds as fully occupied, but this is most likely due to smaller families occupying the family spaces that are arranged to accommodate larger families. Additionally for the 2022 PIT count, 183 permanent supportive housing beds were identified in the City. Eighty-six of these beds were singles, and 97 were for families with children. During this count, these beds were at capacity. One program was over its stated capacity by three beds, and another program had one bed that was not occupied.

The City’s other shelter, Hope for Tomorrow, which provides shelter for homeless men and veterans. Hope for Tomorrow has 14 beds for individuals. Ten of the 14 are dedicated to veterans. The point in time count listed two beds as occupied.

Gaps in Current Inventory:

The gaps identified by Hesed House, the second largest homeless shelter in the State of Illinois, is the occupancy is predominantly made up of most likely chronically homeless persons, who are difficult to place and then maintain in stable housing. There is difficulty in placement, even for public housing and HUD Housing Choice Vouchers, which stems from extensive barriers to housing due to landlord reluctance to accept referrals due to a lack of income, rental history, and criminal history.

Other gaps in the shelter system include the lack of low-barrier permanent housing placement resources with minimum service requirements, meaning typically, clients only must agree to see a case manager periodically, follow house rules, and pay 30% of income, if any, toward rent. There are no sobriety and support service requirements beyond case management.

⁷ Shelter needs were identified for youth (18-24), families who are victims of domestic violence, etc. (Population 3), and large families. There is also a need for shelters for active users. A conservative estimate of the level of need for these populations is 50 units.

⁸ The City’s domestic violence shelter falls under Qualified Population 3 and is discussed under the respective section.

The highest gap in services appears to be comprehensive, holistic, and intensive case management. The service needs of shelter residents cannot be met by shelter services alone. Case managers are needed to assist on a client-by-client basis for almost every type of service (healthcare (physical/mental/emotional), financial, legal, childcare, etc.), in order to meet a client's effort to obtain stable permanent housing.

Finally, As enumerated in the Homeless Needs Inventory and Gaps Analysis Table #6, the City's shelters are at capacity. Overflow shelter needs are largely met through overflow programs (additional beds at shelters, the use of hotel/motels, etc.). Based upon consultation with stakeholders, the reason that shelters are at capacity is due to the inability to move clients to affordable housing (within 30% of their gross monthly income), to transitional housing for those with the most severe service needs, and/or to permanent supportive housing for those with permanent disability, including those who are chronically homeless.

Unmet Needs:

The unmet needs that have been expressed through the qualitative data of the listening sessions obtained from local stakeholders is that there is not enough occupancy at the shelters, there is a lack of affordable housing, a lack of housing services assisting with security deposit, first /last month's rents, etc., mental health services, medical services, transportation services, etc. While the homeless populations do have access to shelters in Aurora, the shelters are typically at capacity limiting the amount of people that can be served through this service. While there are supportive services for the homeless population, it is difficult to provide these individuals with comprehensive wrap around services that can address all the needs and services required by individuals. Finally, respondents serving this population from the survey that the CDD staff administered noted the unmet needs within this population were housing counseling, food, and mediation services.

Qualifying Population #2 :At Risk of Homelessness

Data (Size & Demographics):

Persons at risk of homelessness are, predominantly represented in the Coordinated Entry data represented in Table #8. Like those who are homeless, men are slightly more likely to be at risk of homelessness than women. There is a larger percentage of White, Black or African American, and non-Hispanic ethnic groups who are at risk of homelessness compared to Hispanic ethnic groups, Asians, and Native Americans or Alaskan Natives. Additionally, individuals with disabilities and domestic violence survivors are more likely to be at risk of homelessness than veterans.

