

## ***PUBLIC NOTICE***

As an entitlement community, the City of Aurora, Illinois receives funding from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant Program (CDBG) and HOME Investment Partnerships Program (HOME). The HUD funding must be allocated according to the City's five-year Consolidated Plan. The Consolidated Plan provides an analysis of data and market conditions as well as an overview of existing policies and funding delivery to assist the City in identifying its greatest housing and community development needs. The process involves thorough data analysis followed by citizen and stakeholder participation to provide input, to review, and comments on the findings and proposed uses of federal funding. Additionally, the analysis includes a review of the City's Neighborhood Revitalization Strategy Area Plan.

In accordance with the City of Aurora's Citizen Participation Plan and HUD's public participation requirements, a public hearing will be held at 1:00 p.m. on January 24, 2025 at City Hall, 44 E. Downer Place, 5<sup>th</sup> Floor, Conference Room 5B to provide the public an opportunity to comment on the community development and housing priorities, goals, objectives, and/or funding estimates identified in the following draft strategic planning documents:

1. 2025-2029 Consolidated Plan, which includes the City's 2025 City of Aurora Annual Action Plan. Under the City's 2025 Annual Action Plan, the City anticipates receipt of approximately \$1.2 million in CDBG funds and \$550,000 in HOME Program funds.
2. Amendment to Neighborhood Revitalization Strategy Area Plan.
3. Substantial Amendment (#2025-1) to the City's 2020, 2021, 2022, 2023, and 2024 Annual Action Plans. This proposed Amendment's intent is to reallocate CDBG (approximately \$250,000) and HOME-ARP funds (approximately \$150,000), including adjustments to the HOME-ARP Allocation Plan. These changes are necessary to maintain the integrity of the City's spending obligations and ensure compliance with HUD's regulatory requirements for administering the CDBG and HOME-ARP Programs.

As per 24 CFR 570.200(h), 24 CFR Part 92.212, and 2 CFR 200.458, the public is hereby notified that under certain conditions, the City and/or its subrecipients may incur costs associated with the CDBG and HOME activities identified in the City's 2025 Annual Action Plan prior to the effective date of its grant agreement with HUD. The total amount of any pre-award costs incurred will not exceed \$300,000 or 25% of the amount of the City's anticipated 2025 CDBG allocation. Costs related to the HOME program may not exceed 25% of the City's current program amount. Citizens are advised that such pre-award costs will have no effect on future grants and will be in compliance with the regulations that govern the CDBG and HOME Programs as stated at 24 CFR Part 570, 24 CFR 92, and 24 CFR Part 576, respectively, as well as the Environmental Review Procedures stated in 24 CFR Part 58. To provide the required public disclosure of the City's intent to use unobligated carry-forward funds as necessary for such 2025 pre-award costs, the regulatory provisions for incurring pre-award costs will be discussed at the public hearing. This may include using unobligated front funding for CDBG public service, program administration, community amenities/neighborhood revitalization/infrastructure, and housing activity costs as well as HOME administration and project costs.

Please be advised that effective January 13, 2025, the above referenced documents will be available for review and public comment at the following locations: City of Aurora-Community Development Division, 44 E. Downer Place, , Aurora, IL; Library-Main, 101 S. River St., Aurora, IL; Library-Eola, 555 S. Eola Rd., Aurora, IL; Library-West, 233 S. Constitution Dr., Aurora, IL; and on the City of Aurora website: [www.aurora-il.org/1175/Neighborhood-Redevelopment](http://www.aurora-il.org/1175/Neighborhood-Redevelopment) .

Upon advance request, the City will provide for interpretation or translation services to meet the needs of non-English speaking residents. The City will also take whatever actions are appropriate to serve the needs of persons with disabilities. For more information, to make special arrangements, or to provide comments, contact the Community Development Division, 44 E. Downer Place, 4<sup>th</sup> Floor, Aurora, IL 60507, (630) 256-3320 or [COACDD@aurora.il.us](mailto:COACDD@aurora.il.us).

Comments will be accepted no later than 4:00 p.m., February 11, 2025. The above-referenced documents are scheduled for review and adoption at the City Council's February 11, 2025 meeting at 6:00 p.m., Council Chambers, 2nd Floor, City Hall, 44 E. Downer Place, Aurora, IL 60507.

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MAYOR  
RICHARD C. IRVIN

**D R A F T**

# HOUSING & COMMUNITY DEVELOPMENT BLOCK GRANT CONSOLIDATED PLAN 2025 - 2029

PREPARED BY:

COMMUNITY DEVELOPMENT DIVISION  
COMMUNITY SERVICES DEPARTMENT

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PLAN CONSULTANT | TDA CONSULTING

JANUARY 2025



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## **Executive Summary**

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

#### **1. Introduction**

This document contains the Consolidated Plan for the City of Aurora, covering the five-year period of January 1, 2025 – December 31, 2029. The Consolidated Plan is an analysis of data and market conditions as well as an overview of existing policies and funding delivery to assist states and local jurisdictions to regularly assess the greatest housing and community development needs. The process involves thorough data analysis followed by citizen and stakeholder participation to provide input, to review, and to comment on the data and projected uses of the federal funding received. It also allows Aurora to make affordable housing and economic development decisions.

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

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

Over the five years of this Consolidated Plan cycle, the City will carry out the following goals, which will, in part, support the actions implemented as part of the City's ONE Affordable Housing Strategy described later in this Plan:

- 1 Preserve and Expand the Affordable Housing Stock
- 2 Ensure Housing Stock is Safe/Healthy/Accessible
- 3 Public Service Assistance
- 4 Enhance and Improve Access to Amenities

### **3. Evaluation of past performance**

Each year, the City continues to improve its processes and delivery of services to address the housing, community development and economic development objectives that were identified in the 2020-2024 Consolidated Plan. Detailed year-end reports have been written, summarizing the result of activities that have taken place during each year.

### **4. Summary of citizen participation process and consultation process**

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

- A review of City of Aurora/Regional plans or reports;
- Consultation with dozens of stakeholders and interested residents at 6 different focus groups; stakeholders included representatives from service providers, affordable housing developers, and the business community;
- Public meetings, including a public hearing and three open forums;
- Interviews and/or consultation with a variety of different government agencies and key service providers, including the Aurora Housing Authority.

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

### **5. Summary of public comments**

The wide range of perspectives in the public participation process pointed to the need for resources to address the affordable housing gap and the need for neighborhood-based amenities in underserved communities. A more detailed summary of public comments is provided in the Citizen Participation Outreach Table in PR-15 – Citizen Participation.

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

All comments received were incorporated into the plan.

## 7. Summary

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

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

**The HOME Investment Partnerships (HOME) program** supports building, acquiring, and/or rehabilitating affordable housing for rent, homeownership, or provides direct rental assistance to low-income residents.

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## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	AURORA	Community Development Division
CDBG Administrator	AURORA	Community Development Division
HOME Administrator	AURORA	Community Development Division

**Table 1 – Responsible Agencies**

#### Narrative

As a HUD entitlement grantee, the City of Aurora has designated its Community Development Division (CDD) as the lead agency for administration of the CDBG and HOME Programs. The City's Block Grant Working Committee serves as the policy body overseeing that provides oversight to the development of the Consolidated Plan, the Annual Action Plan, and related housing and community development programs. The CDD works with area community development and housing organizations, businesses, and funders to plan, develop, implement, and evaluate activities outlined in this Plan. The City of Aurora serves as the overall administrator for the programs and activities under this Plan.

#### Consolidated Plan Public Contact Information

**Chris Ragona**

Director of Community Services  
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## PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(l) and 91.315(l)

### 1. Introduction

As part of the consolidated planning process, the City of Aurora must consult with a wide variety of organizations to gain understanding of housing and community development needs. Through six (6) focus group meetings, three (3) open house community meetings, one (1) public hearing, one (1) 30-day public comment periods, and seven (7) targeted stakeholder consultations, a wide variety of organizations were consulted with to better understand the housing and community development needs in the city. Invitations for consultations were sent to identified key stakeholders. The final Consolidated Plan reflects comments obtained through these efforts, along with analyses of local, state, and national data and local plans and reports.

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

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

Aurora Housing Authority: The City of Aurora maintains a positive relationship with the Aurora Housing Authority (AHA) . The CDD has will continue its partnership with the Housing Authority to create, maintain, and further affordable housing opportunities throughout the City.

Nonprofit Service Providers: The City also makes an effort to communicate and carry on a dialogue with service providers and the community at large about the Consolidated Plan goals, objectives, and activities to support the current Plan, including agencies that provide housing assistance.

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

Financial Empowerment Center (FEC) : Funded through Bloomberg Philanthropies, the Cities for Financial Empowerment (CFE) fund provides both funding and focused technical assistance to mayors and their teams to promote systemic financial empowerment programs and policies into city services that improve individual and financial stability. Since 2021, The Neighbor Project has been contracted by the City to manage the FEC as well as coordinate and build partnerships among other organizations,. Services at the FEC include financial counseling assistance – reducing debt, establishing and improving credit, connecting to safe and affordable banking services, building savings, and budgeting, among other activities.

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

For purposes of this plan, the City conducted outreach to various agencies and organizations, including:

- Nonprofit service providers that cater to the needs of low- and moderate-income households and persons with special needs, including persons with disabilities;
- Affordable housing providers;
- Housing advocates;
- Housing professionals;
- Public agencies;
- Economic development and employment organizations; and
- Community and neighborhood groups.

The complete outreach list is included in Table 2. The agencies on the list were mailed a notice of the City’s Consolidated Plan process and invitations to the stakeholder focus groups and Open House Forums.

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

The City is an active participant in the Kane County Continuum of Care (CoC) system and is one of three local governments (includes City of Elgin and Kane County) that provide non-federal funding on an annual basis to administratively support the CoC. As an active part of the CoC, the

City has been a substantial force to promote better outreach, case management, and planning to address homelessness issues in the City. The City, Elgin, and Kane County currently serve in a co-leadership position for the Kane County Continuum of Care and utilize this position to coordinate the efforts of essential County-wide networks and coalitions. The City also partners with the CoC to identify priority needs, strategies, and funding opportunities, putting forth an objective view of performance, and finally, to share the information to help planning efforts of diverse providers within Kane County. This allows the City to coordinate efforts with partner agencies to achieve a collective impact on priority needs throughout the City.

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

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

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

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

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The Kane County COC consults with the State of Illinois and plans for the efficient use of ESG Funds in the County. ESG funds are allocated according to a ranking system. Evaluation criteria

includes but are not limited to; program/agency capacity and duplicity of services. The CoC reports on and evaluates the performance of ESG recipients and sub recipients. The COC's geographic area includes the entire Kane County area.

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

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

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

1	<b>Agency/Group/Organization</b>	Aurora Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development Division had an interview with the executive director to discuss the housing and service needs of the agency and its clients, and how AHA also provided language on the public housing-specific sections of the Plan. Representatives from AHA also attended multiple focus groups to provide targeted feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
2	<b>Agency/Group/Organization</b>	Kane County Continuum of Care
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development Division had an interview with the Affordable Housing and CoC Program Manager to discuss the housing and service needs of the families and individuals experiencing homelessness that it serves.
4	<b>Agency/Group/Organization</b>	City of Aurora Information Technology Department
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Community Development Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development Division had an interview with the Chief Information Officer to discuss broadband access.
5	<b>Agency/Group/Organization</b>	Aurora Emergency Management
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development Division had an interview with the Coordinator of Emergency Management to discuss the City's Natural Hazard Mitigation Plan.
6	<b>Agency/Group/Organization</b>	City of Aurora Mayor's Office of Economic Development
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-housing Community Development Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development Division had an interview with a Senior Planner to discuss economic and workforce development needs and challenges.
7	<b>Agency/Group/Organization</b>	HOPE Fair Housing Center
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development Division had an interview with the Executive Director to discuss the fair housing challenges and discrimination faced by its clients, as well as the needs of the agency and its clients. Representatives from HOPE also attended targeted focus groups to provide feedback around

		community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
8	<b>Agency/Group/Organization</b>	Mutual Ground
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence  Services-Homeless  Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children  Homelessness Strategy  Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development Division had an interview with the Executive Director to discuss the housing and service needs of the families and individuals fleeing domestic violence that it serves.
9	<b>Agency/Group/Organization</b>	City of Aurora Community Development Division (CDD)
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Non-Housing Community Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff provided data about past performance, ways in which CDD can augment and expand its programming and delivery of services, and frame the priorities, goals, and performance measures over this five-year period.
10	<b>Agency/Group/Organization</b>	360 Youth Services
	<b>Agency/Group/Organization Type</b>	Services- Children  Services-Homeless  Housing  Other (Services- Mental Health)
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth  Non-Homeless Special Needs  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from 360 Youth Services attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
11	<b>Agency/Group/Organization</b>	Administer Justice
	<b>Agency/Group/Organization Type</b>	Other (Services- Legal)
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from Administer Justice attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
12	<b>Agency/Group/Organization</b>	African American Men of Unity (AAMOU)
	<b>Agency/Group/Organization Type</b>	Services- Children  Services-Education



		Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children  Non-Homeless Special Needs  Non-housing Community Development Strategy  Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from AAMOU attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
13	<b>Agency/Group/Organization</b>	Aurora Public Library District
	<b>Agency/Group/Organization Type</b>	Services- Children  Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Non-housing Community Development Strategy  Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from APLD attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
14	<b>Agency/Group/Organization</b>	CASA Kane County
	<b>Agency/Group/Organization Type</b>	Services- Children  Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Homeless Needs - Families with children  Homelessness Needs - Unaccompanied youth

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from CASA attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
15	<b>Agency/Group/Organization</b>	City of Aurora Senior and Disability Services
	<b>Agency/Group/Organization Type</b>	Other government – Local  Services-Elderly Persons  Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Housing Need Assessment  Public Housing Needs  Non-housing Community Development Strategy  Homeless Needs - Chronically homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Senior & Disability Services Manager attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
16	<b>Agency/Group/Organization</b>	Girl Scouts - Northern Illinois
	<b>Agency/Group/Organization Type</b>	Services-Children  Services-Education  Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from Girl Scouts attended a focus group on the topic of youth and education to provide feedback around community needs,

	<b>of the consultation or areas for improved coordination?</b>	existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
17	<b>Agency/Group/Organization</b>	Hesed House
	<b>Agency/Group/Organization Type</b>	Housing  Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs – Veterans  Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from Hesed House attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
18	<b>Agency/Group/Organization</b>	Kane County Health Department
	<b>Agency/Group/Organization Type</b>	Health Agency  Other government – County  Services-Children  Services-Education  Services-Persons with HIV/AIDS  Services-Health  Other (Services- Mental Health)
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy

		HOPWA Strategy
		Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from Kane County Health Dept. attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
19	<b>Agency/Group/Organization</b>	Quad County Urban League, Inc.
	<b>Agency/Group/Organization Type</b>	Civic Leaders  Services-Children  Services-Education  Services-Employment  Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Housing Need Assessment  Homeless Needs - Families with children  Homelessness Needs - Unaccompanied youth  Non-housing Community Development Strategy  Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from QCUL attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
20	<b>Agency/Group/Organization</b>	Riverwalk Adult Day Services
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Non-Homeless Special Needs  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from Riverwalk Adult Day Services attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
21	<b>Agency/Group/Organization</b>	Senior Services Associates, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons  Services-Persons with Disabilities  Services-Health  Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Public Housing Needs  Non-Homeless Special Needs  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from Senior Services Associates attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
22	<b>Agency/Group/Organization</b>	The Neighbor Project
	<b>Agency/Group/Organization Type</b>	Housing  Services-Education

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Market Analysis  Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from The Neighbor Project attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
	<b>Agency/Group/Organization</b>	Two Rivers Head Start Agency
23	<b>Agency/Group/Organization Type</b>	Services-Education  Services-Employment  Services-Elderly Persons  Services-Children  Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Non-housing Community Development Strategy  Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from Head Start attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
	<b>Agency/Group/Organization</b>	Waubonsee Community College
	<b>Agency/Group/Organization Type</b>	Services-Education  Services-Employment
24		

	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Non-housing Community Development Strategy  Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from WCC attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
25	<b>Agency/Group/Organization</b>	Women's Business Development Center Aurora
	<b>Agency/Group/Organization Type</b>	Services-Education  Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Non-housing Community Development Strategy  Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from WBDC attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
26	<b>Agency/Group/Organization</b>	World Relief- Aurora
	<b>Agency/Group/Organization Type</b>	Housing  Services-Children  Services-Education  Services-Employment  Other- Services- Immigration Legal Services

27		Other- Services- Mental Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Housing Need Assessment  Non-housing Community Development Strategy  Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from World Relief attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
	<b>Agency/Group/Organization</b>	ECHO Development Center
	<b>Agency/Group/Organization Type</b>	Housing  Services-Children  Services-Elderly  Services-Employment  Other- Services- Mental Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Housing Need Assessment  Public Housing Needs  Non-housing Community Development Strategy  Homelessness Strategy  Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes</b>	Representatives from ECHO attended targeted focus groups to provide feedback around community needs, existing resources, and ways to



	<b>of the consultation or areas for improved coordination?</b>	address gaps for the City's most vulnerable residents using HUD funds.
28	<b>Agency/Group/Organization</b>	Fox Valley Special Recreation Association
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from FVSRA attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
29	<b>Agency/Group/Organization</b>	Fox Valley United Way
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Health Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from Fox Valley United Way attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
30	<b>Agency/Group/Organization</b>	Judah Robinson Foundation
	<b>Agency/Group/Organization Type</b>	Services- Persons with Disabilities Services-Homeless Other- Services- Mental Health

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Homelessness Strategy  Homeless Needs - Chronically homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from Judah Robinson Foundation attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
31	<b>Agency/Group/Organization</b>	Xilin Association
	<b>Agency/Group/Organization Type</b>	Services-Children  Services-Education  Services-Elderly Persons  Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from Xilin Association attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
32	<b>Agency/Group/Organization</b>	School District 129, West Aurora
	<b>Agency/Group/Organization Type</b>	Services-Children  Services-Education  Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Homeless Needs - Families with children  Non-housing Community Development Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from SD 129 attended targeted focus groups to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
33	<b>Agency/Group/Organization</b>	Loaves & Fishes
	<b>Agency/Group/Organization Type</b>	Housing  Services-Children  Services-Education  Services-Employment  Services-Health  Services- Other- Food/ Nutrition  Services- Other- Mental Health
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy  Housing Need Assessment  Homelessness Strategy  Non-Homeless Special Needs  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Loaves & Fishes attended a focus group on the topic of Housing Affordability and Homelessness to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
34	<b>Agency/Group/Organization</b>	Old Second National Bank
	<b>Agency/Group/Organization Type</b>	Private Sector Banking/Financing

	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Old Second National Bank attended a focus group on the topic of Housing Affordability and Homelessness to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
35	<b>Agency/Group/Organization</b>	Fellowship Housing Corporation
	<b>Agency/Group/Organization Type</b>	Housing  Services-Children  Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with Children  Housing Need Assessment  Homelessness Strategy  Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from FHC attended a focus group on the topic of Housing Affordability and Homelessness to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
36	<b>Agency/Group/Organization</b>	Jennings Terrace
	<b>Agency/Group/Organization Type</b>	Housing  Services- Elderly Persons  Services-Health  Services-Persons with Disabilities

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Non-Homeless Special Needs  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Jennings Terrace attended a focus group on the topic of Housing Affordability and Homelessness to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
37	<b>Agency/Group/Organization</b>	Kane County Sheriff Office
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Non-Homeless Special Needs  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Kane County Sheriff's Office attended a focus group on the topic of Housing Affordability and Homelessness to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
38	<b>Agency/Group/Organization</b>	Community Organizing and Family Issues (COFI)
	<b>Agency/Group/Organization Type</b>	Services- Education  Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Non-Homeless Special Needs  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from COFI attended a focus group on the topic of Housing Affordability and Homelessness to provide feedback around community needs, existing resources, and ways to

	<b>of the consultation or areas for improved coordination?</b>	address gaps for the City's most vulnerable residents using HUD funds.
39	<b>Agency/Group/Organization</b>	City of Aurora Advisory Commission on Disabilities
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment  Non-Homeless Special Needs  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from ACD attended a focus group on the topic of Disabilities and Seniors to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
40	<b>Agency/Group/Organization</b>	East Aurora Counseling, Ltd.
	<b>Agency/Group/Organization Type</b>	Services-Children  Other- Services- Mental Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Homeless Needs - Families with children  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from East Aurora Counseling attended a focus group on the topic of Youth and Education to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
41	<b>Agency/Group/Organization</b>	Alive Center for Teens
	<b>Agency/Group/Organization Type</b>	Services-Children

	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Homeless Needs – Unaccompanied Youth  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from Alive Center for Teens attended a focus group on the topic of Youth and Education to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
42	<b>Agency/Group/Organization</b>	School District 124, Indian Prairie School District
	<b>Agency/Group/Organization Type</b>	Services-Children  Services- Education  Services- Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Homeless Needs - Families with children  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from SD 124 attended a focus group on the topic of Youth and Education to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
43	<b>Agency/Group/Organization</b>	Hicks-Wright Organization
	<b>Agency/Group/Organization Type</b>	Services-Children  Services- Education  Services- Employment  Other- Services- Mental Health

	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Homeless Needs - Families with children  Homelessness Needs - Unaccompanied youth  Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Hicks-Wright Org. attended a focus group on the topic of Youth and Education to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
44	<b>Agency/Group/Organization</b>	Veterans Outreach of Illinois
	<b>Agency/Group/Organization Type</b>	Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs – Veterans  Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from VOI attended a focus group on the topic of Economic Development to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
45	<b>Agency/Group/Organization</b>	City of Aurora Equity, Diversity & Inclusion
	<b>Agency/Group/Organization Type</b>	Other government- Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-housing Community Development Strategy  Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from EDI attended a focus group on the topic of Economic Development to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.
46	<b>Agency/Group/Organization</b>	Fox Valley Park District
	<b>Agency/Group/Organization Type</b>	Regional organization



	<b>What section of the Plan was addressed by Consultation?</b>	Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development Division had an interview with the Director of Finance to discuss
47	<b>Agency/Group/Organization</b>	City of Aurora Youth Services
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development Division had an interview with the Youth Services Manager to discuss
48	<b>Agency/Group/Organization</b>	Aurora Food Pantry
	<b>Agency/Group/Organization Type</b>	Services- Other- Food/ Nutrition
	<b>What section of the Plan was addressed by Consultation?</b>	Non-housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from AFP attended a focus group on the topic of general community needs to provide feedback around community needs, existing resources, and ways to address gaps for the City's most vulnerable residents using HUD funds.

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

The City maintains a list of more than 400 stakeholders. All of these stakeholders were contacted to participate in one or more steps in the public process – focus groups, public forum, and public hearing. An effort was made to contact and consult with a wide variety of agencies, groups, and

organizations involved with or interested in affordable housing, homelessness, persons with special needs, and community and economic development.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Affordable Housing Planning and Appeal Act	State of Illinois	Both plans address community housing affordability needs.
Illinois' Annual Comprehensive Housing Plan	State of Illinois	Both plans address community housing affordability needs.
ONE Affordable Housing Strategy	City of Aurora	This plan analyzes barriers to affordable housing and sets forth recommendations for addressing the City's housing challenges.
On to 2050	Chicago Metropolitan Agency for Planning	The plan promotes continued housing choice and calls to increase funding in a way that links housing with transit, jobs, and other amenities.
Plan of Action for Regional Transit	Chicago Metropolitan Agency for Planning	This plan informs discussions around transportation and economic development.
Kane County 2024 Point in Time (PIT) Count	Kane County	The PIT Count helps inform the housing needs unhoused residents in the community.
Kane County Hazard Mitigation Plan 2024	Kane County	The Hazard Mitigation Plan provides information for the

		hazard mitigation sections of this plan.
Sustainability Plan 2019	City of Aurora	This plan informs discussions around sustainability and economic development.
Technology Strategic Plan 2018-2019 with annual updates	City of Aurora	This plan informs discussions around broadband and technology needs.
Broadband Community Survey 2024	City of Aurora	These survey results show provide information on resident perspectives related to broadband access.

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

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

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

## PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

#### Summarize citizen participation process and how it impacted goal-setting

In order to perform outreach to various agencies and organizations, the City of Aurora compiled an outreach list consisting of various agencies, including:

- Nonprofit service providers that cater to the needs of low- and moderate-income households and persons with special needs, including persons with disabilities;
- Affordable housing providers;
- Housing advocates;
- Housing professionals;
- Public agencies;
- Economic development and employment organizations; and
- Community and neighborhood groups.

#### Community Meetings

##### 1. Focus Group Meetings

The City hosted a series of six (6) stakeholder meetings to collect thoughts, experiences, and perspectives on community needs for the development of the 2025-2029 Consolidated Plan. A total of sixty-five (65) organizations attended at least one (1) of the focus group meetings. The focus group discussions covered topics on housing affordability and homelessness, disabilities and seniors, youth and education, community improvements/infrastructure, economic development, and general community needs. The most prevalent concern brought up across all meetings was the lack of affordable housing and that the current affordable housing options are still out of the price range of many who qualify. Security deposits, language barriers, navigating processes, waitlists, credit and background checks, and accessibility challenges were all noted as barriers to finding and securing affordable housing. The need for transportation also emerged as a theme throughout these discussions, noting the need for expanded hours, additional bus routes, and increased proximity of transit routes. The need for more widespread affordable childcare options is an increasing concern, especially for families who work non-traditional hours or on weekends. Other needs noted from the meetings included the need for road and sidewalk repair, digital literacy and professional development opportunities, the need for more shelters and

transitional housing, and the need for expanded language services to assist LEP residents with navigation and connecting to resources.

## 2. Open House Meetings

The City hosted three (3) Open House meetings to collect thoughts, experiences, and perspectives on community needs. Two (2) of the meetings were hosted in-person and one (1) was offered virtually. During these meetings, participants engaged in a priority ranking activity on a range of topics. Homelessness prevention and services for individuals with mental disabilities were the top voted public service needs. Community centers was voted as the top community facility and infrastructure need. Parks, warming centers, and City lighting were all noted as infrastructure needs. Economic development opportunities for downtown and job training opportunities were voted as the top economic development needs. Housing for older adults (ages 55+), housing and services for low-income families, and supporting first-time homebuyers and providing homeownership opportunities were all noted as top housing needs.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Stakeholder Interviews	Targeted stakeholders were interviewed to collect expertise on housing and community development topics.	7 stakeholder organizations were interviewed to collect expertise on housing and community development topics.	Input from stakeholder interviews is presented throughout this document.	All comments were accepted	
2	Public Meetings	Non targeted/broad community	Six (6) focus group meetings were held on November 19, 2024, November 20, 2024, November 21, 2024, November 22, 2024, and	See PR section for summary.	All comments were accepted	

			<p>December 6, 2024. These focus groups covered the topics of housing affordability and homelessness, disabilities and seniors, youth and education, infrastructure and facilities, economic development, and general resident perspectives.</p> <p>Three (3) Open House Forums were held for the public on December 19, 2024</p>			
3	Public Meetings	Non targeted/broad community	<p>A series of City committee meetings were held to review the plan:</p> <p>1/22/2025 – Block Grant Working Committee (pending quorum)</p> <p>1/28/2025 – Public Health Safety, and Transportation Committee Meeting</p> <p>2/4/2025 – Committee of the Whole</p>	TBD		
4	Public Hearing	Non targeted/broad community	A public hearing will be held on January 24, 2025	TBD		

5	Public Comment Period	Non targeted/broad community	A public comment period on the draft Consolidated Plan was held from <b>[INSERT DATES]</b>	TBD		
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**Table 4 – Citizen Participation Outreach**

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# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment provides an overview of the impacts of this growth on housing availability, affordability, and quality. It includes the following sections:

- **Housing Needs Assessment:** data on population, income level, number and type of households, and housing problems. For the purpose of this section, housing problems are defined as:
  - Lack of complete kitchen facilities.
  - Lack of complete plumbing facilities.
  - Cost burden: the allocation of more than 30% of gross household income toward housing costs. For renters, housing costs include rent paid by the tenant plus utilities; for owners, housing costs include mortgage payment, taxes, insurance, and utilities. This section includes data on severe cost burden, as well, which is paying more than 50% of gross household income on housing costs.
  - Overcrowding: more than one person per room, not including bathrooms, porches, foyers, halls, or half-room.

HUD default data for this section are from the 2000 Census (Base Year); 2016-2020 American Community Survey (ACS); and the 2016-2020 CHAS (Comprehensive Housing Affordability Strategy).

- **Disproportionately Greater Need:** when the members of a racial or ethnic group at a given income level experiences housing problems (as defined above) at a greater rate (10% or more) than the income level for the County as a whole.
- **Public Housing:** information on the number and type of public housing units and the characteristics of residents is presented. For the purpose of this section, “public housing” includes traditional public housing units subsidized by annual contribution contracts (ACC) and former public housing units that have been converted to “affordable housing” under the Rental Assistance Demonstration (RAD) program. Data on voucher programs is provided, as well.
- **Homeless Needs Assessment:** the nature and extent of homelessness in Perris using data from the Homeless Management Information System (HMIS) and
-



- **Non-Homeless Special Needs Assessment:** housing needs for persons who are not homeless but require supportive services are presented. These populations include the elderly, frail elderly, persons with disabilities, and persons with alcohol or other drug addictions. HUD default data is not provided; data used to assess these needs is appropriately cited. HOPWA data is based on CDC HIV Surveillance Data and the HOPWA CAPER and HOPWA Beneficiary Verification Worksheet.
- **Non-Housing Community Development Needs:** non-housing community development needs (i.e., public facilities, public improvements, and public services) is based on input from consultations/community input and local plans and reports as HUD default data is not provided.

### **Maps Used in the Needs Assessment**

To provide the most current representation of needs in Aurora, where available, GIS Maps are used to support the data tables. All maps are based on 2018-2022 ACS data.

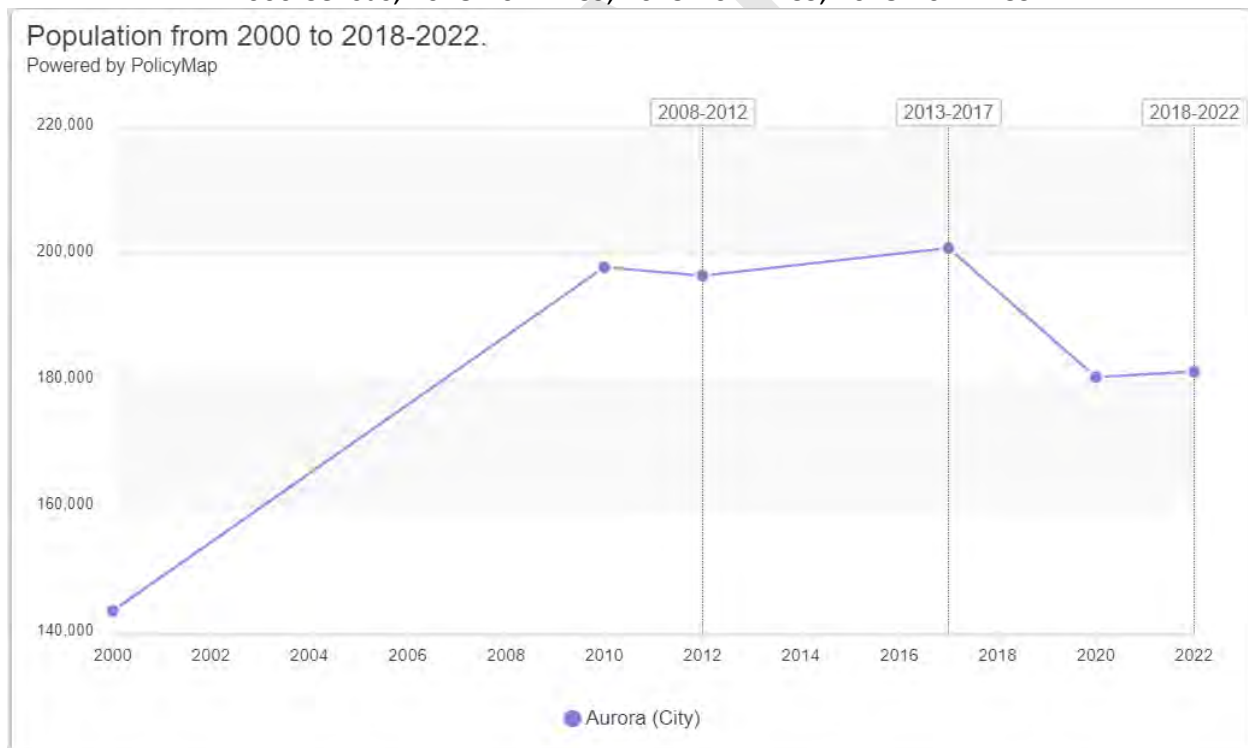
## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

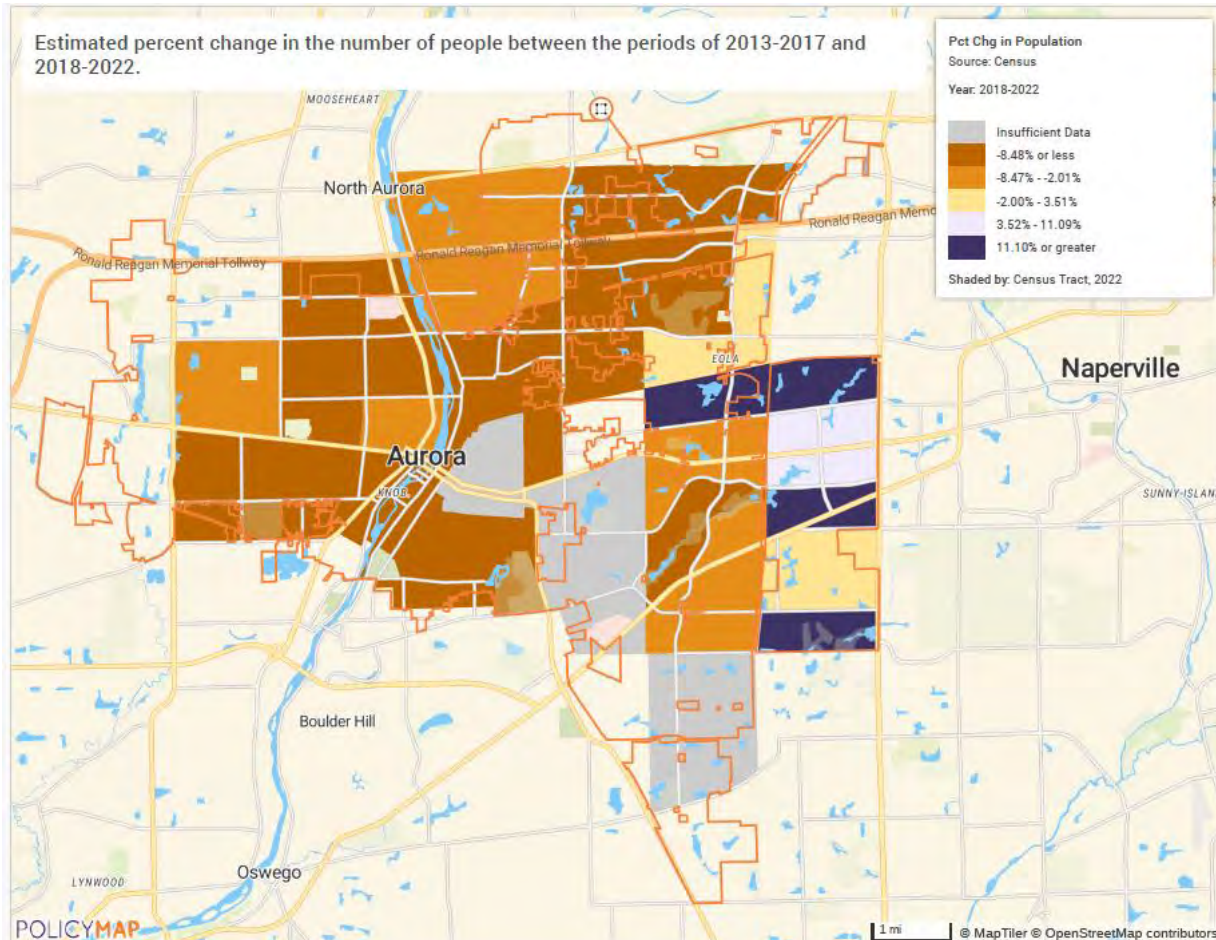
Table 5 shows that the population of the City of Aurora saw a –1% decline in total population between 2009 and 2020 and held 199,335 residents in 2020. According to 2018-2022 ACS data, the population has continued to decline and had just over 180,000 residents. Chart III.1 shows the change in population from 2020 to 2022. Map III.1 shows that between 2013-2017 and 2018-2022, the only areas of the city that saw population growth were on the central eastern side down to the southern eastern side. Based on this data, most other areas of the city saw population decreases of over 8%. **Note, however, that the City is engaged in a recount as these census and ACS population numbers do not seem accurate in comparison to the shifts experienced in the City.**

Chart III.1  
Population Change  
Aurora, IL

2000 Census; 2018-2012 ACS; 2013-2017 ACS; 2018-2022 ACS



Map III.1  
Population Percent Change between 2013-2017 and 2018-2022  
Aurora, IL  
2013-2017 ACS; 2018-2022 ACS

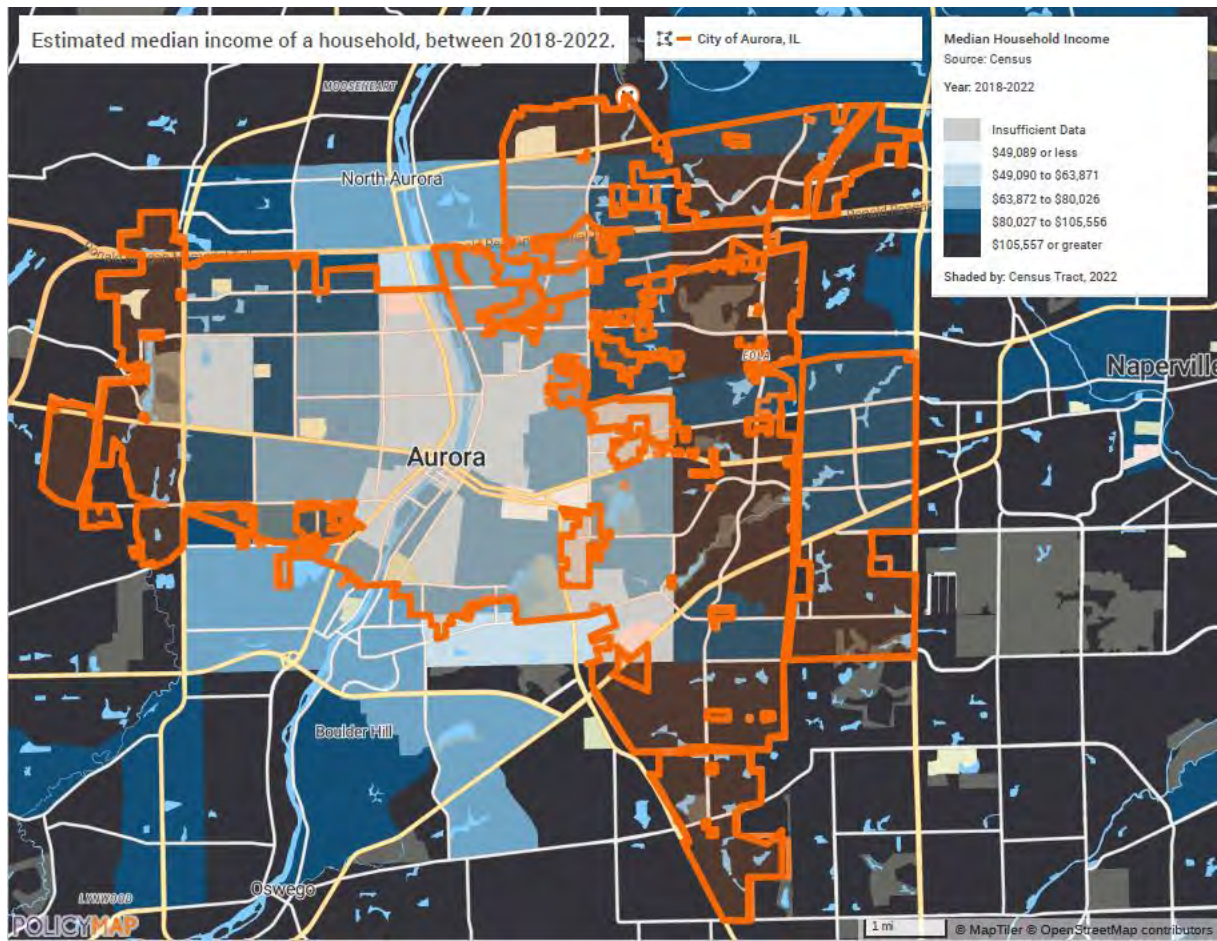


While the census data indicates that the City's population has seen a gradual decrease, the number of households in the City saw an increase of 6% between 2009 and 2020 and had 65,135 households by 2020. 2018-2020 Census data suggests that since 2013-2017, there has been a – 3.37% decline in the number of households. Consistent with population trends, the central and southern eastern tracts saw a growth in the number of households, while most other areas saw a decline. Table 6 shows that just under 50% of these households have incomes at or below 80% AMI in the following groupings – there were 8,045 households between 0-30% AMI (12.4%), 9,120 households between >30-50% AMI (14%), and 13,130 households between 50-80% AMI

(20.2%). As the number of low-moderate income households continues to increase the need for affordable housing options will also need to increase to keep pace with demand.