From July 2021 - June 2022, the Kane CoC Coordinated Entry System for intake and referral received 575 housing and/or service requests from families or individuals. Since Aurora comprises approximately 21.6% of Kane County, 124 of these households are assumed to be in Aurora. This number is most likely much higher because the HUD Comprehensive Housing Affordability Strategy (CHAS) 2015-2019 American Community Survey (ACS) data shows that 3,435 renters have incomes of less than 30% of the area median income and pay in excess of 50% of their monthly income toward rent. Additionally, CHAS data shows that there are 5,250 renting households that have household incomes less than or equal to 30% of the HUD Area

Median Family Income (HAMFI) in Aurora. CHAS data also shows 11,305 renting households have one of four housing problems of incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, or cost burden greater than 30%, with 6,495 renting households having severe problems with one of the four housing problems.

Narrative:

Although there are some areas in the City that provide affordable housing options for local residents, one of the overwhelming needs that was indicated in the listening sessions CDD staff conducted was affordable housing. Additionally, there are emergency assistance supportive services in Aurora for individuals that are at-risk of homelessness, however, in the same regard, there is a large need to increase the capacity of service providers to meet the needs of individuals that are living paycheck to paycheck, or those that are one medical bill or large expense away from losing their home.

Current Resources:

The City's partner, the Aurora Housing Authority (AHA) currently has 502 public housing units, and its occupancy rate is around 98%. Many individuals who are at risk of homelessness in Aurora are able to utilize one of the TBRA programs in the City through the AHA's Housing Choice Voucher (HCV) Program and through its Continuum of Care partners.

The AHA also has 1,028 housing choice vouchers with about 1,500 on its "closed" waiting list. The AHA's website (as of February 4, 2023) reports that its waiting list for the HCV Program is closed. Further, the AHA's HUD Consolidated Plan, at the time of its development, indicates that the waiting list has been closed since 2007. The AHA is currently accepting waitlist applications from seniors and from families in need of large bedroom units. Applicants and adult household members must pass a criminal background check.

Additionally, the AHA has 25 Housing Choice Vouchers (HCV) available through the HUD Veterans Affairs Supportive Housing (VASH) program. This program has been developed by HUD to provide HVC choices to veterans from Housing Authorities with case management and clinical services provided by the Department of Veterans Affairs. There are currently 21 of the 25 vouchers assigned and leased, and four remaining vouchers that the AHA are waiting for the Veterans Affairs (VA) Office to assign. The VA are currently working on finding participants for this program.

Finally, The AHA operated an Emergency Housing Voucher program which addressed individuals that were at risk of homelessness, at risk of being homeless, fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking, or were recently homeless or have a high risk of housing instability. This program's waiting list has been closed since March 31, 2022.

In addition to the services that the AHA can provide to individuals that are at risk of homelessness, there are a wide range of other emergency assistance supportive services in Aurora that attempt to prevent homelessness. Some of these resources are through the Xilin Association which operates

an emergency rental and utility assistance program through the Illinois Department of Human Services. Loaves and Fishes provides a variety of emergency assistance resources. Two Rivers Head Start provides emergency assistance for eligible individuals in the form of financial assistance for crisis intervention in the areas of rental, medical, glasses, transportation, and dental care services. Prairie State Legal Services provides free legal services for individuals fighting evictions. There is a rapid rehousing case manager at Hesed House who provides housing assistance services. Finally, Catholic Charities of Kane County provides emergency assistance for rent, utilities, food, and other basic needs for individuals experiencing economic hardships.

Gaps in Current Inventory:

Through the survey data and listening sessions, the data collected shows that QP 2 are individuals that are at risk of homelessness due to affordable housing issues. Additionally, there is a limited amount of resources in the community that provide emergency assistance to individuals and families to keep them from losing their homes due to one late rent payment, due to medical or other types of bills. There is also a gap in a wide array of supportive services for QP 2.

Unmet Needs:

Relative to all HOME-ARP eligible supportive services, respondents serving this population noted fewer unmet needs for childcare, food, legal services, outreach, mediation, credit repair, and housing counseling. In addition to these, local stakeholders indicated that there are not enough affordable housing options for QP 2 (based upon a household of four that makes \$31,250 a year).

Qualifying Population #3 :Gender/Sexual Based Crimes Survivors

Data (Size & Demographics):

Based on The National Intimate Partner and Sexual Violence Survey: 2010 Summary Report, one in four women and one in seven men have been victims of severe physical violence (e.g., beating, burning, strangling) by an intimate partner in their lifetime. Based on this statistic alone, the number of persons or families fleeing or attempting to flee domestic violence at any point in time supports the significant sheltering/housing need for Population 3.