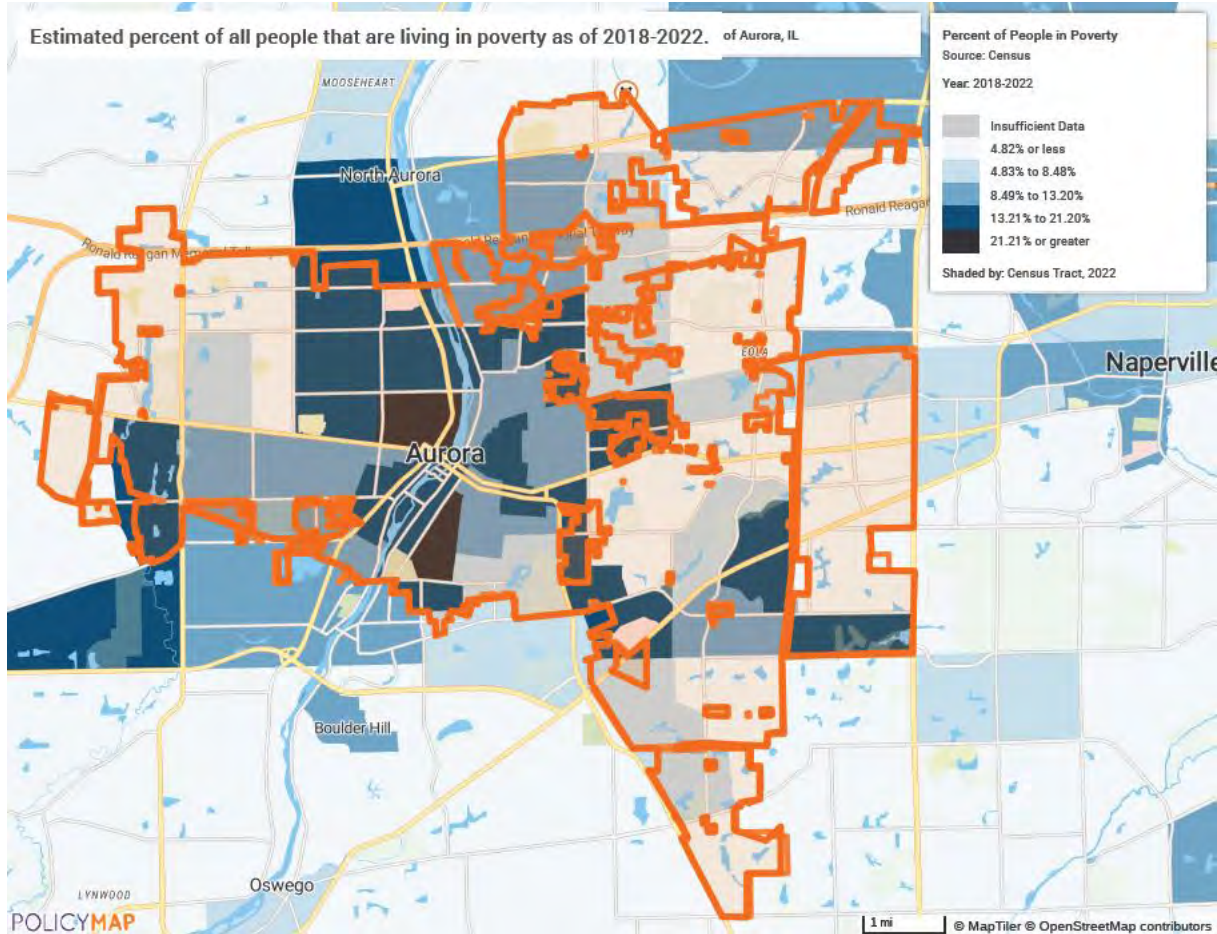
The median income increased by 18% between 2009 and 2020 and had risen from \$63,090 to \$74,659 in 2020. However, with the significant increase in rent and living costs, this increase has likely not kept up with these demands. Map III.2 shows the distribution of median household income in the City. Most of the census tracts in the western half of the City have a noticeably lower median household income, often under \$64,000. Census tracts in the east, on the other hand, tend to have a disproportionately high median household income that is over \$105,000 in many census tracts. These areas are also the areas that saw both population and number of households growth. 2018-2022 data suggests that 10.15% of people were living in poverty. Map III.3 highlights the areas of poverty concentration. Unsurprisingly, the areas with higher rates of poverty are the same census tracts that have lower median household incomes. When income is concentrated in certain areas it can lead to concentrated areas of poverty, which become of particular concern if income and geography are closely related to race or ethnicity in the community. This data may suggest that there are not enough affordable housing options to allow LMI individuals to live in Aurora.

MAP III.2  
Median Household Income  
Aurora, IL  
2018-2022 ACS





MAP III.3  
Percent of People in Poverty  
Aurora, IL  
2018-2022 ACS



Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	200,615	199,335	-1%
Households	61,450	65,135	6%
Median Income	\$63,090.00	\$74,659.00	18%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

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## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,045	9,120	13,130	7,430	27,395
Small Family Households	2,665	3,580	6,064	3,540	16,010
Large Family Households	1,120	1,680	2,145	1,230	3,150
Household contains at least one person 62-74 years of age	1,410	1,910	2,325	1,409	5,265
Household contains at least one person age 75 or older	1,125	1,025	855	440	1,259
Households with one or more children 6 years old or younger	1,855	2,235	3,294	1,650	4,304

**Table 6 - Total Households Table**

**Data Source:** 2016-2020 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	100	35	54	20	209	85	4	15	20	124
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	140	110	95	60	405	55	25	49	0	129



Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	255	465	289	115	1,124	15	265	355	135	770
Housing cost burden greater than 50% of income (and none of the above problems)	3,274	914	100	0	4,288	1,845	960	590	140	3,535
Housing cost burden greater than 30% of income (and none of the above problems)	515	2,045	1,590	335	4,485	370	1,485	2,240	535	4,630
Zero/negative Income (and none of the above problems)	310	0	0	0	310	190	0	0	0	190

**Table 7 – Housing Problems Table**

<b>Data</b>	2016-2020 CHAS
<b>Source:</b>	

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,769	1,524	538	195	6,026	2,000	1,260	1,015	295	4,570
Having none of four housing problems	1,400	3,170	4,615	2,260	11,445	865	3,175	6,970	4,680	15,690
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data	2016-2020 CHAS
Source:	

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,495	1,630	859	3,984	764	835	1,310	2,909
Large Related	660	450	160	1,270	350	525	205	1,080
Elderly	730	405	174	1,309	984	895	688	2,567
Other	1,304	709	590	2,603	253	340	620	1,213
Total need by income	4,189	3,194	1,783	9,166	2,351	2,595	2,823	7,769

Table 9 – Cost Burden > 30%

Data	2016-2020 CHAS
Source:	

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	430	430	640	440	0	1,080
Large Related	0	0	60	60	290	220	55	565
Elderly	580	165	0	745	800	220	178	1,198
Other	0	1,169	279	1,448	245	0	0	245
Total need by income	580	1,334	769	2,683	1,975	880	233	3,088

**Table 10 – Cost Burden > 50%**

Data 2016-2020 CHAS  
Source:

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	345	500	348	89	1,282	70	235	254	70	629
Multiple, unrelated family households	50	75	60	49	234	0	60	150	65	275
Other, non-family households	25	0	0	25	50	0	0	0	0	0
Total need by income	420	575	408	163	1,566	70	295	404	135	904

**Table 11 – Crowding Information – 1/2**

Data 2016-2020 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

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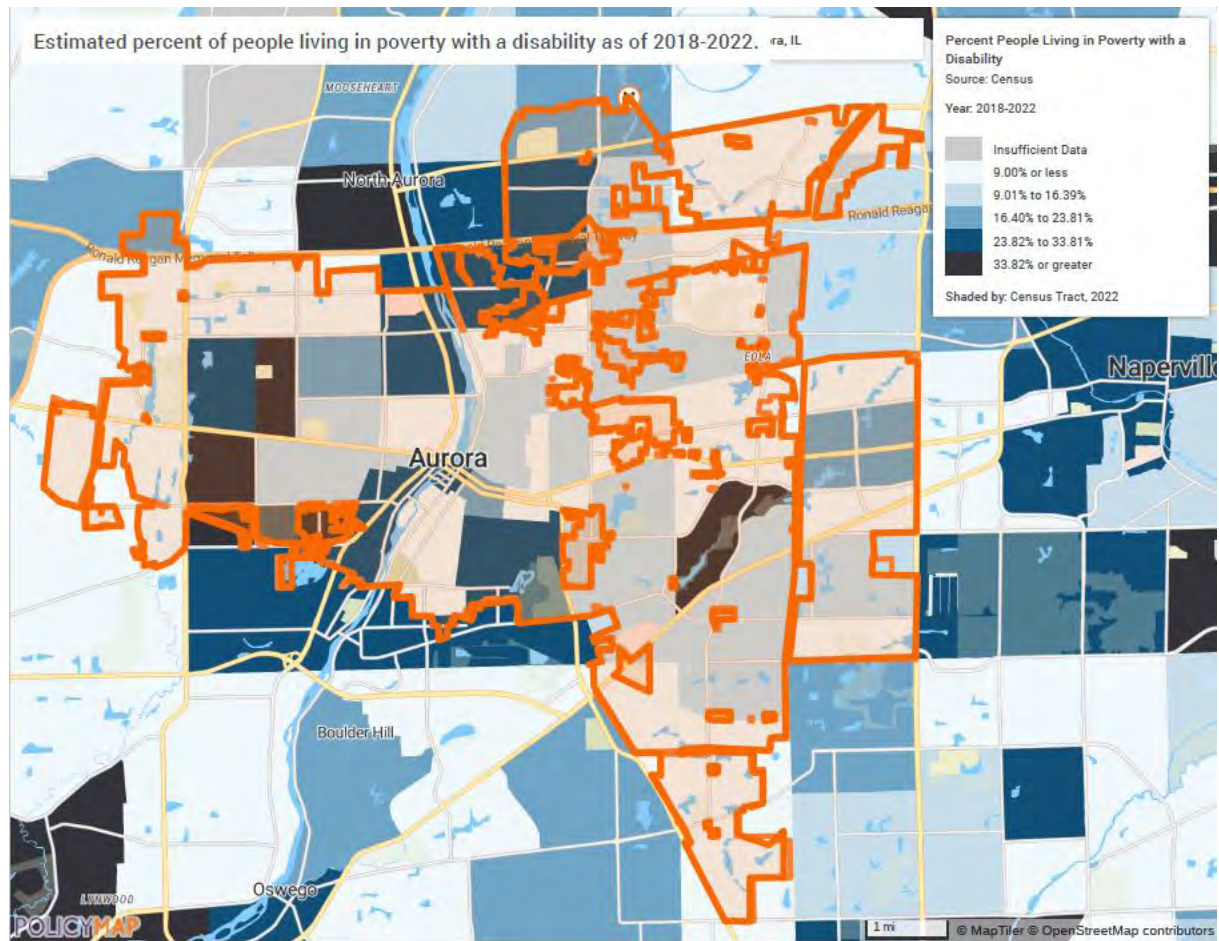
According to HUD 2018-2022 Census data, 12,166 households, or 20.11% of all households in the City were single-person households. Renters are more likely than homeowners to live in single-person households. Map I.4 shows that single person households are spread throughout the City, with the central and western census tracts seeing a larger density. Elderly residents living in single-person households and on fixed incomes may need housing assistance.

[illegible]

## Persons with Disabilities

2018-2022 Census data suggests that 15,641 residents, or 8.66% of the population of the City of Aurora are living with a disability. Those living with disabilities have a higher concentration in the western region of the City, consistent with the areas of lower median income and household decline. Map III.5 shows that those living with disabilities who are also living in poverty have a higher density in these western tracts as well. 2023 ACS data shows that 18.7% of the City's population aged 65-74 years and 47.9% of those aged 75 years or older are living with a disability. Ambulatory disabilities are the highest disability type for those 65 years or older and affect 22.6% of the population. Independent living difficulties (because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping) are also noted as a high disability type and affect 17.2% of the population of those aged 65 years or older. There is a need for more housing assistance for those living with disabilities, especially the elderly population.

MAP III.5  
Percent of People Living in Poverty with a Disability  
Aurora, IL  
2018-2022 ACS



### Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Mutual Ground is a local nonprofit organization that provides emergency shelter and public services for domestic violence victims, sexual assault victims, and those struggling with substance abuse. In an interview with Mutual Ground, they reported that there has been an increase in demand for services. Many individuals, including many families with children, are being turned away due to the shelter being at capacity. It was also noted that there has been less of a stigma associated with victims of domestic violence seeking help. With large increases in homicides in Illinois occurring, there has been more media visibility around domestic violence. Most individuals served by Mutual Ground are women, but they are also serving some men.

Mutual Ground shared that some of the needs of clients include housing, job training, childcare, and additional security. It is often challenging for clients with Section 8 vouchers to find and secure housing due to the private market benefits for landlords and the fear that renting to domestic violence victims will come with increased police activity. Wraparound services - including mental health services and financial planning and budgeting – are also needed. The need for bilingual staff, especially Spanish speaking, was also noted. The top needs noted by Mutual Ground were:

1. Transitional housing specialized for victims of domestic violence.
2. Staff retention – barriers include lack of funding to pay a living wage and the secondary trauma experienced by staff.
3. Access to psychiatric medication and/or mental health care – these are presently being paid for out of pocket.
4. Additional security – both in the building and in the parking lots.

In 2023, Mutual Ground reported:

- Providing 293 adults and children with emergency shelter.
- Providing 888 adults and children with domestic and sexual violence counseling and advocacy services.
- Receiving 1,916 calls regarding crisis intervention, guidance, support, information and referrals.
- Through the Domestic and Sexual Violence Prevention Education Department, providing 2,873 individual classroom presentations to 60,440 students (K-12) in schools.
- Providing 17,299 hours of service to adult and child survivors of domestic and sexual violence.

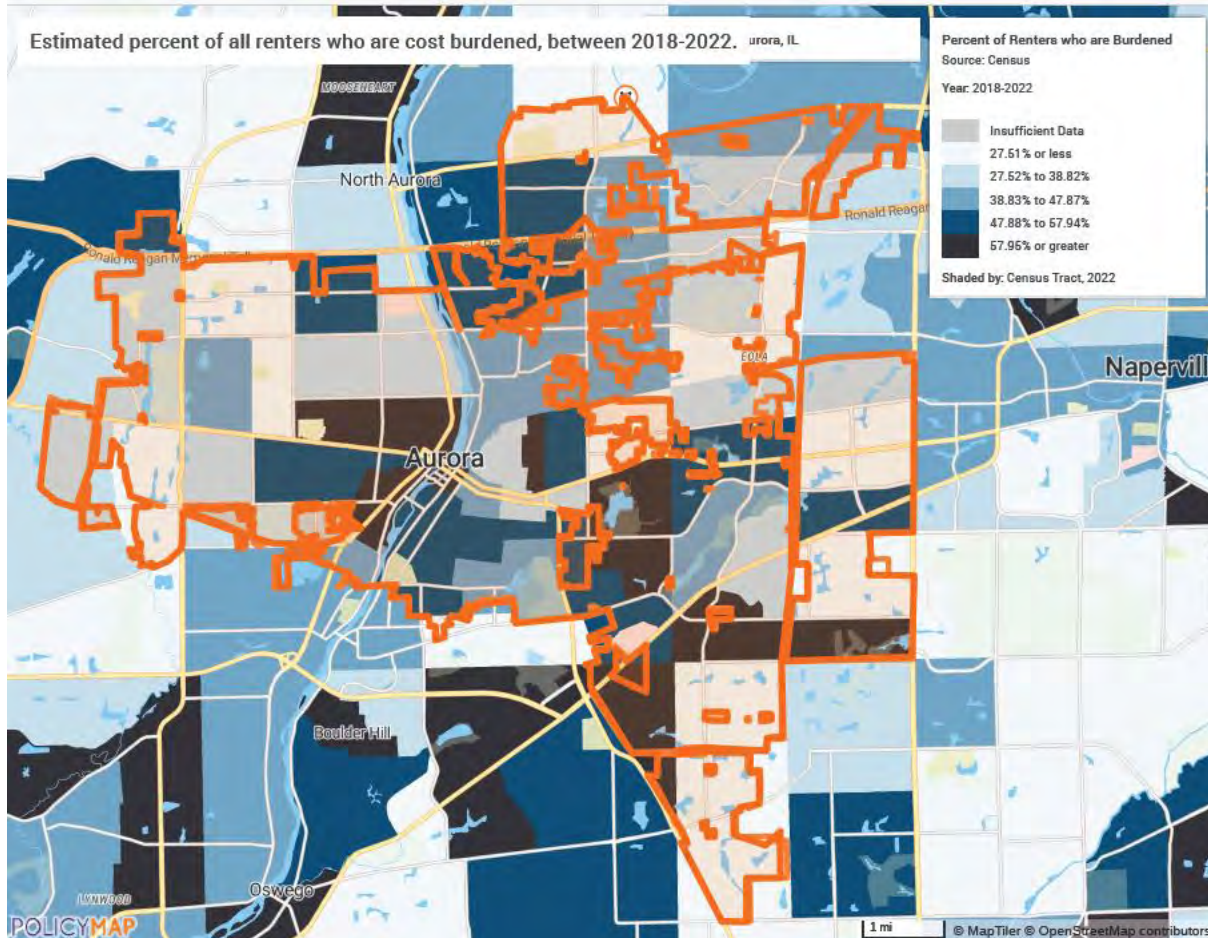


### **What are the most common housing problems?**

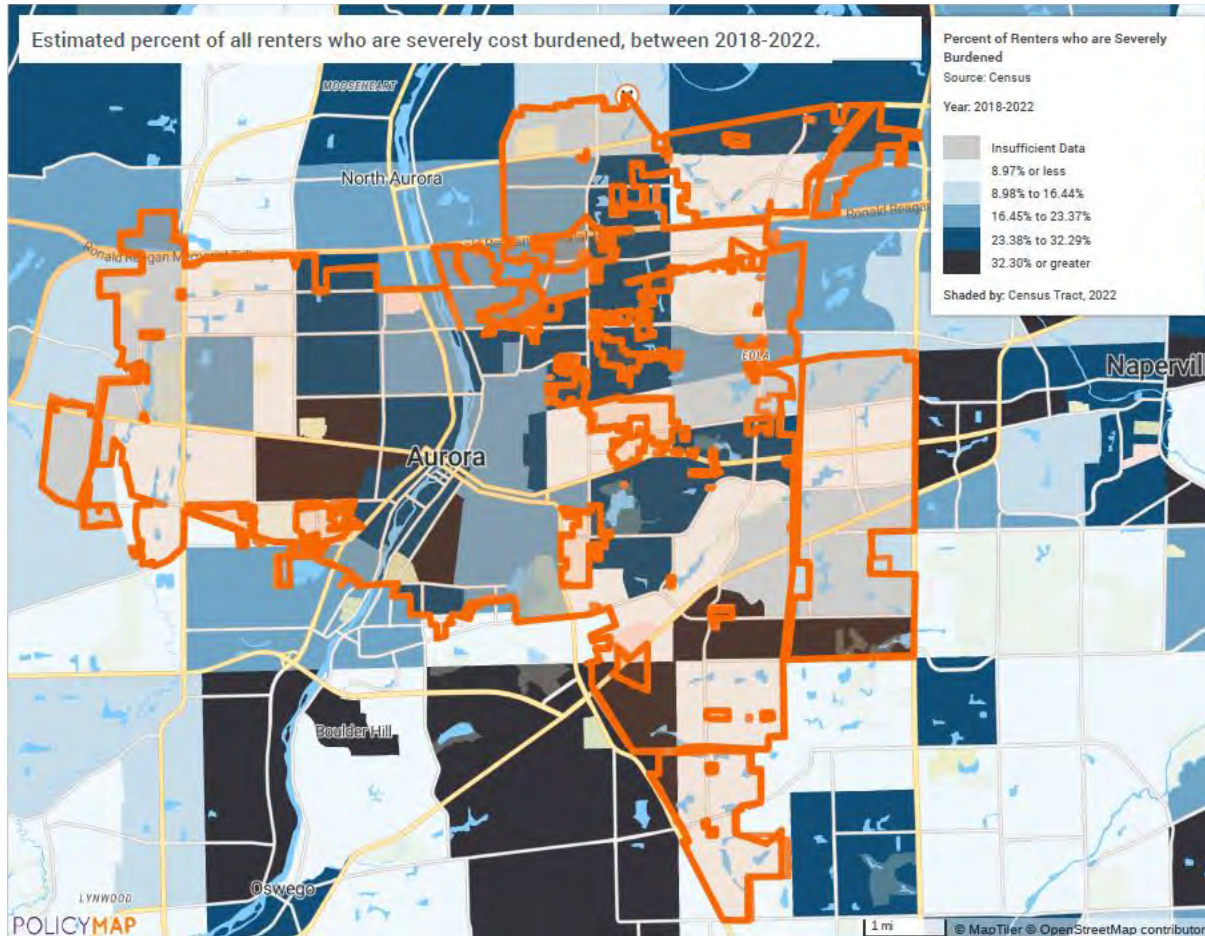
Housing cost burden is the most common housing problem in the City. Resources spent on housing become unavailable for transportation, health care, childcare, and education. All these factors reinforce each other creating an economic situation that is difficult to exit. High housing costs reduce the availability of reliable transportation which prevents access to new economic opportunities which then makes it difficult to earn enough money to cover housing expenses. A housing unit is considered cost-burdened when between 30 and 50 percent of its income goes toward housing costs, and severely cost-burdened when housing costs consume more than 50 percent of a household's income as shown in Tables 8 and 9 above. Table 7 shows that 9,115 (14%) households are cost-burdened, and 7,823 (12%) households are severely cost burdened. All renter households who are severely cost burdened have an AMI of less than 80%. Maps III.6 and III.7 highlight the disbursement of cost burdened and severely cost burdened renter households throughout Aurora. There are higher rates of renter cost burden in the central and western areas of the city, as well as a pocket in the southeastern area.

According to Table 7, overcrowding only impacts 2.9% of the total number of households in Aurora. However, over 50% of the households that experience overcrowding have AMI's between 0-49.9%. Those with incomes between 0-79.0% comprise 86.8% of the total number of households that experience overcrowding.

Map III.6  
Percent of Renters who are Cost Burdened  
Aurora, IL  
2018-2022 ACS



Map III.7  
Percent of Renters who are Severely Cost Burdened  
Aurora, IL  
2018-2022 ACS



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

Renter and owner households between 0-50% AMI are most affected by cost-burdening. Table 9 shows that out of the 16,935 combined owner and renter households that were cost-burdened, 12,329 were in income categories between 0-50% AMI (72.8%). Renter households experience cost burden at a higher rate than homeowner households – 44.02% of renter households and 21.55% of homeowner households experience housing cost burden, while 21.2% of renter households and 8.63% of homeowner households experience severe housing cost burden. Small, related households were also more likely to be affected by cost burden. Table 10 shows that out of the 5,771 combined owner and renter households that were severely cost-burdened, 4,769 were in income categories between 0-50% AMI (82.6%). The elderly population was also more



likely to be affected by severe cost burdening. Housing problems are concentrated in low-income neighborhoods, which have higher percentages of minority concentration. Map III.8 highlights census tracts that have a Non-White population of at least 50% and a poverty rate of at least 20%. The average poverty rate for the City, based on 2018-2022 Census data, was 10.15%. The map uses the 20% poverty rate, which is about two times the average poverty rate of the City, to highlight areas of significant poverty. Table III.1 lists out the census tracts that are highlighted in the map, along with their corresponding Non-White population and poverty rates.

Overcrowding was most likely to affect small family households.

Map III.8  
Areas with a Non-White Population > 50% and Poverty Rate > 20%  
Aurora, IL  
2018-2022 ACS

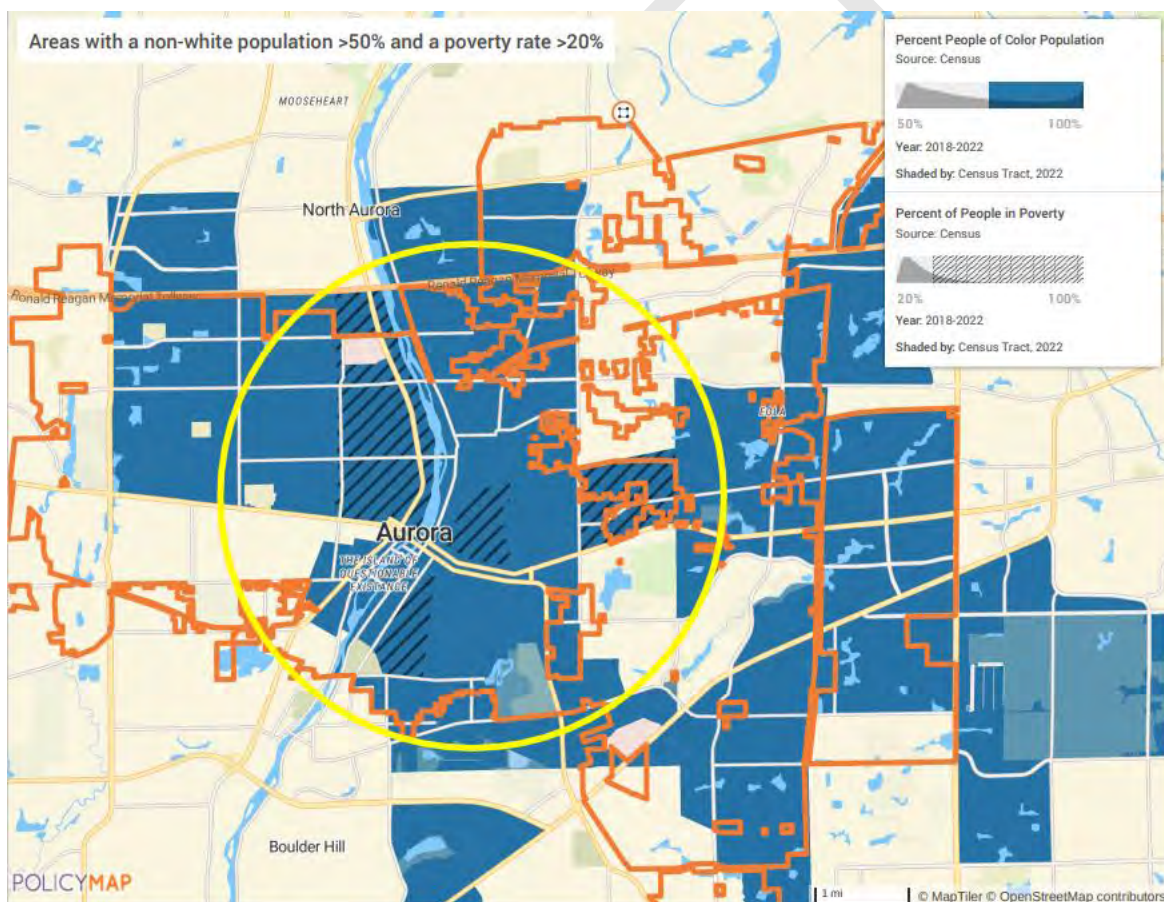


Table III.1 Census Tracts with a Non-White population of 50% or more and a poverty rate of 20% or more Aurora, IL 2018-2022 ACS data		
Census Tract	% Population Non-White	% Poverty
17089852904	96.7%	20.6%
17089852905	79.3%	20.2%
17089853200	84.6%	22.3%
17089853402	99.3%	21.1%
17089854200	85.5%	31.5%

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205/91.305). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Low-income, cost-burdened residents are most at risk of becoming unsheltered. As residents must move further away from the City, they are removed from the convenience and location of health services, schools, employment, and other amenities.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

HUD defines “at-risk” populations as individuals or groups who are more likely to experience housing instability, homelessness, or face significant barriers to safe, affordable housing due to certain economic, social, or health factors. These can include low-income, chronic health issues, LEP and education levels, history of homelessness or displacement, youth or seniors, racial and ethnic minorities, geographic location. The City’s collaboration with local non-profits includes organizations that focus on serving at-risk populations. These partnerships aim to identify gaps in existing services and to either enhance current programs or develop new initiatives to address unmet needs. By working closely with these specialized non-profits, the City seeks to strengthen

its support network for vulnerable communities and ensure more comprehensive assistance is available to those who need it most.

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

Extremely low-income households with a severe housing cost burden are more likely to lose their homes in the event of loss of employment, health issues, or other unexpected expenses. Unemployment and underemployment have been among the primary reasons for families losing their homes. Cost burden is by far the most common housing problem and threatens housing stability.

**Discussion**

Access to decent affordable housing remains as an issue within the City – cost burden was also the most common housing problem in the prior Consolidated Plan. Many residents are cost-burdened which puts a financial strain on the households.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater housing need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10% points or more) than the income level as a whole. The following tables analyze housing problems experienced by different racial and ethnic groups across income ranges in the City.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,230	769	495
White	2,100	264	200
Black / African American	930	280	95
Asian	184	25	39
American Indian, Alaska Native	35	0	0
Pacific Islander	0	10	0
Hispanic	2,905	185	155

**Table 13 – Disproportionally Greater Need 0 – 30% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,250	1,810	0
White	2,180	665	0
Black / African American	675	240	0
Asian	174	80	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	3,135	810	0

**Table 14 – Disproportionally Greater Need 30 – 50% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,345	5,770	0
White	2,360	2,175	0
Black / African American	770	559	0
Asian	370	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	2,760	2,830	0

**Table 15 – Disproportionally Greater Need 50 – 80% AMI**

Data Source: 2016-2020 CHAS



\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,680	5,280	0
White	790	2,045	0
Black / African American	260	635	0
Asian	84	240	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	520	2,335	0

**Table 16 – Disproportionally Greater Need 80 – 100% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

Approximately 83.1% of households with 0-30% AMI in Aurora experience housing problems. Just under half of the households that experience housing problems in this income category are Hispanic (46.6%), while the Hispanic population is 41.53% of the City's total population. It is important to highlight that out of the 3,245 Hispanic households in this income category, 2,905 experience housing problems, or 89.5%. Black residents only comprise 10.87% of the city's population but account for 14.9% of households in the 0-30% AMI category who experience housing problems – 71.3% of all Black households in this income category experience housing problems. White residents are 40.63% of the total population and comprise 28% of the households experiencing housing problems in the 0-30% AMI category. Additionally, 81.9% of all White households in this income category experience housing problems.

Approximately 77.5% of households with 30-50% AMI in Aurora experience housing problems. Hispanic households are 50% of all households in this income category that experience housing

problems, and nearly 80% of all Hispanic households with 30-50% AMI experience housing problems. American Indian and Alaska Native residents are only 1.65% of the population, but all 10 of the households in this income category experience housing problems, meaning 100% of American Indian and Alaska Native households with 30-50% AMI experience housing problems. 76.6% of White households, 73.8% of Black households, and 68.5% of Asian households with 30-50% AMI experience housing problems.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section compares the existence of housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to determine if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need exists when persons of a particular racial or ethnic group experiences housing problems at a rate of at least 10 percentage points higher than the jurisdiction as a whole.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,335	1,665	495
White	1,810	565	200
Black / African American	635	580	95
Asian	164	45	39
American Indian, Alaska Native	35	0	0
Pacific Islander	0	10	0
Hispanic	2,624	459	155

**Table 17 – Severe Housing Problems 0 – 30% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,320	4,735	0
White	1,205	1,640	0
Black / African American	445	465	0
Asian	169	90	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	1,460	2,490	0

**Table 18 – Severe Housing Problems 30 – 50% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,800	10,310	0
White	395	4,145	0
Black / African American	100	1,245	0
Asian	44	415	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	1,245	4,340	0

**Table 19 – Severe Housing Problems 50 – 80% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	520	6,440	0
White	99	2,735	0
Black / African American	10	880	0
Asian	55	275	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	345	2,505	0

**Table 20 – Severe Housing Problems 80 – 100% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### Discussion

Out of the 7,495 households with 0-30% AMI, 70.2% (5,335) experience severe housing problems. Almost half of these are Hispanic households and 81% of all Hispanic households in this income category are affected by severe housing problems. The American Indian and Alaska Native population in the 0-30% AMI category experience severe housing problems at a rate of 100%. 70.1% of White households, 66.1% of Asian households, and 48.5% of Black households in the 0-30% AMI category experience severe housing problems.

Approximately 41.2% of all households with 30-50% AMI experience severe housing problems. Hispanic households are 44% of these households, but only 37% of Hispanic households with 30-50% AMI are affected. 65.3% of Asian households, 48.9% of Black households, and 42.4% of White households with 30-50% AMI experience severe housing problems. 100% of the 10

American Indian and Alaska Native households with 30-50% AMI experience severe housing problems.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

HUD defines a disproportionately greater need – housing cost burdens when the members of a racial or ethnic group at a given income level experience a housing cost burdens at a greater rate (10% or more) than the income level as a whole. Households who pay more than 30% of their income for housing are considered cost burdened. Households paying more than 50% of their income are considered severely cost burdened.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	41,865	11,510	8,715	515
White	21,705	4,865	3,360	220
Black / African American	4,069	1,540	1,140	95
Asian	3,475	680	380	39
American Indian, Alaska Native	4	10	45	0
Pacific Islander	35	0	0	0
Hispanic	12,155	4,300	3,690	155

**Table 21 – Greater Need: Housing Cost Burdens AMI**

**Data Source:** 2016-2020 CHAS

### Discussion:

According to CHAS data, there are over 20,000 households (32.3%) in the City of Aurora who are cost burdened and pay more than 30% of their income to housing costs – 18.4% of households pay between 30-50% of their income and 13.9% pay more than 50% of their income. 40.7% of cost burdened households are White and 26.4% of all White households experience cost burden. American Indian and Alaska Native households are only 0.3% of the total affected cost burdened households, but 93.2% of all households in this racial category experience cost burden. 39.5% of

cost burdened households are Hispanic households and 39.4% of all Hispanic households experience cost burden. 39.2% of all Black households experience cost burden.

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## NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The lowest income levels demonstrate that highest housing needs in the data. In Aurora, 26.4% of white households are cost burdened. In contrast, 93.2% of American Indian and Alaska Native households, 39.4% of Hispanic households, and 39.2% of Black households are cost burdened. Further, in every racial category, black, indigenous, and people of color are more likely to experience cost burden than white households due to historical injustices such as redlining, racial covenants, and disinvestment.

Hispanic households between 0-30% AMI are disproportionately affected with 89.5% of the total households having housing problems and 81% having severe housing problems, while 83.1% of total households between 0-30% AMI have housing problems and 70.2% have severe housing problems. Hispanic households between 30-50% AMI are also disproportionately affected with 79.5% of the total households having housing problems while 70.2% of total households between 30-50% AMI have housing problems. American Indian and Alaska Native households between 0-30% AMI are also disproportionately affected with 100% of households experiencing housing problems and severe housing problems.

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

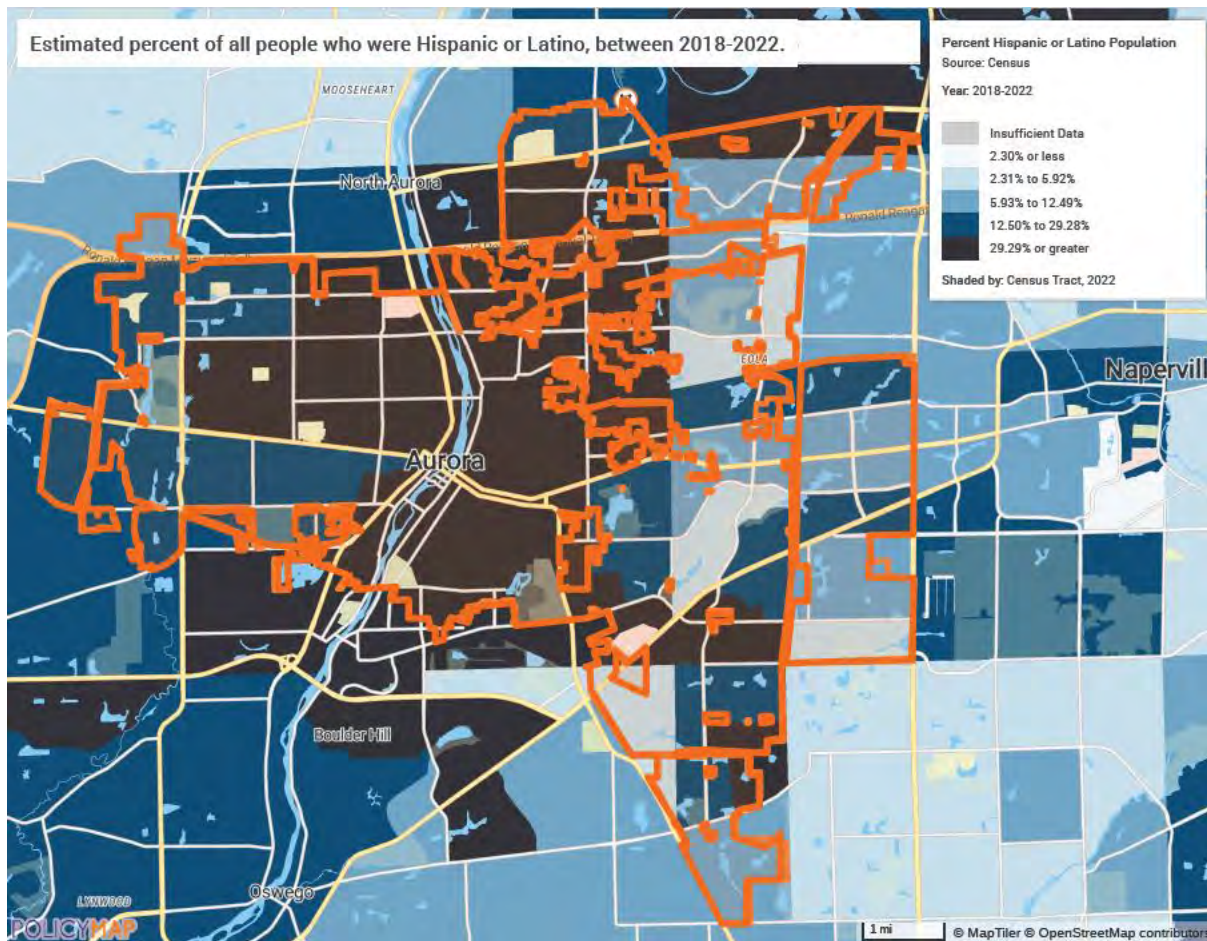
Greater housing options affordable to lower-income households is the highest need. Alongside greater housing options, however, is the need for greater employment opportunities through economic growth and diversification, small business technical assistance, and workforce development initiatives. As Aurora supports new economic development initiatives, the City will need to continue to strategically enhance and forge new connections between emerging job market skills and targeted workforce development programs which are designed to serve households with a disproportionate greater need.

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

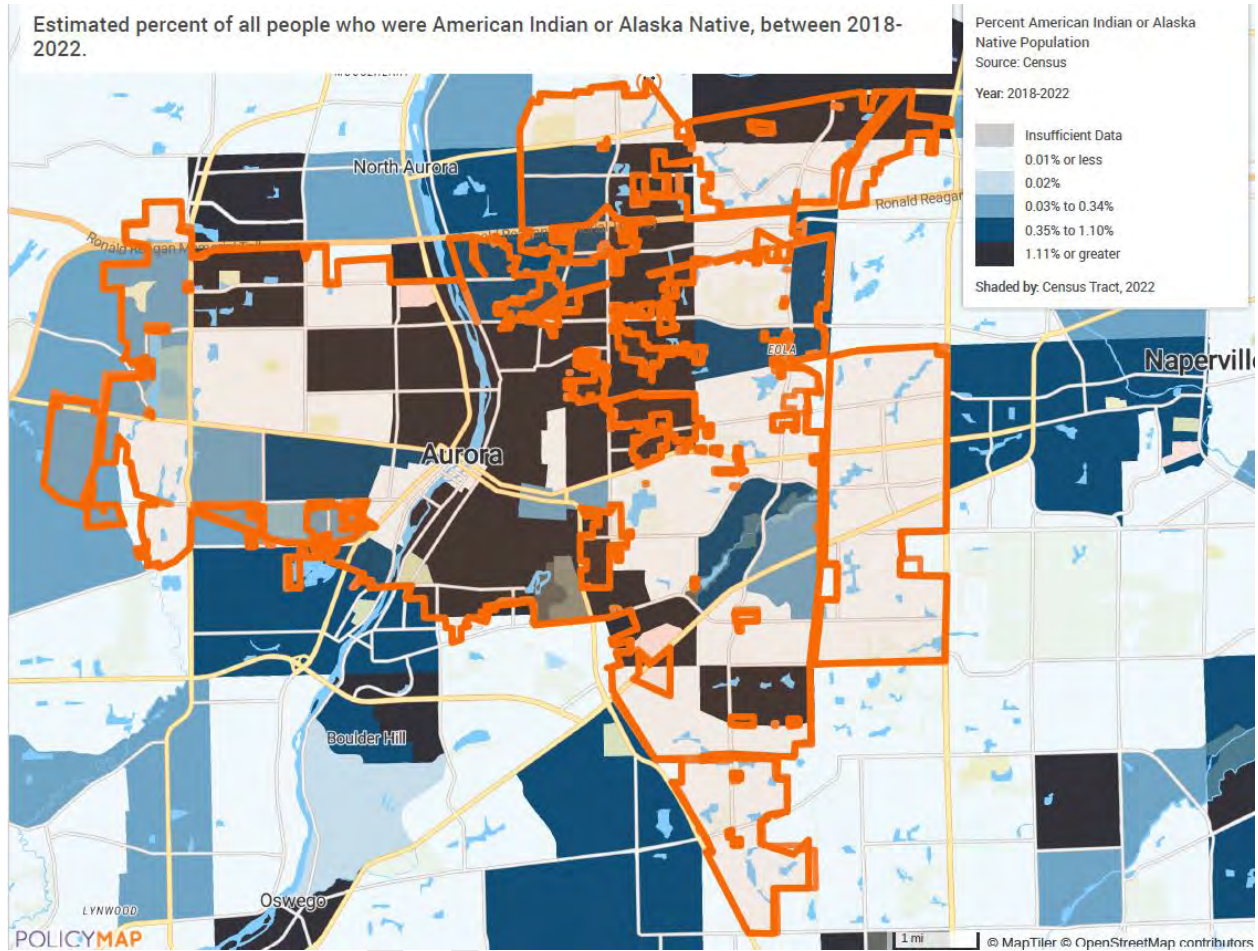
Maps III.9 – III.11 show the distributions of Hispanic households, American Indian and Alaska Native households, and Black households. Hispanic households and American Indian or Alaska Native households are disproportionately affected by housing problems and severe housing problems. The Hispanic population is widespread throughout the City, with larger concentrations

in the central and western regions, as well as the southeastern census tracts. The American Indian or Alaska Native population has higher concentrations primarily in the central areas of the city, with a pocket of high concentration in the southeast area. Black households are disproportionately affected by cost burden. The map shows that Black households are widespread throughout the city, with two census tracts showing the highest density – one on the western edge and one on the eastern edge.