From July 2021-June 2022, the Kane CoC Coordinated Entry System for intake and referral received 575 housing and/or service requests from families or individuals. Of that number, 184 (32%) reported that they were a current domestic violence victim or survivor. Since Aurora comprises 37.5% of Kane County (approximately), then 69 of these households are assumed to be in Aurora. A conservative estimate of the level of need for this population would be 100 families or individuals.

Additionally, data from Table #9 was collected from a local partner that runs a domestic violence shelter, Mutual Ground, shows that they served 218 domestic violence survivors. The data shows there is many White and African American individuals accessing Mutual Ground services, as well

as higher percentage of non-Hispanic individuals. Additionally, of the 350 clients Mutual Ground served in 2021, 325 of these individuals were living below 30% AMI.

Narrative:

In Aurora, Mutual Ground is the only organization that provides domestic violence shelter services, along with supportive services to assist individuals that fall into QP 3. There are also a wide variety of other supportive services for QP 3 to access within Aurora.

Current Resources:

Mutual Ground, a domestic violence shelter, provides services exclusively to victims of domestic violence and their families (28 beds within ten units). The point in time count showed occupancy at 13. Again, this may be due to a disproportionate number of individuals occupying beds rather than families. There are other supportive services in Aurora, Illinois that QP 3 can access.

Gaps in Current Inventory:

As indicated in the survey results and from responses in the listening sessions, while Mutual Ground provides a great service to individuals in QP 3 in Aurora, there are still limited beds and services for individuals experiencing domestic violence and other gender/sexual based crimes. Through some of our listening sessions, individuals indicated that there needs to be a larger frequency of clients that can be served through services like the ones Mutual Ground provides. Additionally, Mutual Ground clients identified the largest gaps in Aurora is the ability to obtain housing due to security deposit, and first and last months rent, as well as sustaining housing due to other necessary bill payments. Some other gaps mentioned were improved employment opportunities and housing search assistance.

Unmet Needs:

The largest unmet needs for QP 3 is the need for additional shelter options for family, and for larger families. As well as additional funds for emergency assistance and homeless prevention. Mutual Ground clients indicated the need for financial assistance to obtain sustainable housing options, as well as the need for bill assistance, transportation, and improved employment opportunities.

Qualifying Population #4: Families and Individuals Experiencing the Greatest Levels of Housing Instability

Data (Size & Demographics):

HUD's CHAS data reports that 4,655 renting households are cost burdened at paying more than 50% of their income towards rent, also there are 4,240 renting households who have an income less than or equal to 30% HAMFI and have indicated they have one of the four housing problems previously listed.

Persons at risk of homelessness are, predominantly represented in the Coordinated Entry data represented in Table #8. Like those who are homeless, men are slightly more likely to be at risk

of homelessness than women. There is a larger percentage of White, Black or African American, and non-Hispanic ethnic groups who are at risk of homelessness compared to Hispanic ethnic groups, Asians, and Native Americans or Alaskan Natives. Additionally, individuals with disabilities and domestic violence survivors are more likely to be at risk of homelessness than veterans. In addition, it was difficult to collect demographic data for this QP because the definition of this group is very broad and hard to determine.

Narrative:

Regarding QP within the City, while there are affordable housing options, quantitative data and qualitative data collected from survey data and local stakeholders have indicated for increased options for housing instable families and individuals. Additionally, while Aurora non-profit agencies provide a wide range of supportive services for this QP, there is a need for services that help families and individuals sustain their homes, and to improve their current financial situation through job training and financial literacy education.

Current Resources:

In Aurora, there are organizations that provide housing options for QP 4 such as the AHA, emergency assistance and rent assistance programs such as the Xilin Association and Loaves and Fishes. There are also many non-profit organizations in Aurora that directly provide supportive services to the individuals that fall into QP 4.