Map III.9  
Percent Hispanic or Latino Population  
Aurora, IL  
2018-2022 ACS

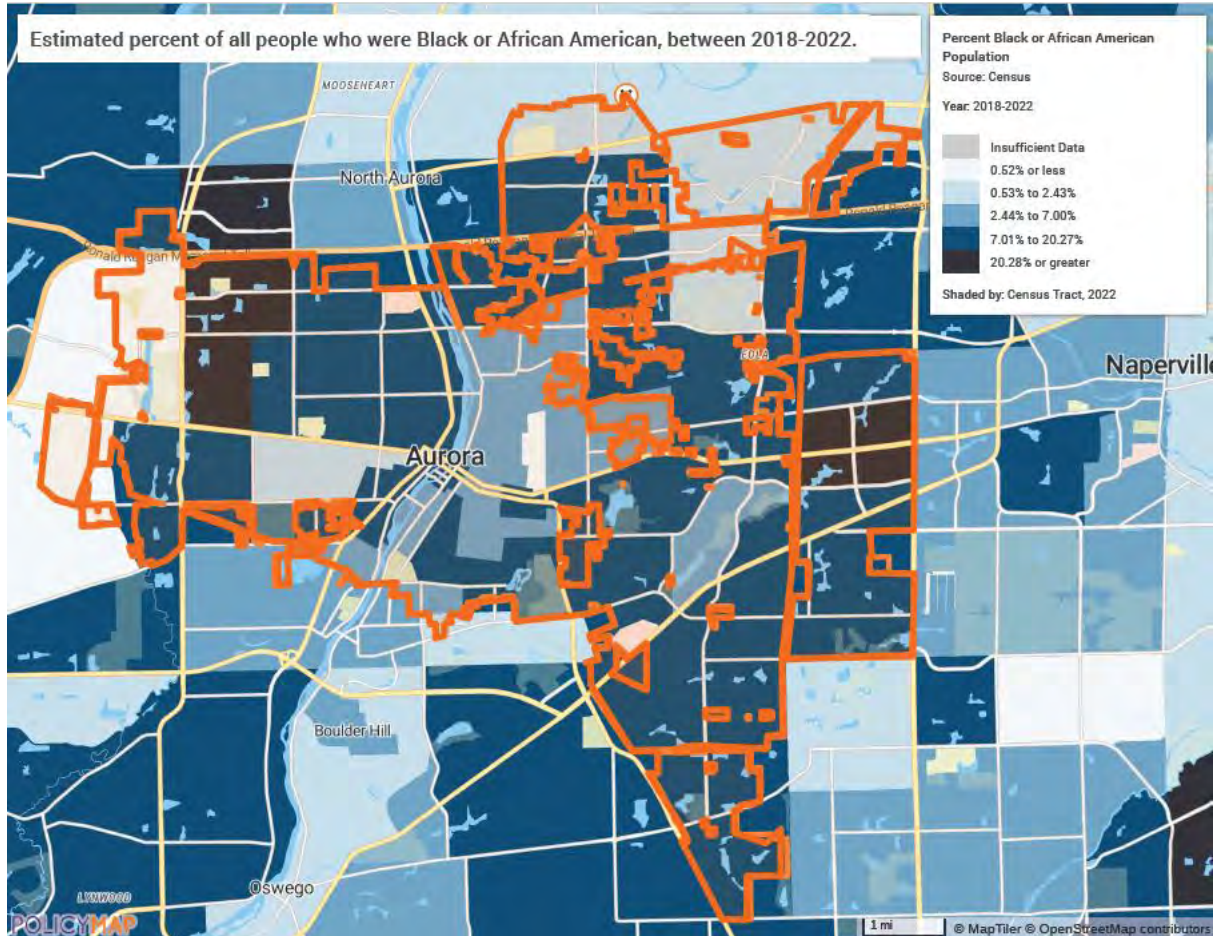


Map III.10  
Percent American Indian or Alaska Native Population  
Aurora, IL  
2018-2022 ACS





Map III.11  
Percent Black or African American Population  
Aurora, IL  
2018-2022 ACS



## NA-35 Public Housing – 91.205(b)

*\*Data to be updated prior to HUD submission.*

### Introduction

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

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	491	669	0	669	0	0	0

**Table 22 – Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

<b>Data</b>	PIC (PIH Information Center)
<b>Source:</b>	

### Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program

Average Annual Income	0	0	\$8,604	\$13,624	0	\$13,624	0	0
Average length of stay	0	0	6	8	0	8	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	65	109	0	109	0	0
# of Disabled Families	0	0	138	160	0	160	0	0
# of Families requesting accessibility features	0	0	491	669	0	669	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 24 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	178	182	0	182	0	0	0
Black/African American	0	0	309	484	0	484	0	0	0
Asian	0	0	2	2	0	2	0	0	0
American Indian/Alaska Native	0	0	2	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Race of Public Housing Residents by Program Type**

<b>Data</b>	PIC (PIH Information Center)
<b>Source:</b>	

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	69	78	0	78	0	0	0
Not Hispanic	0	0	422	591	0	591	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 26 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

### Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The Aurora Housing Authority shared that there are over 4,000 people on the public housing waiting list for only about 600 units. There is a need to create more affordable units. For voucher holders, finding landlords who will accept vouchers has gotten better, but there is a continued need to create landlord partnerships. Having staff and programs to help voucher holders locate units using landlord partnerships will be beneficial. There is also a need for workforce housing, as well as creating partnerships with job providers to assist people with getting employment.

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

The needs of public housing residents and HCV holders are more specialized and immediate due to their lower income levels, reliance on subsidies, and systemic barriers. While the general population shares some similar concerns, they typically experience less severe and critical pressures and may have more options to address housing challenges. Addressing housing needs for both groups requires tailored policies, including expanding affordable housing, reducing discrimination, and increasing housing supply across all income levels.



**Discussion**

***NA***

DRAFT

## NA-40 Homeless Needs Assessment – 91.205©

### Introduction:

The Kane County Continuum of Care conducted the annual Point in Time (PIT) count and survey of homeless persons in Aurora, Elgin, and other parts of the County on January 25, 2024. This single-day enumeration of the homeless services continuum of care gives the City of Aurora an opportunity to identify gaps in the current portfolio of services and informs future program planning.

Homelessness in the CoC has risen by 45% in the last five years. Approximately 563 individuals were estimated to experience homelessness on a given night in Kane County – 174 among family households, 389 adult individuals, and no unaccompanied youth under 18. Most homeless in the County are male (50.3%) and identify as White (29%) or African-American (28%). 36% of all individuals experiencing homeless were Hispanic. Approximately 5% reported to be victims of domestic violence, 14% suffer from some form of severe mental illness, and another 11% are chronic substance abusers.[1]

The Stewart B. McKinney Homeless Assistance Act defines the “homeless” or “homeless individual” or “homeless person” as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	171	3	273	273	262	147
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	270	119	162	162	125	134
Chronically Homeless Individuals	95	13	92	92	68	155
Chronically Homeless Families	5	0	35	35	35	128
Veterans	15	0	5	5	4	155
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	1	0	2	2	2	235

Table 27 – Homeless Needs Assessment

If data is not available for the categories “number of persons becoming and exiting homelessness each year,” and “number of days that persons experience homelessness,” describe these categories for each homeless population type (including chronically homeless

individuals and families, families with children, veterans and their families, and unaccompanied youth):

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	133	31
Black or African American	120	36
Asian	11	0
American Indian or Alaska Native	1	11
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	161	44
Not Hispanic	280	78

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

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

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

Across the entire Kane County Continuum of Care, most homeless individuals were either White (29%) or Black (28%). Among data reported by Hesed House, the percentage of Black individuals experiencing homelessness in Aurora is slightly higher (36%) than it is across the rest of the Continuum of Care (28%). Compared to the population of each race and ethnicity, Black households are by far disproportionately impacted by homelessness, as they only make up approximately 11% of the Aurora population compared to 42% of Hispanic households and roughly 33% of non-Hispanic White households.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Approximately 22% (122 individuals) of Kane County's Continuum of Care's homeless population were unsheltered and 441 individuals were in emergency shelter or transitional housing. No

unaccompanied minors were reported unsheltered at the time of the 2024 Point in Time Count. However, there were three individuals in family household(s) , one of whom was under the age of 18, that were unsheltered. Most of the unsheltered individuals were female (84%) and Hispanic/ Latino (36%).

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

Hesed House served 77 unsheltered individuals in the calendar year 2023 through Street Outreach programs. This represents a 285% increase from 2018, with 2024 already exceeding the prior year's numbers before the end of the fourth quarter

2019 – 17

2020 – 198 (Due to the COVID-19 pandemic, no shelter access for many with no exceptions resulted in higher numbers of unsheltered individuals.)

2021 – 30

2022 – 25

2023 – 77

2024 – 84 (to date)

#### **Discussion:**

Since the COVID pandemic, the City of Aurora has experienced a significant increase in homelessness and unsheltered homelessness. Low minimum wage, the high cost of housing, and a 1% vacancy rate on affordable housing units that meet HUD's Fair Market Rent (FMR) criteria are all contributing factors. From 2019 to 2024, the number of individuals experiencing unsheltered homelessness on the night of the PIT Count rose 171%. Emergency shelters are currently at capacity and have had to move to a waitlist model. As a result, Hesed House is preparing to open a new expansion of their emergency shelter to alleviate the issue.

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

### **Introduction:**

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

### **Describe the characteristics of special needs populations in your community:**

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

***Persons with Physical or Developmental Disabilities:*** Approximately 7% of the total population (14,793 residents) live with a disability – a physical or mental impairment that substantially limits one or more major life activities. These residents are in need of supportive services and accessible housing options to remove environmental barriers in their home. Ambulatory disability – a limiting condition that inhibits a person’s ability to walk or climb stairs- is the most prevalent disability, representing 51% of the population who reported a disability. Thousands of residents with disabilities will need basic home modifications to ensure they can live well in their own homes. To ensure fair housing accessibility, however, Aurora’s housing stock should also be “visitable” – a growing nationwide movement that refers to housing designed in such a way that it can be visited by people who have trouble with steps or who use wheelchairs or walkers. A house is visitable when it meets three basic requirements: 1) one zero-step entrance, ii) doors with 32 inches of clear passage, and iii) one bathroom on the main floor accessible by individuals in a wheelchair.

Aurora is fortunate to have a number of historic buildings that contribute to the unique character within neighborhoods. The historic stock, however, can be limiting for residents with mobility issues: walk-up entrances, doors so narrow that a person using a walker or wheelchair cannot enter, kitchens designed so that a person in a wheelchair cannot use the sink or appliances, and bathrooms so small that a person in a wheelchair has insufficient space to enter, close the door, and use the toilet or shower. In addition to environmental barriers, persons with disabilities may require medical and personal care assistance. Support may range from assistance in daily living activities like eating, bathing, and dressing.

More than 5,000 adult residents have difficulty living independently, which represents roughly one out of every three residents who report a disability. For an individual with adequate resources, these services are provided by professionals in institutions, in a person's home, or in a community-based setting. Many residents, however, struggle to afford adequate care, and often rely on unpaid family members or friends. Residents living with disabilities experience poverty at a higher rate (17%) than residents without disabilities (13%).<sup>8</sup> Among the poorest disabled individuals are recipients of the Supplemental Security Income (SSI) program, a federal income supplement program designed to help the aged and disabled, who have little or no income to pay for basic needs, such as food, clothing, and shelter. SSI recipients face an enormous housing gap between what they receive in assistance and the cost of their housing. Priced Out, an annual report produced by The Technical Assistance Collaborative, measures this gap by calculating the difference between reasonable housing costs affordable for individuals receiving SSI payments and the average cost of a modest one-bedroom priced at HUD's Fair Market Rent (FMR) in every State. In the latest publication, monthly SSI payments in 2016 in the State of Illinois was \$733 per month or 16% of the area median income for Aurora. Recipients will undoubtedly require deep subsidies to afford a decent, safe, and barrier-free home, as the monthly one-bedroom at the FMR equates to 144% of monthly SSI payments.

**Older Adults:** Aurora residents over the age of 65 represent 8% of the population (approximately 16,800 residents).<sup>10</sup> According to the Chicago Metropolitan Agency for Planning On to 2050 Plan, the region's population aged 65 and older will increase by 80% by 2050. This rise in the number of older adults will only exacerbate the existing need for affordable and accessible housing options, community supports, and health services across the city to allow residents to age in their communities around familiar faces and places. In addition to the general need for more affordable housing options, discussions with service providers and other stakeholders pointed to the need for accessible, step-free housing, reliable services to help older residents with home maintenance, additional facilities for social connection, and accessible sidewalks. Among adults older than 65 who do not live in an assisted living or nursing home facility, 31% live with a disability, which represents 35% of the City's total disabled population. Similar to the physically disabled population as a whole, limited mobility, or ambulatory difficulty, is the most prevalent disability among older adults. Another 1,287 older adults have difficulty bathing, dressing, or performing other self-care activities, and 2,400 have difficulty doing basic errands alone, such as visiting a doctor's office or shopping and generally living independently. Older adults with mobility issues who lack their own transportation may be unable to leave home and engage in beneficial social and recreational activities. Immobility can lead to social isolation and accelerated negative health outcomes, including depression. Adults living alone make up 43% of adults over 65 (approximately 9,387) and are especially at-risk of social isolation.

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

[Grandparents Responsible for Grandchildren data from ACS]

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

***Mental Illness:*** In collaboration with hospitals and other community partners, Kane County's latest Health Impact Assessment reports that 18% of residents in the County report "Fair/Poor" mental health, and 21% have been diagnosed with depression. Zip codes 60505 and 60506 (Both in Aurora) are two of the poorest ranking zip codes among the Needs Assessments' SocioNeeds Index. In addition to this Needs Assessment, 71 individuals who were homeless in the latest Kane County Continuum of Care Point in Time Count were reported living with a severe mental illness. Unfortunately, there is no authoritative estimate of the number of people who have a mental illness and estimates vary based on the definition used. There is still a lack of education and stigma associated with carrying a mental illness, and as a result, many people do not seek help or self-identify as having a mental illness. A serious mental illness disrupts a person's ability to carry out basic life functions and may limit one's ability to find suitable employment options, remain housed, and live an independent life. Poor background histories further exacerbate this population's ability to find housing where they also pass any required background checks. Stable, permanent housing increases independence and allows the opportunity to achieve other important life goals, including health, education, job training, and employment. Key supportive services include case management focused on personal stability, mental health assessments and



diagnostics, ongoing counseling, assistance taking medication, community support groups, crisis intervention assistance, and psychiatric referral services.

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

- 6,425 people called into the 24-hour hotline for guidance, intervention, and support
  - 314 women and their children stayed at Mutual Ground's emergency shelter
  - 195 victims who were hospitalized and received care from Mutual Ground
- Mutual Ground currently has 28 emergency shelter beds plus cribs and pack and plays available for babies and small children. When an opening becomes available, it is typically filled within one or two days. This quick turnaround supports the need for even more temporary housing options for this population. Of the 430 people who experienced homelessness as of the 2018 point in time count, 15 were victims of domestic violence. The lack of available tenant-based rental assistance to allow crime victims to find affordable housing in another, safer neighborhood is a major barrier to helping families quickly find refuge.

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

The housing and supportive services needs are described in previous sections of NA-45: Non-Homeless Special Needs Assessment. Housing and supportive service needs were identified through consultation with the stakeholders who provide direct support to these populations.

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

**AIDSVu, an online mapping tool that uses data obtained from the CDC's national HIV surveillance database to visualize the impact of the HIV epidemic across the United States, estimates that there were 36,225 people living with HIV in Illinois in 2022.**

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

individuals, who represent Consolidated Plan (December 2019) CITY OF AURORA, IL 62 OMB Control No: 2506-0117 (exp. 06/30/2018) approximately half of all cases across the State of Illinois and 62% of resulting deaths that occurred during this same period of time. A number of research studies indicate that persons living with HIV/AIDS (PLWHA) experience elevated housing instability and homelessness compared to the general population. Stigma and discrimination often cause additional hurdles to obtain and retain appropriate and affordable housing. For many PLWHA, their HIV/AIDS is typically accompanied by other serious health threats that further exacerbate challenges to remaining stably housed and connected to care. In addition to general financial assistance for housing and related expenses, many low-income persons living with HIV/AIDS require additional supportive services, such as substance abuse treatment, psychiatric and mental health support, primary medical care, nutrition and medication support, treatment adherence programs, transportation to and from medical appointments, and palliative care. Studies show significant health disparities between PLWHA who are stably housed and those who live in temporary or unstable housing. According to a national survey of Ryan White, HIV/AIDS beneficiaries conducted by the U.S. Department of Health and Human Services, PLWHA who have stable housing are more likely to pursue HIV care, receive anti-retroviral therapy (ART), adhere to HIV medication regimens and obtain regular care. Not surprisingly, the survey revealed much higher viral suppression rates (the level at which HIV is controlled and not detectable in the bloodstream) among Ryan White clients who have stable, permanent housing. This survey underscores the importance of supporting effective interventions that link PLWHA who are unstably housed and/or at-risk of homelessness to stable housing opportunities.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209©(2) (ii))**

The City does not anticipate administering a TBRA activity, however if a program is administered, no preferences are anticipated.

**Discussion:**

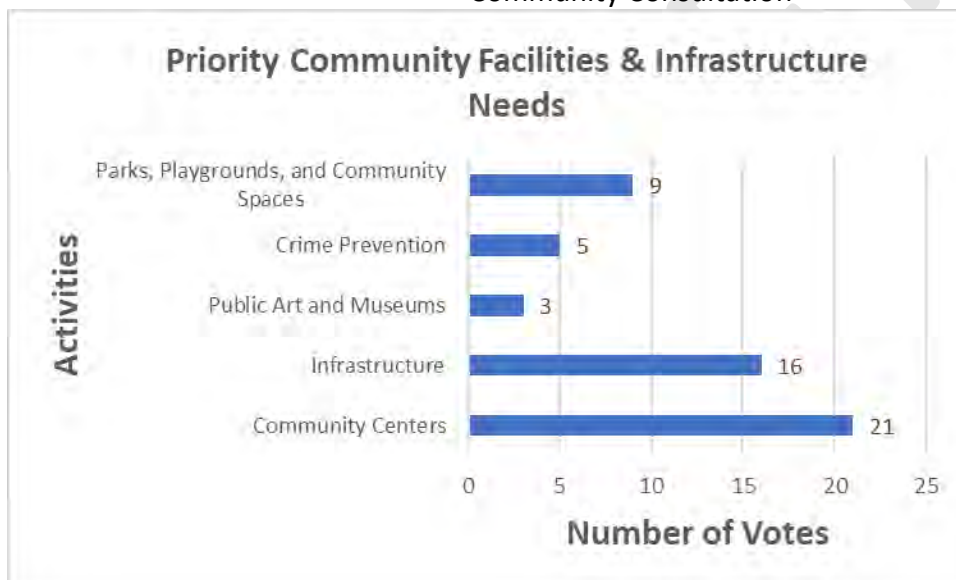
Not applicable.

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

### Describe the jurisdiction's need for Public Facilities:

Stakeholder and community engagement throughout the planning process highlighted the need for community investment projects. Some of the public facilities needs highlighted during consultation included warming centers, more shelters, enhanced programming at community centers, affordable entertainment options, inclusive neighborhood meeting spaces, licensed childcare facilities, and safe community spaces for youth. The City hosted a series of public open houses and engaged the public in various prioritization exercises. Chart III.2 highlights the voting outcomes for priority community facilities and infrastructure needs. Community centers was the highest voted priority for facilities, followed by parks, playgrounds, and community spaces.

Chart III.2  
Priority Community Facilities & Infrastructure Needs  
Aurora, IL  
Community Consultation



### How were these needs determined?

Stakeholder and citizen input from eight (8) targeted stakeholder interviews, six (6) different focus groups, and three (3) open house public forums, informed the need for community investment projects.

**Describe the jurisdiction's need for Public Improvements:**

Some of the public improvement needs highlighted during the consultation process included expanded public transit and transportation services, expanded shelter services, road and sidewalk repair, snow and sidewalk maintenance, and accessibility enhancements to community parks. The lack of reliable transportation throughout the City was brought up in multiple forums, with community members speaking on the need for expanded hours, bus routes, and proximity. The need for safer routes, including crosswalks, bike paths, and sidewalks throughout the City was also noted. Other public improvement needs heard in the public open house meetings included lead pipe replacement, public water fountains, and widespread city lighting. In the prioritization exercise that took place at the public open house meetings, infrastructure was voted as a top priority.

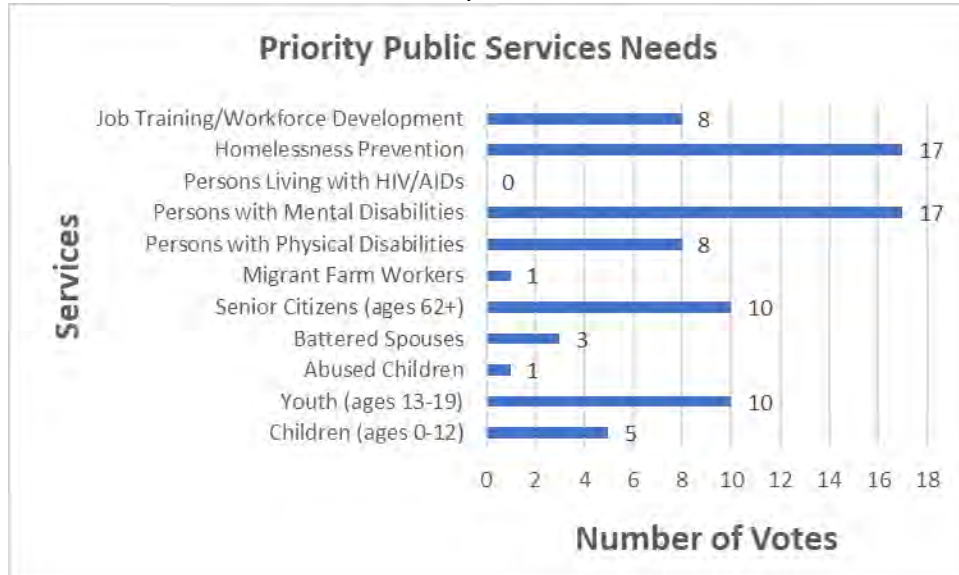
**How were these needs determined?**

Stakeholder and citizen input from eight (8) targeted stakeholder interviews, six (6) different focus groups, and three (3) open house public forums informed the need for community investment projects.

**Describe the jurisdiction's need for Public Services:**

Some of the public services needs highlighted during the consultation process included more transitional housing for those with specialized needs (ie. Mental health, substance abuse), more affordable and licensed childcare options, expanded language services, navigation services (especially for LEP residents, seniors, and people with disabilities), digital literacy training education and support, expanded mental health services, additional workforce development and job training opportunities, expanded hours for food banks, and increased collaboration opportunities between the different wards. The need for more cultural and language specific mental health services was also noted. Chart III.3 highlights the priority public service needs identified during the public open house forums – homelessness prevention and services for people with disabilities were the top voted needs.

Chart III.3  
Priority Public Services Needs  
Aurora, IL  
Community Consultation



#### How were these needs determined?

Stakeholder and citizen input from eight (8) targeted stakeholder interviews, six (6) different focus groups, and three (3) open house public forums informed the need for community investment projects.

# Housing Market Analysis

## MA-05 Overview

### **Housing Market Analysis Overview:**

In Aurora, single-family homes account for the majority of homes in the community. About 65% of occupied households are homeowners and about 35% are renters. Nearly 4,000 residents live in public housing, Section 202/811 projects, project-based Section 8, or they have a Housing Choice Voucher. Housing affordability and cost burden continues to be a challenge throughout the City, and about 35% of all households spend a disproportionately high share of their income towards housing costs. Based on ACS data, between 2020 and 2023, home values increased by approximately 31.2% and the average contract rent increased by approximately 41.9%. As housing costs continue to rise, more households are experiencing cost burdens and other housing problems.

Nearly half of the City's housing stock was built prior to 1980, including approximately 14,000 units that were built prior to 1950. Older housing units may be in need of rehabilitation or critical repairs. About 53% of the City's renter-occupied housing stock was built prior to 1980 and about 43% of the owner-occupied housing stock was built prior to 1980. Renter households are about twice as likely to experience housing problems than homeowner households. Areas of the City with the largest densities of housing stock built prior to 1980 correlate with the areas with higher concentrations of low to moderate income households. The City's goals include funding housing rehabilitation programs, especially to special populations like seniors and those at risk of homelessness. Additionally, the City completed an Affordable Housing Strategy in 2024 to identify barriers and solutions to affordable housing.

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

### Introduction

Table 31 shows that the City of Aurora has 68,523 housing units, of which 75% are single-family homes. Eighteen (18%) of housing units are duplexes, quadruplexes, or smaller multifamily buildings (less than 20 units) and 6% are larger multifamily buildings (20+ units).

Among occupied households, 42,395 are homeowners and approximately 22,738 are renters. Over 75% of homeowner households have 3 or more bedrooms, while only 34% of renter units have 3 or more bedrooms. 39% of renter households have 2 bedrooms, 23% have 1 bedroom, and 4% have no bedrooms.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	41,140	60%
1-unit, attached structure	10,600	15%
2-4 units	5,890	9%
5-19 units	6,365	9%
20 or more units	4,419	6%
Mobile Home, boat, RV, van, etc	109	0%
<b>Total</b>	<b>68,523</b>	<b>100%</b>

**Table 31 – Residential Properties by Unit Number**

Data	2016-2020 ACS
Source:	

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	45	0%	855	4%
1 bedroom	445	1%	5,193	23%
2 bedrooms	9,515	22%	8,975	39%
3 or more bedrooms	32,390	76%	7,715	34%
<b>Total</b>	<b>42,395</b>	<b>99%</b>	<b>22,738</b>	<b>100%</b>

**Table 32 – Unit Size by Tenure**

Data	2016-2020 ACS
Source:	

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

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

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

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

Below are some key statistics from this data set:

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

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



1. Choose Aurora Homebuyer Assistance Program: The City's Choose Aurora Homebuyer Assistance program provides \$1,000 - \$5,000 in a forgivable home loan to households who choose to purchase their home in the City. Since program inception in 2014, the City has assisted 114 households become homeowners.

2. Safety First Program: Qualified homeowners may receive a forgivable loan assistance (up to a \$15,000) to address improvements such as electrical upgrades, porch repair/replacement, roof repair/replacement, lead service line replacement, radon remediation, among others. In addition, households can receive up to an additional \$10,000 for the costs related to emergency or life and safety hazards for the property. Since 2010, the City has helped 322 households remain in their homes.

3. Safe at Home Program: Lower-income homeowners older than 62 or who are (or care for) a person with a disability may receive a grant up to a \$10,000 grant to make safety improvements (e.g. electrical failures) or features that accessibility retrofits to add hand railings, accessibility ramps, or expand doorways for ADA compliance. Since the program inception, the City has helped 225 households remain in their homes.

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

According to the National Housing Preservation Database, nearly 500 federally subsidized units will reach the end of their compliance period between 2026 and 2029.

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

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

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

- More than 20,000 households (35% of all households) spend a disproportionately high share of their income towards housing costs.
- 829 low- and moderate-income households are severely overcrowded with more than 1.5 persons living in each room on average.
- 365 low- and moderate-income households live in substandard conditions without adequate kitchen or plumbing facilities.
- The Aurora, Elgin, and Kane County Continuum of Care counted 540 homeless adults and children experiencing homelessness during the 2024 Point-In-Time Count.

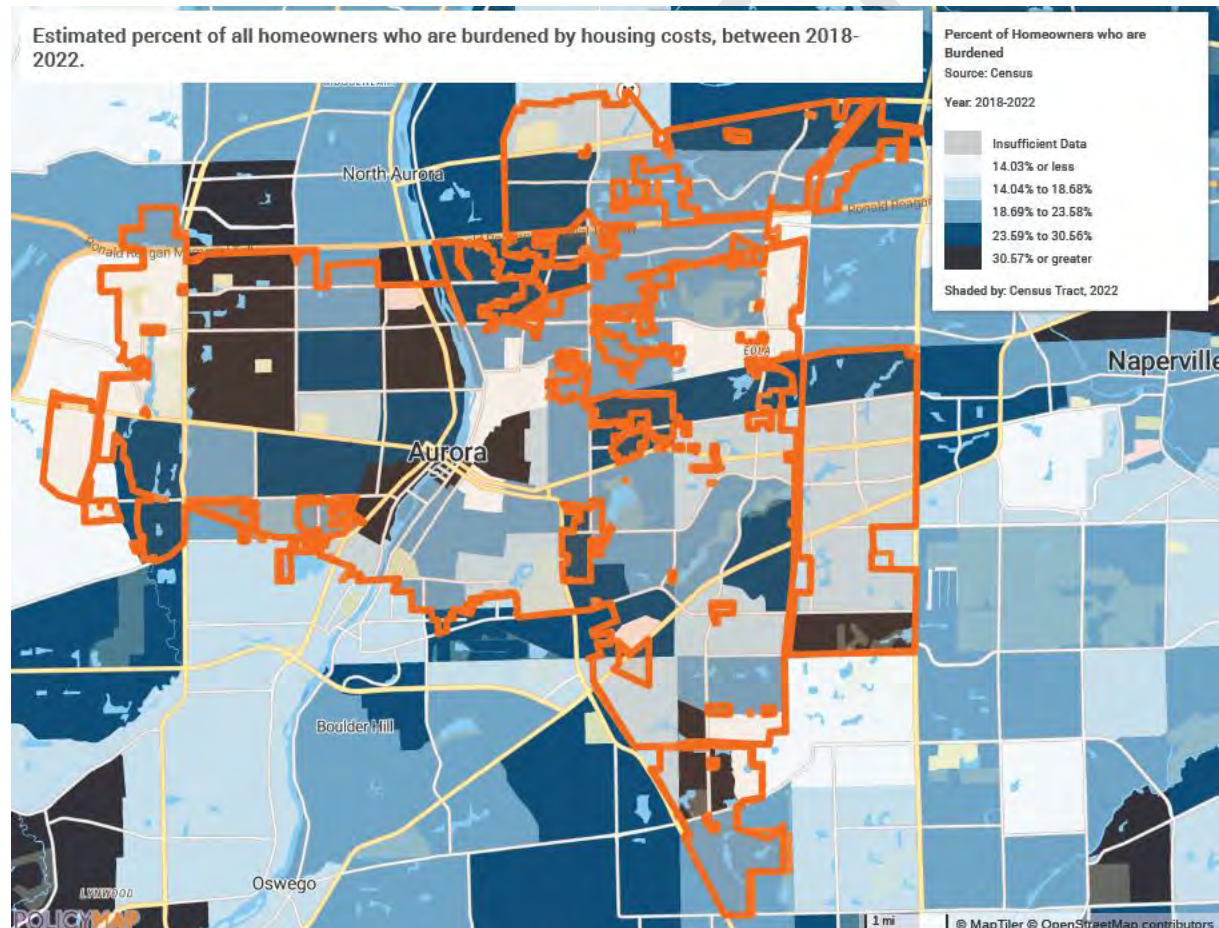
- Approximately 2,000 households are waiting for public housing from the Aurora Housing Authority. With minimal annual unit/voucher turnover in both the public housing and housing choice voucher programs, the rate at which the Housing Authority can house families from the waiting list is nominal compared to the demonstrated need.
- While only 30 people are on a waiting list for Housing Choice Vouchers from the Aurora Housing Authority, the waiting list has been closed since the early 2000s. Describe the need for specific types of housing: Based on a data needs assessment and community consultations, the following types of housing programs are needed:
  - Additional multifamily rental housing, particularly for households below 50% of the area median income;
  - Additional affordable ownership opportunities, particularly for households below 80% of the area median income;
  - Permanent Supportive housing for formerly homeless and special needs populations;
  - Family-sized rental units with three or more bedrooms;

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

### Introduction

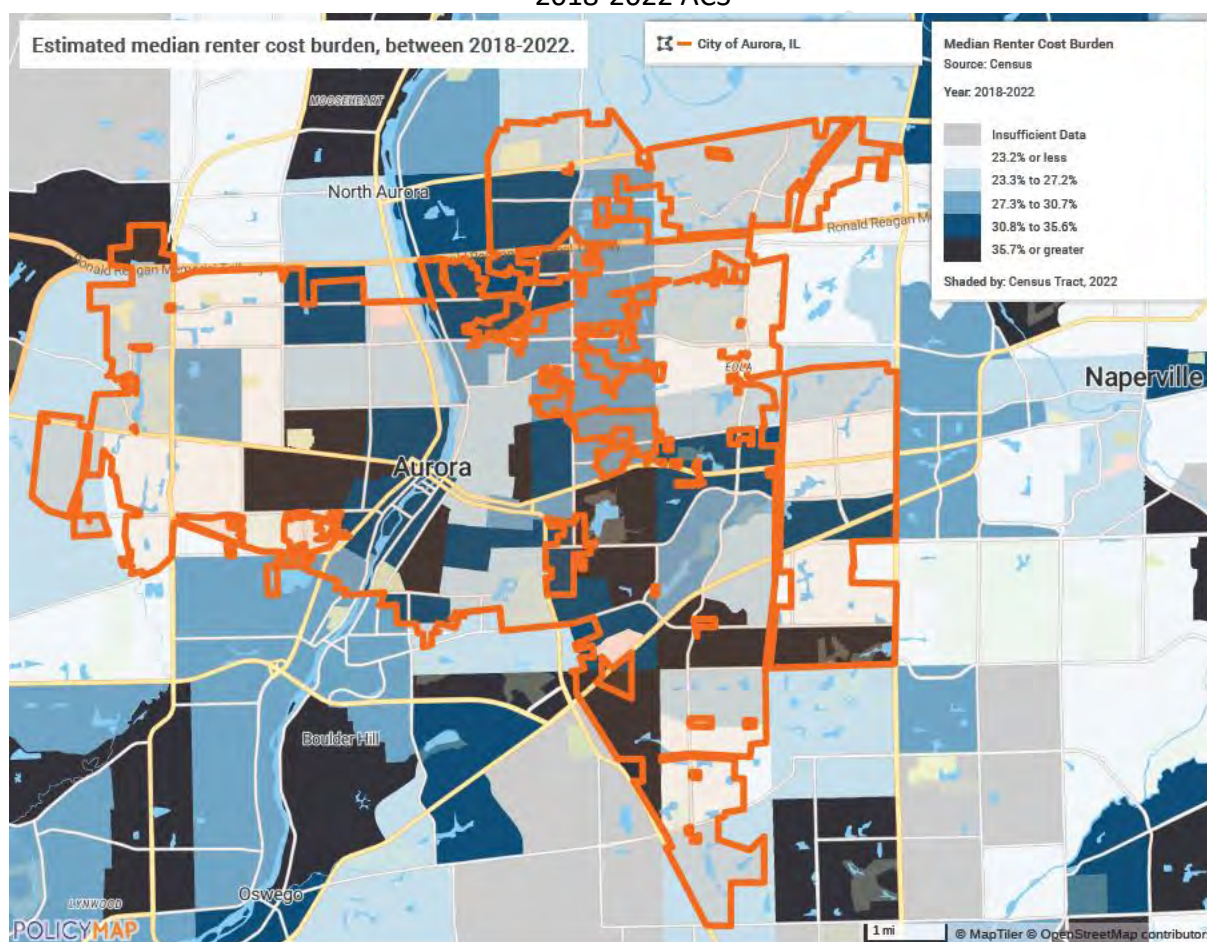
Table 33 shows that the median home value in Aurora saw a 15% increase between 2009 and 2020. Based on 2018-2022 ACS data, the homeowner cost burden is shown in Map IV.1 and renter cost burden is shown in Map IV.2. These maps reflect the increased cost of housing. Homeowner cost burden is spread throughout the city, with higher concentrations seen in the western tracts and southeastern tracts – some being higher than 30%. Renter cost burden is high throughout the city, with higher concentrations in the southern tracts – some being higher than 35%.

Map IV.1  
Percent of Cost Burdened Homeowners  
Aurora, IL  
2018-2022 ACS



The average contract rent has also increased in the City. There was a 20% increase between 2009 and 2020, and this number has only continued to increase. The 2018-2022 census data indicates that the median contract rent was \$1,462 which was nearly a 37% increase from 2020. According to Table 35, there are nearly three times as many rental units that are affordable to someone making 80% HAMFI when compared to a household with 50% HAMFI. Owner occupied units have a similar pattern with significantly fewer units that are affordable to very low income- households.

Map IV.2  
Percent of Cost Burdened Renters  
Aurora, IL  
2018-2022 ACS



## Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	168,900	194,100	15%
Median Contract Rent	888	1,068	20%

**Table 33 – Cost of Housing**

<b>Data Source:</b> 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)
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Rent Paid	Number	%
Less than \$500	2,148	9.5%
\$500-999	8,299	36.5%
\$1,000-1,499	7,820	34.4%
\$1,500-1,999	3,610	15.9%
\$2,000 or more	860	3.8%
<i>Total</i>	<i>22,737</i>	<i>100.0%</i>

**Table 34 - Rent Paid**

Data	2016-2020 ACS
Source:	

## Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,315	No Data
50% HAMFI	5,915	4,770
80% HAMFI	14,817	14,459
100% HAMFI	No Data	19,798
<i>Total</i>	<i>22,047</i>	<i>39,027</i>

**Table 35 – Housing Affordability**

Data	2016-2020 CHAS
Source:	

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,158	1,255	1,440	1,827	2,172
High HOME Rent	915	1,044	1,212	1,472	1,623
Low HOME Rent	780	835	1,002	1,158	1,292

**Table 36 – Monthly Rent**

Data	HUD FMR and HOME Rents (2023)
Source:	

## Is there sufficient housing for households at all income levels?

Table 6 shows that there were 8,045 total households earning less than 30% AMI in the city and Table 35 shows that there were only 1,315 available affordable housing units for those at that income level. Most households at that income level were small family households, followed by households with children 6 years or younger present, and elderly households. There were 9,120

total households earning 31- 50% AMI in the city and 10,685 affordable units available (for combined renter and owner households), meaning that the supply of affordable units meets the demand for this income category. The supply of affordable housing units for those with incomes between 0-30% AMI, does not meet the demand. This especially affects small family households, households with children, and elderly households.

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

It is unlikely that the housing market will shift to increase the number of affordable owner-occupied or renter-occupied units. Rental units do not typically see prices decrease even when the housing market crashes. As the price of housing and related cost burdens continue to rise, it is likely that fewer affordable units will be available.

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

The Aurora Median Rent was \$1,068 in 2020 according to ACS data (see Table 33). The 2019-2023 ACS data shows that median rent is \$1535, which is an increase of around 50% in just three years. The 2023 median rent falls between HUD's Fair Market Rent/HOME High Rent for 2 bedroom units (\$1440) and 3 bedroom units (\$1827) in 2023. As discussed in community and stakeholder sessions, the affordability challenges are significant for larger families needing higher bedroom count units.

The City's ONE Affordable Housing Strategy identifies nine recommendations to remove barriers to affordable housing, all of which directly or indirectly link back to the City's affordable housing preservation and expansion strategy. These recommendations include, among others, the following:

- Support the Development of Mixed-Income Units to Expand Affordable Housing Opportunities to Increase Long Term Sustainability.
- Utilize Public Land and Under-Utilized Property to Expand Affordable Housing Opportunities by Creating a Landbank.
- Establish an Aurora Affordable Housing Fund to Preserve and Expand Affordable Housing Opportunities.
- Provide Landlords with Training Opportunities and Incentive Programs to Enhance Housing Stock and Assist Current and Future Tenants.

## **Discussion**

Housing prices continue to rise in the City. As the cost of housing continues to rise, more households face the potential of cost burdens and other housing problems.

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

### Introduction

The tables and maps in this section provide details on the condition of housing units throughout the City by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the 4 housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities
- 2) a home which lacks complete or adequate plumbing facilities
- 3) a home which is overcrowded (having more than one person per room)
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs)

Renter-occupied units are much more likely to have at least one housing problem than owner-occupied units. This is primarily due to cost burden. The age of housing units does not vary significantly by housing tenure. Nearly half of the City's housing stock was built prior to 1980, including approximately 14,000 units that were built prior to 1950 and may be in need of rehabilitation or critical repairs. Older housing stock makes accommodating modern environmental and housing code standards challenging. With steep stairs and narrow hallways, for example, it can be difficult for those with limited mobility to remain in their homes. Neglected environmental hazards from dated ventilation methods, old water systems, and the use of lead-based materials trigger a range of health issues that may displace residents unable to address these issues.

### **Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

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

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	9,945	23%	9,915	44%
With two selected Conditions	290	1%	764	3%
With three selected Conditions	60	0%	84	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	32,095	76%	11,965	53%
<b>Total</b>	<b>42,390</b>	<b>100%</b>	<b>22,728</b>	<b>100%</b>

**Table 37 - Condition of Units**

<b>Data</b>	2016-2020 ACS
<b>Source:</b>	

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	9,825	23%	3,394	15%
1980-1999	14,335	34%	7,170	32%
1950-1979	10,328	24%	7,289	32%
Before 1950	7,900	19%	4,880	21%
<b>Total</b>	<b>42,388</b>	<b>100%</b>	<b>22,733</b>	<b>100%</b>

**Table 38 – Year Unit Built**

<b>Data</b>	2016-2020 CHAS
<b>Source:</b>	

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	18,228	43%	12,169	54%

Housing Units build before 1980 with children present	7,624	18%	4,895	22%
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**Table 39 – Risk of Lead-Based Paint**

<b>Data</b>	2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)
<b>Source:</b>	

## Vacant Units

	Suitable for Rehabilitation		Not Suitable for Rehabilitation	Total
Vacant Units	35	0	35	
Abandoned Vacant Units	18	0	18	
REO Properties	0	1	1	
Abandoned REO Properties	0	0	0	

Table 40 - Vacant Units

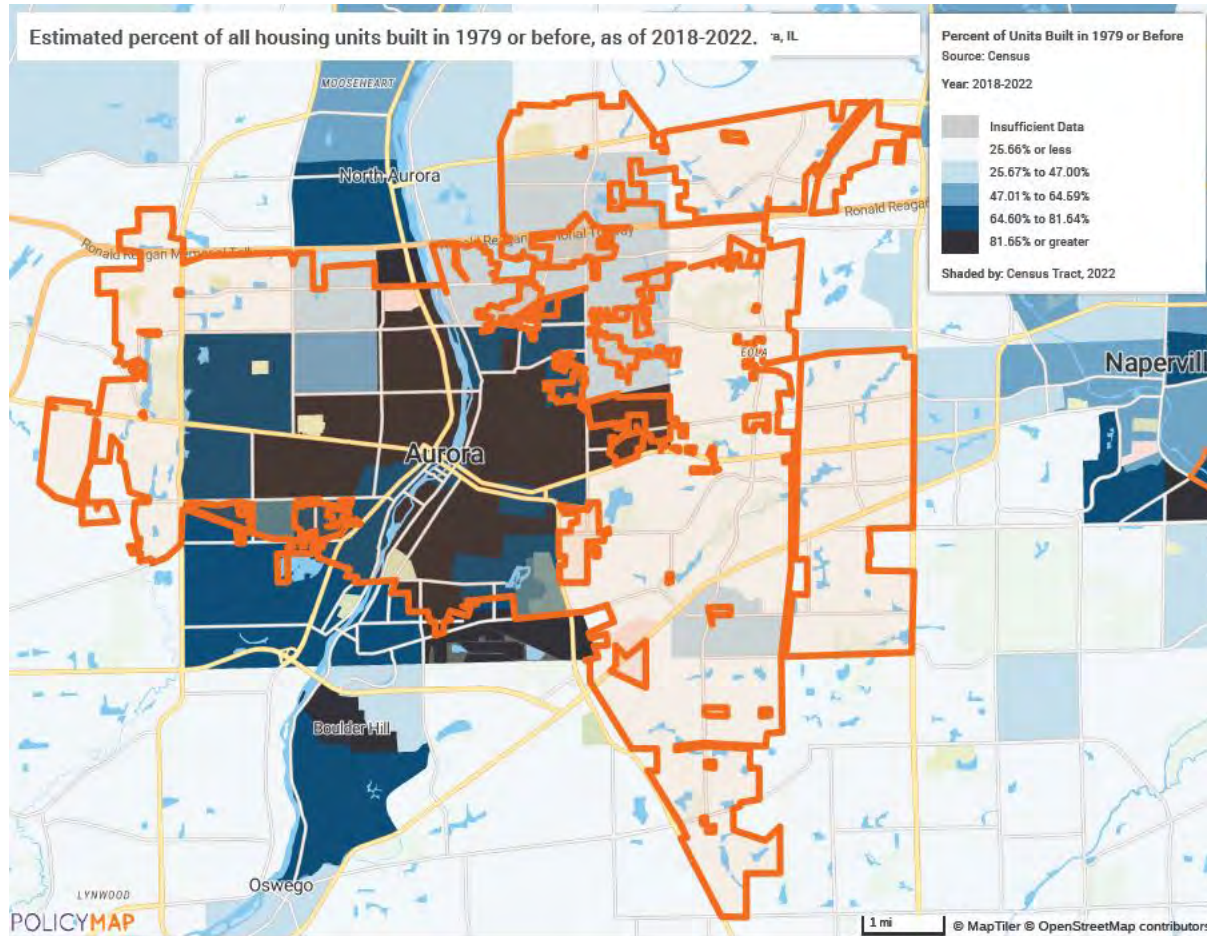
## Need for Owner and Rental Rehabilitation

Table 37 details the number of owner and renter households by number of housing problems identified in the 2016-2020 ACS estimates. Overall, renters are about twice as likely to have a housing problem than homeowners – 44% of renter households experience a housing condition and only 23% of homeowner households experience a housing condition. Relatively few units have more than one selected condition but there are still 1,198 households with multiple housing problems.