Gaps in Current Inventory:

Through survey data and listening session responses, stakeholders have indicated there is a need for additional affordable housing options. To add to this, while there are many non-profit organizations that provide services for this QP, there is still a gap in providing services to residents in need of assistance.

Unmet Needs:

In Aurora, survey data and listening session responses indicate there is an unmet need for affordable housing, rental and emergency assistance, wrap around supportive services to assist individuals in sustaining housing.

Conclusion of Highest Unmet Needs in the City of Aurora for the Four Qualifying Populations

Stakeholders consulted and survey respondents clearly agree that there are severe gaps in the service delivery system for HOME-ARP qualified populations. There was consensus around the need for services for all qualifying populations in order to obtain or retain rental housing in the form of financial assistance for back rent and utilities, funds for deposits, help with landlord negotiation around barriers (criminal history, lack of income, etc.) and housing search.

Stakeholders and survey respondents further pointed to a high unmet need for housing case management, particularly for those with disabilities, and for enhanced mental health services in

order to mitigate issues associated with the retention of stable housing including the following feedback during client housing searches:

- The property is beyond the financial reach of qualifying populations without a rental subsidy;
- The property does not meet minimum property standards; or

Barriers to housing, including the lack of accessible units for the physically disabled, lack of qualifying income, criminal and credit history, active substance abuse, mental illness, and others. There was a considerable amount of discussion among stakeholders for the need to resolve barriers to housing and disparities in access to housing encountered by individuals and families within the qualifying populations. As discussed previously in this Plan, the most prevalent factors attributing to unstable housing or homelessness for qualifying populations include a combination of:

- (1) Insufficient income for housing, exacerbated by rising housing costs;
- (2) Barriers to housing, including the lack of accessible units for the physically disabled, lack of qualifying income, criminal and credit history, active substance abuse, mental illness, and others;
- (3) Disparities in available housing and services for those who are disabled, immigrants, refugees, Black or African Americans, Hispanics, victims of domestic violence, veterans, youth (18 -24), and others; and
- (4) The lack of sufficient supportive services, including mental health services, comprehensive case management, housing search and placement services (housing search, landlord negotiation, financial assistance, etc.), and others.

Also, as stated in the unmet housing and service needs of the QP section of this document, an analysis of the survey and stakeholder consultation indicates that the highest unmet need in the City is funding to provide long-term housing subsidies, and as necessary, emergency housing strategies (landlord intervention, prevention payments, shelter, hotel/motel payments, etc.), together with comprehensive housing support services in order to mitigate instances of homelessness or housing instability in the City.

An analysis of the survey, together with the comprehensive stakeholder input indicates the highest unmet need in the City is funding to provide long-term housing subsidies, and as necessary, emergency housing (landlord intervention, prevention payments, shelter, hotel/motel payments, etc.), together with comprehensive housing support services in order to mitigate instances of homelessness or housing instability in the City.

While all the HOME-ARP eligible support service needs are high needs, the eligible activities most frequently discussed as priorities for funding are:

- (1) Rent subsidies or supportive housing assistance utilizing affordable housing development and/or TBRA with priority on a housing first, rapid re-housing approach;

(2) Homelessness prevention payments and associated activities; and

(3) Services for wrap-around activities that are necessary to address issues leading to housing instability and barriers to successful outcomes for stable permanent housing.

HOME-ARP Activities

The City will partner with local not-for-profit agencies, developers, and contractors to administer eligible activities through a competitive Request for Proposal (RFP) process. Applications will be solicited through various means of distribution such as the internal CDD distribution list for local stakeholders, local newspapers, City’s-CDD website, and other methods in consultation with the Mayor’s Office to ensure a fair and transparent application and review process. The City’s CDD will not directly administer eligible activities. The CDD will allocate funding to local qualified partners who will administer eligible activities.

Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$1,200,000		
Acquisition and Development of Non-Congregate Shelters	\$0		
Tenant Based Rental Assistance (TBRA)	\$400,000		
Development of Affordable Rental Housing	\$850,000		
Non-Profit Operating	\$0	0%	5%
Non-Profit Capacity Building	\$0	0%	5%
Administration and Planning	\$276,703	10%	15%
Total HOME ARP Allocation	\$2,726,703		

Table #13: Proposed HOME-ARP Budget

Stakeholders that participated in the City of Aurora’s survey and consultation process outlined a wide variety of unmet needs for all qualifying populations. The City, based upon these findings, will allocate funding to Administration and Planning, Development of Affordable Rental Housing, Tenant Based Rental Assistance (TBRA), and Supportive Services activities to ensure selected partners and their clients have access to activities to ensure the best possible outcomes.

The City of Aurora will utilize 10% of its HOME-ARP allocation for Administration and Planning including a set aside for fair housing activities and planning associated with affirmatively furthering fair housing.

Additionally, 31% of funds will be set aside to support, preserve, or further affordable housing for qualifying populations. Single family homes and small multi-unit properties will be prioritized for partners to acquire that primarily serve a qualifying population. The City estimates that nine HOME-ARP QP units will be created.

Next, 15% of HOME-ARP funds will be set aside for TBRA. The City will provide funding to partners that primarily serve qualifying populations.

Lastly, 44% of HOME-ARP funds will be set aside for Supportive Service activities. While all of the HOME-ARP eligible support service needs are high needs, the highest unmet needs for funding include:

- (1) Rent subsidized affordable or supportive housing assistance utilizing affordable housing development and/or TBRA with priority on a housing first, rapid re-housing approach;
- (2) Homelessness prevention payments and associated activities; and
- (3) Services to wrap around activities that are necessary to address issues leading to housing instability and barriers to successful outcomes for stable permanent housing.

HOME-ARP Production Housing Goals

The City will target to meet the affordable housing unit production goal of nine units. The City anticipates working with nonprofit agencies with experience in developing or maintaining affordable housing properties to further acquire and develop rental units that can be utilized by HOME-ARP QPs. Complete underwriting of a proposed project will be completed to determine if the proposal meets the requirements of HOME-ARP and how long-term compliance will be achieved. The creation of new affordable rental units will help address the housing needs of each of the eligible QPs.

Partners selected to create, preserve, or expand affordable housing will be required to submit a tenant selection plan during the underwriting review phase to maximize the success rates for lease-up and to reduce evictions. The City has a set preliminary goal of nine units, at least 70% of which would be for QPs. If a developer is selected that does not primarily serve QPs, the developer will be required to notify providers such as members of the Kane County Continuum of Care, providers of domestic violence services in the City, veterans' groups, and other agencies that primarily serve QPs. The process and underwriting will be monitored by City staff to ensure compliance with HOME-ARP requirements.

Preferences

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

The City has not identified a preference to administer HOME-ARP funds for QPs and will rely on partner agencies administering funding to establish a method of prioritization based on the activity administered. Methods of prioritization may include a waiting list, emergency status of need, and additional methods established by partner agencies to maximize funding and outcomes based on outcomes established in the partner agencies' signed agreement. The City's needs assessment has outlined a variety of unmet needs across all four QPs within HOME-ARP together with eligible activities that reflect the needs. Because of this, the City will work with its partners to establish methods of prioritization for each activity funded.

If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or subpopulation of qualifying population, consistent with the PJ's needs assessment and gap analysis:

The City has not identified a preference to administer HOME-ARP funds for QPs and will rely on partner agencies administering funding to establish a method of prioritization based on the activity administered. Methods of prioritization may include a waiting list, emergency status of need, and additional methods established by partner agencies to maximize funding and outcomes based on outcomes established in the partner agencies' signed agreement. The City's needs assessment has outlined a variety of unmet needs across all four QPs and eligible activities within HOME-ARP and because of this, the City will work with its partners to establish methods of prioritization for each activity funded.