Deteriorating housing can depress neighboring property values, discourage reinvestment and eventually impact the quality of life in a neighborhood.

The year a house is built is heavily correlated with whether it is in substandard condition. Older homes are more likely to need regular maintenance in order to provide a safe and secure living environment to residents. When looking at the age of a home an important factor is whether it was built before 1978. Prior to 1978 lead-based paint was used in many homes and the presence of that paint can cause significant health problems for residents, particularly for children, the elderly, and those with compromised immune systems. Table 38 illustrates that almost half of the City's housing stock was built before 1980 and about 53% of the City's renter-occupied housing stock was constructed prior to 1980 and 43% of owner-occupied housing stock was built before 1980. Map IV.3 shows that the City of Aurora has a large population of homes built before 1980. In the central and northwestern tracts, there are areas in which over 80% of the homes were built prior to 1980. Map shows that the areas of the city with the largest densities of housing units built before 1980 are primarily in the western tracts which, as discussed in the Needs Assessment, are the areas with larger populations of LMI households.

2018-2022 ACS



Seniors or those on a fixed or limited income oftentimes cannot afford to maintain their home or to make necessary safety accommodations. As costs of materials for new builds continue to rise, rehabilitation assistance for low-income families and those on fixed incomes such as seniors and those with disabilities will be an important tool in allowing them to maintain their housing and lessen the risks of homelessness.

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

Housing units built prior to 1980 may contain lead-based paint in portions of the home (window and door frames, walls, ceilings, etc.) or throughout the entire home. Housing units built before

1980 have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Map II.6 (above) shows the prevalence of homes built before 1980 in the City of Aurora. According to Table 39, there were 30,397 housing units in the City of Aurora that were built prior to 1980 (nearly half of all units) and are therefore at-risk of lead-based paint hazards. 43% of all owner-occupied units and 54% of all renter-occupied units fall into this category. There were 12,519 housing units built before 1980 with children present. These risks increase as the housing units age and if the rehabilitation needs are not met. Testing for lead-based paint and the repair, if needed, is another added cost for home rehabilitation.

## **Discussion**

As shown above, the housing stock in Aurora has a variety of challenges including a large number of units with risks of lead-based paint exposure, as well as a need for unit rehabilitation.

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

*\*Data to be updated prior to HUD submission.*

### Introduction

The Aurora Housing Authority provides housing for nearly 2,000 households through the Low Income Public Housing Program, the Project Based Voucher Program and Housing Choice Voucher Program. Through partnerships with local and regional non-profits the AHA also promotes educational achievement and self-sufficiency. AHA's waitlist for public housing units includes around 4,000 people.

The AHA is a private municipal corporation governed by a seven-member Board of Commissioners, which is responsible for establishing operating policies for the Housing Authority. The Board members are appointed by the Mayor of Aurora for five-year terms. The Executive Director, appointed by the Board of Commissioners, is responsible for managing the day to day activities and coordinating and carrying out the policies established by the Board of Commissioners.

AHA owns, manages, or subsidizes nearly 2,000 units, including 502 public housing units and 1,428 housing choice vouchers, mostly in the form of project-based vouchers. AHA will be opening the housing choice voucher wait list in early 2025. The current voucher waitlist has about 300 people. To assist people in using vouchers, AHA conducted a landlord symposium in February 2024. As a result, voucher holders are finding units after a long period of having trouble using them. These challenges started during the COVID-19 pandemic.

### Totals Number of Units

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program Disabled *
# of units vouchers available			652	849			0	0 0

# of accessi ble units									
---------------------------------	--	--	--	--	--	--	--	--	--

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 41 – Total Number of Units by Program Type**

Data	PIC (PIH Information Center)
Source:	

### Describe the supply of public housing developments:

The Aurora Housing Authority owns and operates approximately public housing units in Aurora. The Aurora Housing Authority owns and manages 5 properties. The following is a summary of their major sites:

- **Indian Trail:** This apartment complex contains 36 two- and three-bedroom units. This site is also part of AHA's Next Generation Housing Program and will include high-speed internet, a community center, and a remodeled exterior with new landscaping. This site was recently remodeled to include landscape, central air, and washers and dryers.
- **Maple Terrace:** This site is one of two of AHA's high rise apartment complexes. It contains 188 studio and one-bedroom apartments. Amenities include a community center, on-site laundry, and community gardens. The Housing Authority plans to make largers decisions on their approach to upgrading this site in 2025.
- **Centennial House:** This site is one of two of AHA's high rise apartment complexes. This site contains 127 one-bedroom units. Amenities include a community center, laundry room, on-site services provided by The Association for Individual Development (AID), and an outdoor patio. There is an RFP coming out soon with a goal to remodel the site (both exterior and interior). May apply for 4% or 9% tax credits.
- **Southwind:** This site contains 34 three-, four-, and five-bedroom units. Amenities include a community center and on-site laundry. Residents at Southwind receive services from the Riverwoods/Riverworks organization, which include family themed programs and events. This site is currently being remodeled to include washers and dryers.
- **Eastwood:** This site contains 58 three-, four-, and five-bedroom units. Amenities include a community center, and services provided by the Riverwoods/Riverworks organization. There is a demolition/disposition plan in place for this site that has been approved by HUD

and the residents are currently moving. The goal is to demolish the site and apply for LIHTC to reconstruct 60 townhomes for families.

- There is also senior estates project that is currently in Phase 2 of progress. This will create 70 affordable units for seniors.

The agency also manages 59 scattered site units throughout Aurora. The Housing Authority is hoping to re-do 45 of these scattered site units which will appear in the next annual plan.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

**Public Housing Condition**

Public Housing Development	Average Inspection Score

Table 42 - Public Housing Condition

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

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

The Aurora Housing Authority plans to utilize the Family Self-Sufficiency Program to create assistance for residents based on needs. Residents must be working with increasing income and will then be provided escrow to help with the goals in the individual plans.

In 3-5 years it is possible to save \$30,000 to help with homeownership. As part of FSS, AHA will create partnerships for people with industry.

**Discussion:**



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

### Introduction

The City of Aurora has a network of nonprofit organizations and service providers involved in providing emergency shelter, transitional housing, rapid rehousing, and permanent supportive housing options for homeless families and individuals experiencing homelessness as well as emergency-based assistance, homeless prevention services, and other related services. Based upon the most recent Housing Inventory Count, the City currently supports 2 emergency shelter facilities with room for 266 year-round emergency shelter beds.

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

According to HUD's Housing Inventory Count, the City has 266 beds through PADS as of 2024.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	153	0	8	24	0
Households with Only Adults	283	0	10	100	0
Chronically Homeless Households	0	0	0	92	0
Veterans	10	0	0	6	0
Unaccompanied Youth	6	0	0	0	0

**Table 43 - Facilities and Housing Targeted to Homeless Households**

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

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

Hesed House is the area's second largest homeless shelter in the State of Illinois and the largest shelter outside of the City of Chicago. Through more than 7,500 volunteers from area churches, business, and service providers, Hesed House provides integrative services, including assistance and referrals to supportive services, employment assistance, job training, client referrals, and assistance accessing public benefits (TANF, SNAP, Medicaid). In addition to shelter and case management services, Hesed House coordinates the following services through partner organizations:

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

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

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

See description of services in the narrative above. For homeless veterans, Hope for Tomorrow, Inc. offers a 6-bed transitional housing program for veterans suffering from substance use and mental health disorders. This program provides highly structured, long-term (6- 18 months) supportive residential and counseling services.

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

### Introduction

This section summarized special needs facilities and services in the City of Aurora. Populations covered in this discussion include the elderly, people living with HIV/AIDS, people with substance use disorders, people with mental health challenges, and people experiencing homelessness.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

**Elderly:** The supportive housing needs for this population can vary widely depending on the health and fitness of the individuals. In general, with aging disabilities and other health issues become more common. Because of this, supportive housing must include access to health professionals and housing modifications to assist the resident. It is important to help residents stay independent and in their own homes for as long as possible.

**HIV/AIDS:** Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby.

**Alcohol and/or Drug Addiction:** Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance, and access to family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized.

**Mental and Physical Disabilities:** Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Often times, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put additional financial burden on the family. Regardless of the housing situation, a common thread is the need for continuous support services dependent on the level of capabilities.

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

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City will fund activities that assist special needs populations that are not homeless but that are still vulnerable. Activities that may be undertaken include services for children, adults, and special populations, educational programs for children and youth, employment training and placement services, food security, services for seniors and the homeless, shelter operations and services, housing counseling, and transportation services.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The City's one year goals provide support to populations such as seniors and those at risk of homeless but not currently homeless. These programs include housing rehabilitation as well as social service delivery. Further, facilities projects are planned to address maintenance, safety, and accessibility at properties that serve these populations.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

In 2024, the City of Aurora, in addition to drafting the 2025-2029 ConPlan, a supplemental affordable housing strategy was completed. The full plan has been included as Exhibit 1 to the ConPlan, and the following barriers to affordable housing were identified:

### **Barriers to Affordable Housing Identified in Affordable Housing Plan – Stakeholder Engagement**

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<b>High Housing Costs</b> Affordability challenges both renting and owning homes. <ul style="list-style-type: none"> <li>High rental prices, increasing home values, and unaffordable mortgage rates.</li> </ul>	<b>Income Disparities</b> <ul style="list-style-type: none"> <li>Varied affordability based on income levels.</li> <li>Struggles for young individuals and those without generational wealth.</li> </ul>
<b>Fixed Incomes and Social Security</b> <ul style="list-style-type: none"> <li>Seniors and disabled residents on fixed incomes face challenges.</li> <li>Rental costs exceed monthly income, particularly for SSI or SSDI recipients.</li> </ul>	<b>Role of Nonprofits and Homeownership</b> <ul style="list-style-type: none"> <li>Nonprofits suggested to provide affordable housing.</li> <li>Below-market interest rates and increased homeownership accessibility.</li> </ul>
<b>Disparities in Home Values</b> <ul style="list-style-type: none"> <li>Discrepancies in home values within neighborhoods.</li> <li>Rising home prices make homeownership unattainable for some residents.</li> </ul>	<b>Impact on Rental Market</b> <ul style="list-style-type: none"> <li>High home prices driving more towards renting.</li> <li>Low supply of rental units and increasing rental prices.</li> </ul>
<b>Affordability for Low-Income Families</b> <ul style="list-style-type: none"> <li>Challenges for low-income individuals, including those with disabilities and homeless populations.</li> <li>Barriers include rental prices, property taxes, and overall cost of living.</li> </ul>	<b>Crisis in the Wake of COVID-19</b> <ul style="list-style-type: none"> <li>Exacerbation of affordability crisis due to the pandemic.</li> <li>Working families with lower incomes face difficulties affording housing.</li> </ul>
<b>Impact of Property Taxes and HOA Costs</b> <ul style="list-style-type: none"> <li>High property taxes and HOA costs as additional challenges.</li> <li>Some residents priced out of the market due to these costs.</li> </ul>	<b>Limited Options for Affordable Housing</b> <ul style="list-style-type: none"> <li>Perceived lack of affordable housing options.</li> <li>Focus on high-priced units rather than catering to lower-income populations.</li> </ul>

**Barriers to Affordable Housing Identified in Affordable Housing Plan – Research and National Best Practice Review**



Governmental Collaboration	Public Relations	Quality of Life Improvements	Transportation Services
Infill Housing	Public Perception	Collaborative Initiatives	Land Use and Development
City Programs and Outreach	Mixed Unit Development	Affordable Housing Programs	Specialized Housing Programs
Financial Assistance and Incentives	Zoning and Regulation	Community Services and Development	Economic and Market Concerns
Social and Community Well-being	Proximity to Mass Transit	Affordable Multi-Family Units	Access to Housing
Stagnant Wages	Job-Related Issues	Specialized Housing for Vulnerable Populations	Government Support
Financial Assistance	Inclusionary Zoning	Enhanced Communication and Support from Housing Authorities	Partnerships for Supportive Services
Fair Tenant Recruitment and Retention Guidelines	Incentives for Landlord Participation in Voucher Programs	High Housing Costs	Income Disparities
Fixed Incomes and Social Security	Role of Nonprofits and Homeownership	Challenges in Homeownership	Limited Options for Affordable Housing
Impact of Property Taxes and HOA Costs	Crisis in the Wake of COVID-19	Affordability for Low-Income Families	Impact on Rental Market

The themes identified above offered a wide variety of barriers and possible solutions to affordable housing. City staff can continue making incremental improvements across various subgroups in need of housing. Over time, these efforts will contribute to a more equitable and sustainable housing landscape in Aurora while reducing barriers.



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

### Introduction

There are many factors within a community that can impact housing supply and demand. The economic development of the community can play a major role in what type of home a household needs and what they can afford. The presence, or lack thereof, of specific industries can also decrease or increase the residents in a community. Throughout this section a variety of economic indicators will be described and analyzed. This will include business activity, labor force participation, travel time, education, and veterans.

While the larger Chicago regional economy affects the City, Education and Health Care, Manufacturing, Retail Trade, and Arts, Education and Accommodations are among Aurora's top private-sector industries. According to 2023 BLS data, Aurora's unemployment rate was 4.5%.

### Economic Development Market Analysis

In the City of Aurora, there are approximately 49,812 jobs but 68,714 workers. The amount of jobs in the City does not meet the demand of the number of workers, which contributes to the 6.02% unemployment rate referenced in Table 46. The unemployment for those aged 16-24 is the largest at 16.33%.

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	178	11	0	0	0
Arts, Entertainment, Accommodations	8,574	5,433	11	9	-2
Construction	3,006	1,934	4	3	-1
Education and Health Care Services	11,552	12,103	15	21	6
Finance, Insurance, and Real Estate	4,809	3,918	6	7	1
Information	1,144	103	1	0	-1
Manufacturing	9,612	7,722	12	13	1
Other Services	2,674	1,456	3	3	-1
Professional, Scientific, Management Services	8,225	4,295	11	7	-3
Public Administration	0	0	0	0	0
Retail Trade	10,029	6,302	13	11	-2
Transportation and Warehousing	3,725	1,888	5	3	-2

Wholesale Trade	5,186	4,647	7	8	1
Total	68,714	49,812	--	--	--

**Table 45 - Business Activity**

<b>Data</b>	2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)
<b>Source:</b>	

## Labor Force

Total Population in the Civilian Labor Force	108,437
Civilian Employed Population 16 years and over	101,925
Unemployment Rate	6.02
Unemployment Rate for Ages 16-24	16.33
Unemployment Rate for Ages 25-65	4.18

**Table 46 - Labor Force**

<b>Data</b>	2016-2020 ACS
<b>Source:</b>	

Occupations by Sector	Number of PeopleMedian Income
Management, business and financial	23,310
Farming, fisheries and forestry occupations	3,105
Service	9,455
Sales and office	23,215
Construction, extraction, maintenance and repair	7,160
Production, transportation and material moving	8,069

**Table 47 – Occupations by Sector**

<b>Data</b>	2016-2020 ACS
<b>Source:</b>	

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	54,544	58%
30-59 Minutes	27,783	30%
60 or More Minutes	11,268	12%
<i>Total</i>	<i>93,595</i>	<i>100%</i>

**Table 48 - Travel Time**

<b>Data</b>	2016-2020 ACS
<b>Source:</b>	

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	14,655	975	4,700
High school graduate (includes equivalency)	16,575	1,335	3,855
Some college or Associate's degree	21,455	1,095	4,255
Bachelor's degree or higher	29,960	950	4,495

**Table 49 - Educational Attainment by Employment Status**

<b>Data</b>	2016-2020 ACS
<b>Source:</b>	

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	334	1,490	4,415	5,640	3,620
9th to 12th grade, no diploma	2,480	2,175	3,125	3,475	1,505
High school graduate, GED, or alternative	7,160	5,780	6,215	9,765	4,915
Some college, no degree	6,814	5,304	5,295	8,964	3,015
Associate's degree	815	1,975	1,779	3,510	1,020
Bachelor's degree	1,475	6,790	6,285	9,090	3,114
Graduate or professional degree	110	2,275	5,015	6,000	2,444

**Table 50 - Educational Attainment by Age**

<b>Data</b>	2016-2020 ACS
<b>Source:</b>	

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	122,240
High school graduate (includes equivalency)	214,276
Some college or Associate's degree	289,879
Bachelor's degree	486,259
Graduate or professional degree	492,526

**Table 51 – Median Earnings in the Past 12 Months**

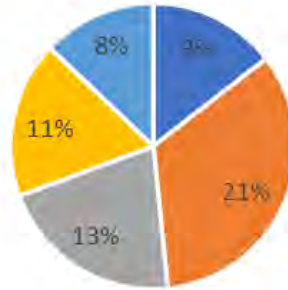
Data	2016-2020 ACS
Source:	

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

The largest employment sectors in the City are Education and Health Care, Manufacturing, Retail Trade, and Arts, Education and Accommodations are among Aurora's top private-sector industries. Chart IV.1 visualizes the breakdown of jobs by industry sector. The Education and Health Care industry has 12,103 jobs for 11,552 workers and makes up 21% of the jobs in Aurora. Manufacturing accounts for 13% of jobs, Retail accounts for 11% of jobs, and Arts, Education, and Accommodations accounts for 9% of jobs.

Chart IV.1  
Percent of Jobs by Industry  
Aurora, IL  
2018-2022 ACS

Percent of Jobs



- Arts, Entertainment, and Accommodations
- Education & Health Care Services
- Manufacturing
- Retail Trade
- Wholesale Trade

### **Describe the workforce and infrastructure needs of the business community:**

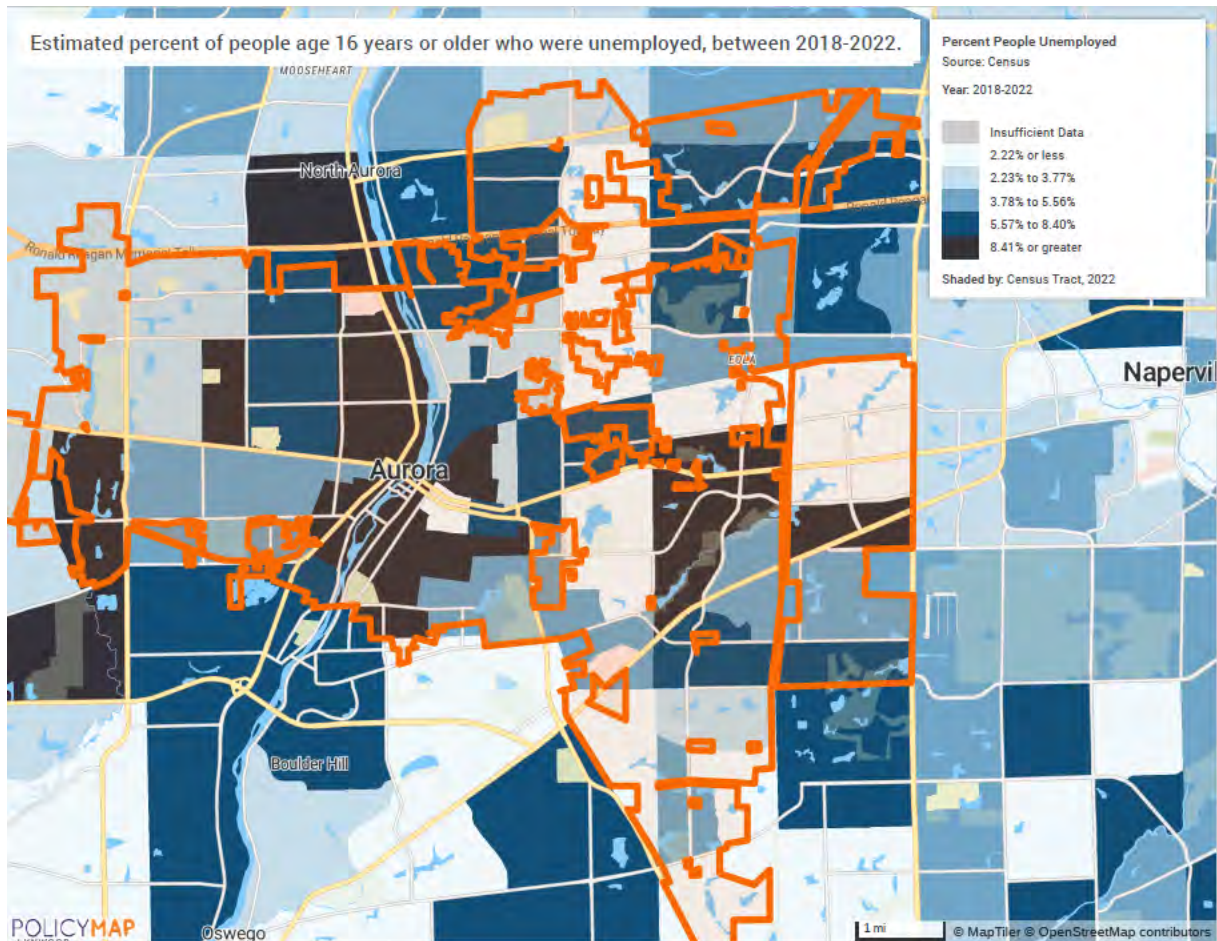
According to 2023 BLS data, the unemployment rate in Aurora was 4.5%. Map IV.4 shows the percentage of residents aged 16 years or older who are unemployed. There are areas of the city that see unemployment rates of 8.41% or higher, outpacing the City's average unemployment rate. Some of the higher unemployment density areas are in the western tracts of the City, which are the areas with high rates of poverty and more LMI households. The Education and Health Care sector is the only sector that has more jobs than workers – all other job sectors have less jobs than there are workers.