Referral Methods

Identify the referral methods that the PJ intends to use for its HOME-ARP projects and activities. PJ's may use multiple referral methods in its HOME-ARP program:

Supportive Services – The City has not identified a preference to administer HOME-ARP funds for QPs and will rely on its partner agencies administering funding to establish a method of prioritization based on the activity administered. Methods of prioritization may include a waiting list, emergency status of need, and additional methods established by partner agencies to maximize funding and outcomes based on outcomes established in the partner agencies' signed agreement. The City's needs assessment has outlined a variety of unmet needs across all four QPs and eligible

activities within HOME-ARP and because of this, the city will work with partners to establish methods of prioritization for each activity funded.

TBRA – The City of Aurora intends to work with local partners to establish a referral system (and equivalent alternative referral system for domestic violence shelter populations) for the activity of providing TBRA for all four QPs. All QPs will be considered eligible with no prioritization established.

Affordable Housing – The City has not identified a preference to administer HOME-ARP funds for QPs and will rely on partner agencies administering funding to establish a method of prioritization based on the activity administered. Methods of prioritization may include a waiting list, emergency status of need list, and additional methods established by its partner agencies to maximize funding and outcomes based on outcomes established in the partner agencies’ signed agreement. The City’s needs assessment has outlined a variety of unmet need across all four QPs and eligible activities within HOME-ARP and because of this the city will work with partners to establish methods of prioritization for each activity funded.

Administration and Planning – The City plans to release a competitive application for qualifying agencies for eligible activities including short-term and long-term planning as well as eligible fair housing activities for HOME-ARP QPs.

If the PJ intends to use the CE process established by the CoC, describe the method of prioritization to be used by the CE:

Since the City falls in three CoCs jurisdictions, Kane County CoC, DuPage County CoC, and Will County CoC, the City will work with local partners to establish intake and referral methods to best serve the City’s QPs. The City will achieve more clarity in establishing a method of prioritization once the HOME-ARP Plan has been accepted by HUD, and our partners move into a more concrete implementation phase.

If the PJ intends to use both a CE process established by the CoC and another referral method for a project or activity, describe any method of prioritization between the two referral methods, if any:

Since the City falls in three CoCs jurisdictions, Kane County CoC, DuPage County CoC, and Will County CoC, the City will work with local partners to establish intake and referral methods to best serve the City’s QPs. The City will achieve more clarity in establishing a method of prioritization once the HOME-ARP Plan has been accepted by HUD, and our partners move into a more concrete implementation phase.

Describe whether the PJ intends to limit eligibility for a HOME-ARP rental housing or NCS project to a particular qualifying population or specific subpopulation of a qualifying population identified in section IV.A of the Notice:

The City has a set preliminary goal of nine units, at least 70% of which would be for HOME-ARP QPs. The City does not intend to limit eligibility for any HOME-ARP rental unit and all QPs will be considered based on the partner's established tenant selection plan. If a developer is selected that does not primarily serve Qualifying Populations, the developer will be required to notify providers such as members of the Kane County Continuum of Care, providers of domestic violence services in the city, veterans' groups, and other agencies that primarily serve HOME-ARP QPs. The process and underwriting will be monitored by City staff to ensure compliance with HOME-ARP requirements and determine a prioritization method outlined in the signed tenant selection plan.

If a PJ intends to implement a limitation, explain why the use of a limitation is necessary to address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or subpopulation of qualifying population, consistent with the PJ's needs assessment and gap analysis:

The City does not plan to implement a limitation for providing resources to QPs based on the findings of the City's needs assessment and gap analysis.

If a limitation was identified, describe how the PJ will address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the limitation through the use of HOME-ARP funds (i.e., through another of the PJ's HOME-ARP projects or activities):

The City does not plan to implement a limitation for providing resources to QPs based on the findings of the City's needs assessment and gap analysis.

HOME-ARP Refinancing Guidelines

Establish a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing to demonstrate that rehabilitation of HOME-ARP rental housing is the primary eligible activity

Not applicable.

Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving qualified populations for the minimum compliance period can be demonstrated.

Not applicable.

State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.

Not applicable.

Specify the required compliance period, whether it is the minimum 15 years or longer.

Not applicable.

State that HOME-ARP funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

Not applicable.

Other requirements in the PJ's guidelines, if applicable:

Not applicable.

DRAFT