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

The ability for the City to continue to grow is tied to an efficient and well-managed infrastructure system. The City's historic buildings and infrastructure, particularly in Downtown Aurora, can provide revitalization opportunities for retail and office space. Opportunities to reduce costs, including lead water pipe replacements, fiber internet connections, heavy power supply, grease traps or elevators in common areas, can all help reduce costs to renovate.

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

Map IV.4  
Percent of People Aged 16 or Older Who Are Unemployed  
Aurora, IL  
2018-2022 ACS



**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Aurora is impacted in both positive and challenging ways by being part of the larger Chicago metro area. Local organizations work together to provide frameworks for overall coordination of the local super economy. Both regional and local planning efforts help to inform the framework for economic development, including the Chicago Metropolitan Agency for Planning (CMAP)'s On

to 2050 and Plan of Action for Regional Transit plans, work of the Fox Valley Sustainability Network, and Aurora's own Sustainability Plan 2019.

Early in 2024, CMAP commenced development of the 2026 Regional Transportation Plan/ The multi-year planning effort began by conducting a review of 29 transportation plans throughout the region to better understand the current transportation goals in northeastern Illinois. CMAP intends to uplift the current priorities of transportation partners and incorporate federal, state, and local priorities in the new plan.

During the October 22, 2024 meeting, the Aurora City Council approved a motion for financial support for the "Transformation Fund." The fund will support start-up costs for the consolidation of four civic groups—Aurora Regional Chamber of Commerce, Invest Aurora, Aurora Downtown, and the Quad County African American Chamber of Commerce—as well as new initiatives aimed at workforce development; growing small-, minority-, and women-owned businesses; innovation and entrepreneurship; and a reserve for special projects. These efforts aim to make Aurora more competitive and position the economy to respond to the changes being brought about by emerging technologies.



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

While Aurora has large numbers of citizens educated to a Bachelor's degree level or above, the Educational Attainment by Age table above shows that 2,814 (14.7%) of 18–24-year-olds and 25,445 residents over 24 currently lack a high school diploma or GED equivalent. To address this challenge, the City's school districts offer trainings through Waubonsee Community College. Through the City's Youth Commission and Education Commission, efforts are underway to encourage and coordinate career pathway opportunities for Aurora residents. Additionally, the City funds several youth training and workforce development agencies.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Two of the City's key workforce development partners are Waubonsee Community College and Quad County Urban League. Waubonsee Community College offers a range of technical targeted career programs and education courses designed to equip students with job skills in fields like information technology, healthcare, and skilled trades. Quad County Urban League currently offers five programs that aim to assist youth job training and skill development. The programs offered include:

- Construct Infrastructure Academy
- Nicor Gas Career Academy
- Aurora YouthBuild
- Youth Career Pathways
- IL-Pre-Apprenticeship Program

The IL-Pre-Apprenticeship Program focuses on preparing youth for careers in the construction and building trades. Throughout the consultation process, stakeholders gave feedback that there is a need for workforce development and training, including apprenticeship programs. It was also mentioned that education on career and earning opportunities for youth is a potential for workforce development growth. Additionally, it was mentioned that the manufacturing and healthcare fields are in need of skilled workers. Programs offered through Quad County Urban League, like the IL-Pre-Apprenticeship Program, work towards increasing education and career development opportunities for youth. Courses and training programs offered through

Waubonsee Community College help to increase the skilled workforce in industries that are in need, like manufacturing and healthcare, and will enhance the local economy.

In 2024, to further enhance workforce development collaborations and partnerships, the City also established a new workforce development division.

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

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

N/A

**Discussion**

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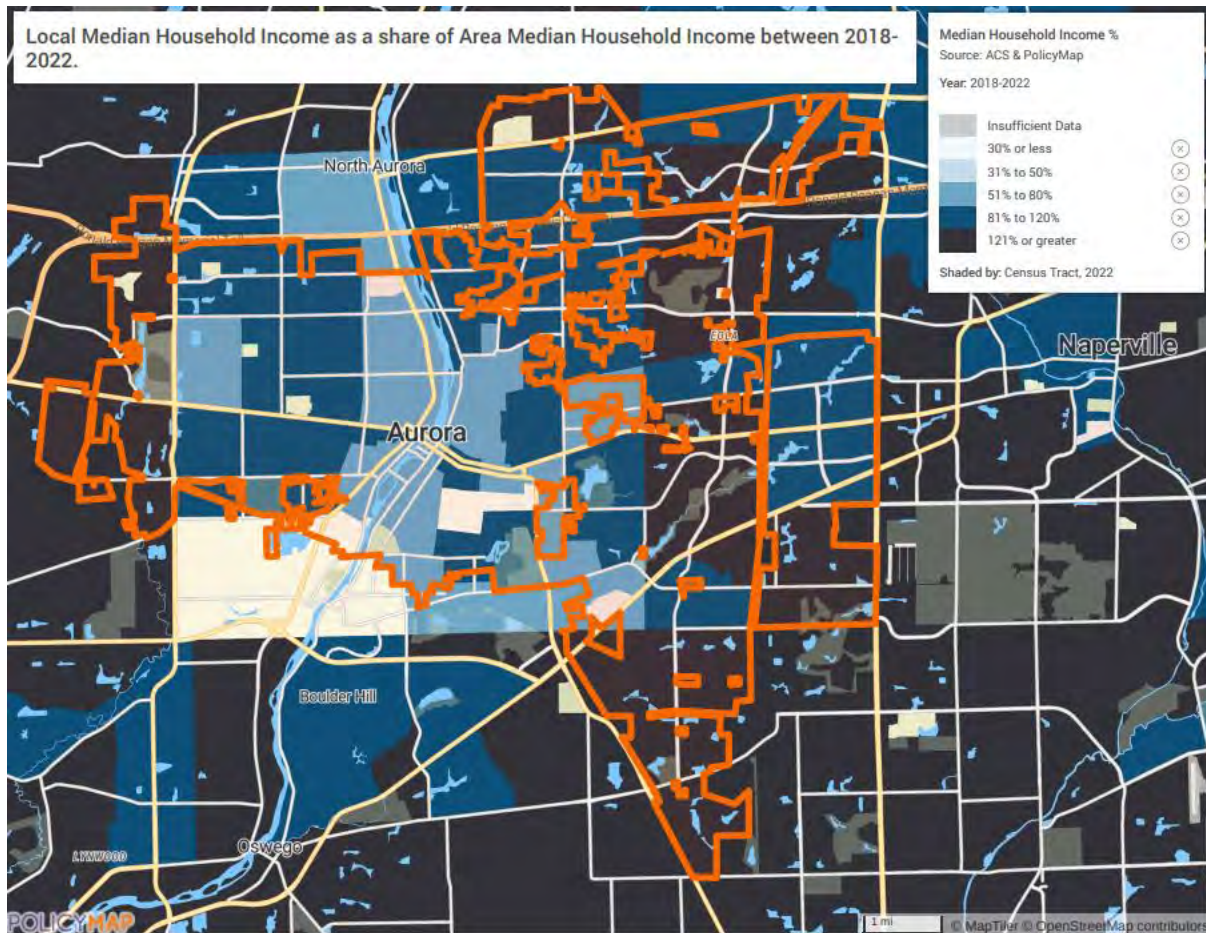
## MA-50 Needs and Market Analysis Discussion

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

Based on 2018-2022 census data, there is one census tract that has a much higher concentration of renter-occupied housing units with at least two selected physical or financial conditions. A "selected condition" includes lacking complete plumbing facilities, lacking complete kitchen facilities, having 1.01 or more occupants per room, having selected monthly owner costs as a percentage of household income greater than 30 percent, and having gross rent as a percentage of household income greater than 30 percent. On the eastern edge of the City, 30.21% of renter-occupied housing units in census tract 17043846513 have two or more selected housing conditions.

Additionally, housing problems impact lower and moderate-income households disproportionately compared to middle- and upper-income households. Therefore, areas with concentrations of low- and moderate-income households are likely to have high rates of housing problems. HUD defines a low-and-moderate-income area as "A census tract or block group where **at least 51% of the residents** have household incomes below **80% of the AMI.**"

Map IV.5  
Median Household Income as a Percentage of AMI  
Aurora, IL  
2018-2022 ACS



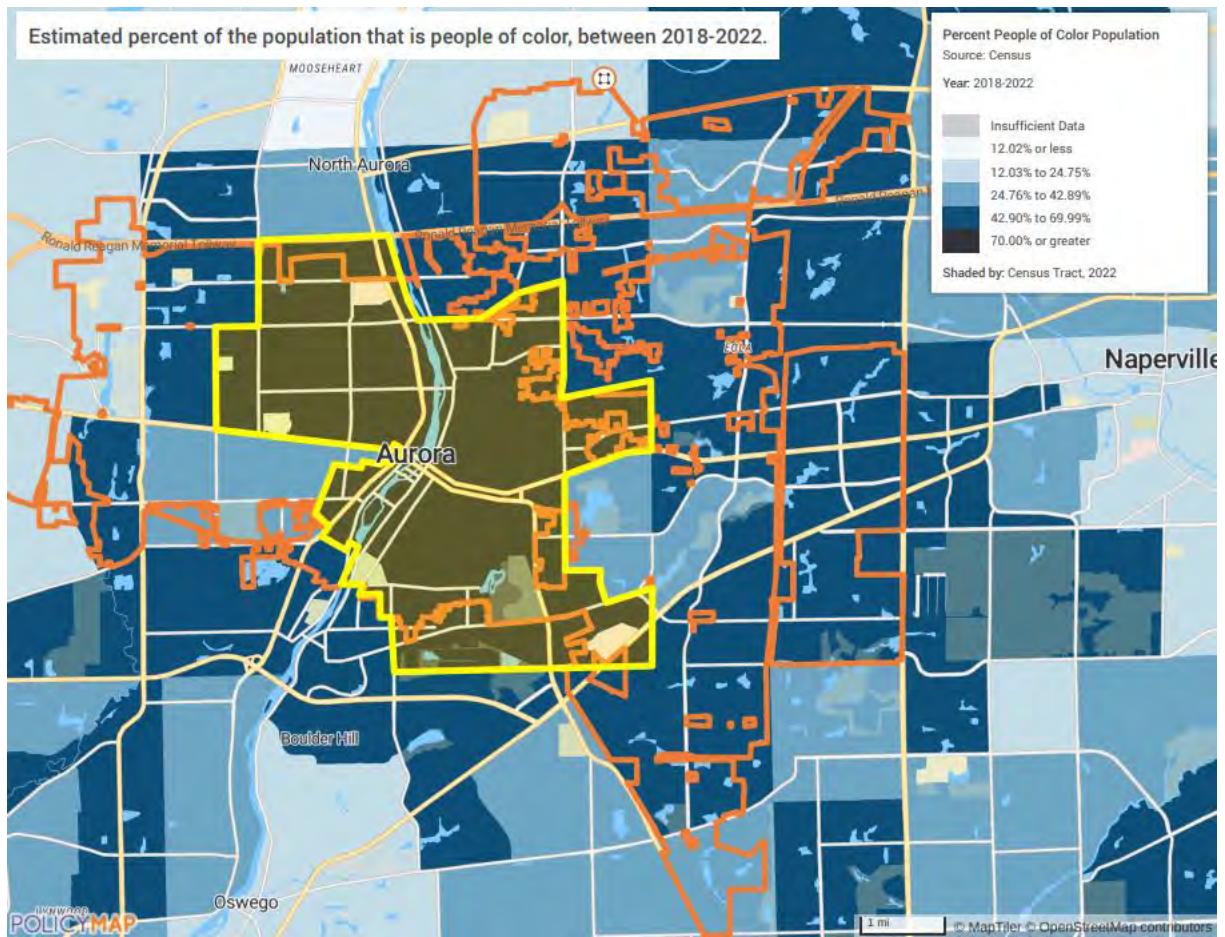
**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Map IV.6 highlights the concentration of the non-White population in the City by census tract. The highlighted yellow boundary indicates the tracts that have a non-White population of 70% or greater, based on 2018-2022 ACS data. Map IV.7 shows the Low- or Moderate-Income Areas in the City, based on 2022 Community Development Financial Institutions Fund data. The dark shaded areas indicate the Low- or Moderate- Income Areas, meaning that the income is less than or equal to 120% AMI statewide. Map IV.8 shows the Low- or Moderate- Income Areas, with the yellow boundary of tracts with a non-White population of 70% or greater (from Map IV.6) included. All of the tracts with a non-White population of 70% or greater are located in identified Low- or Moderate- income areas. Table IV.1 lists out the tracts

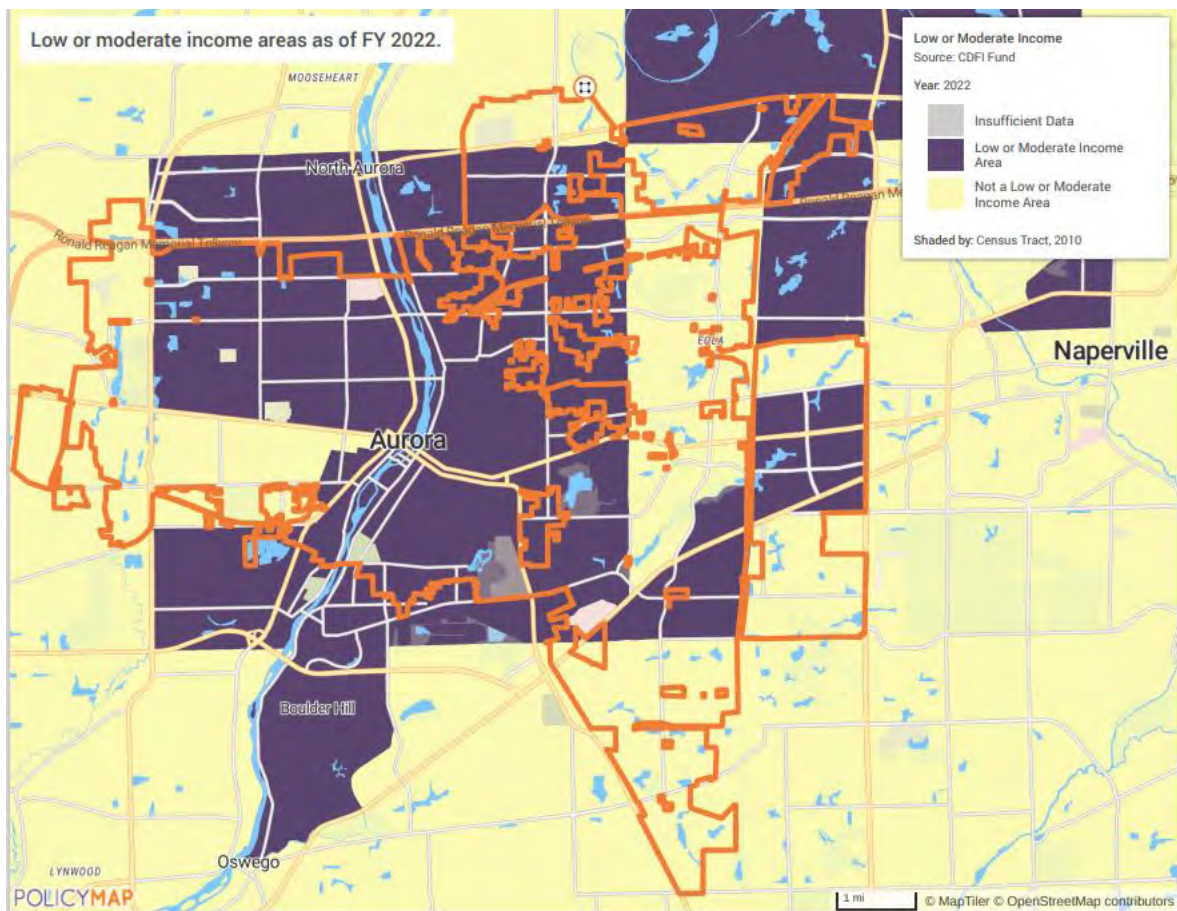
that have both of these determinants – these tracts have higher concentrations of both racial or ethnic minorities and low- or moderate- income households.

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Map IV.6  
Percentage of Non-White Population  
Aurora, IL  
2018-2022 ACS







Map IV.8  
Low or Moderate Income Areas and Percentage Non-White >70%  
Aurora, IL

## 2022 CDFI Fund and 2018-2022 ACS

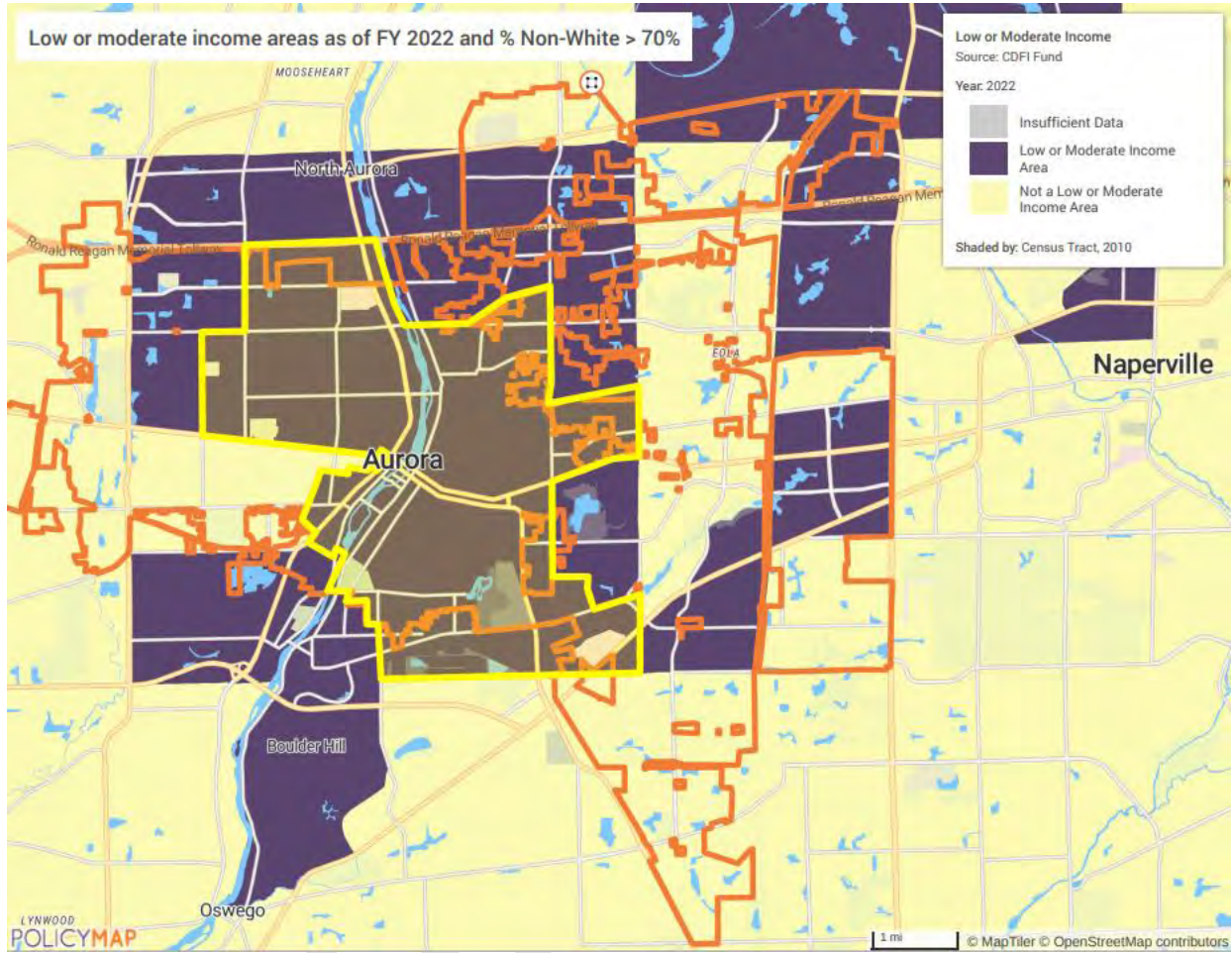


Table IV.1  
Low- or Moderate-Income Census Tracts and Percentage Non-White >70%  
Aurora, IL  
2018-2022 ACS

Census Tract	Percent People of Color Population
17089852904	96.7%
17089852905	79.3%
17089852907	84.4%
17089853006	74.8%
17089853007	77.2%
17089853008	77.1%
17089853100	80.6%



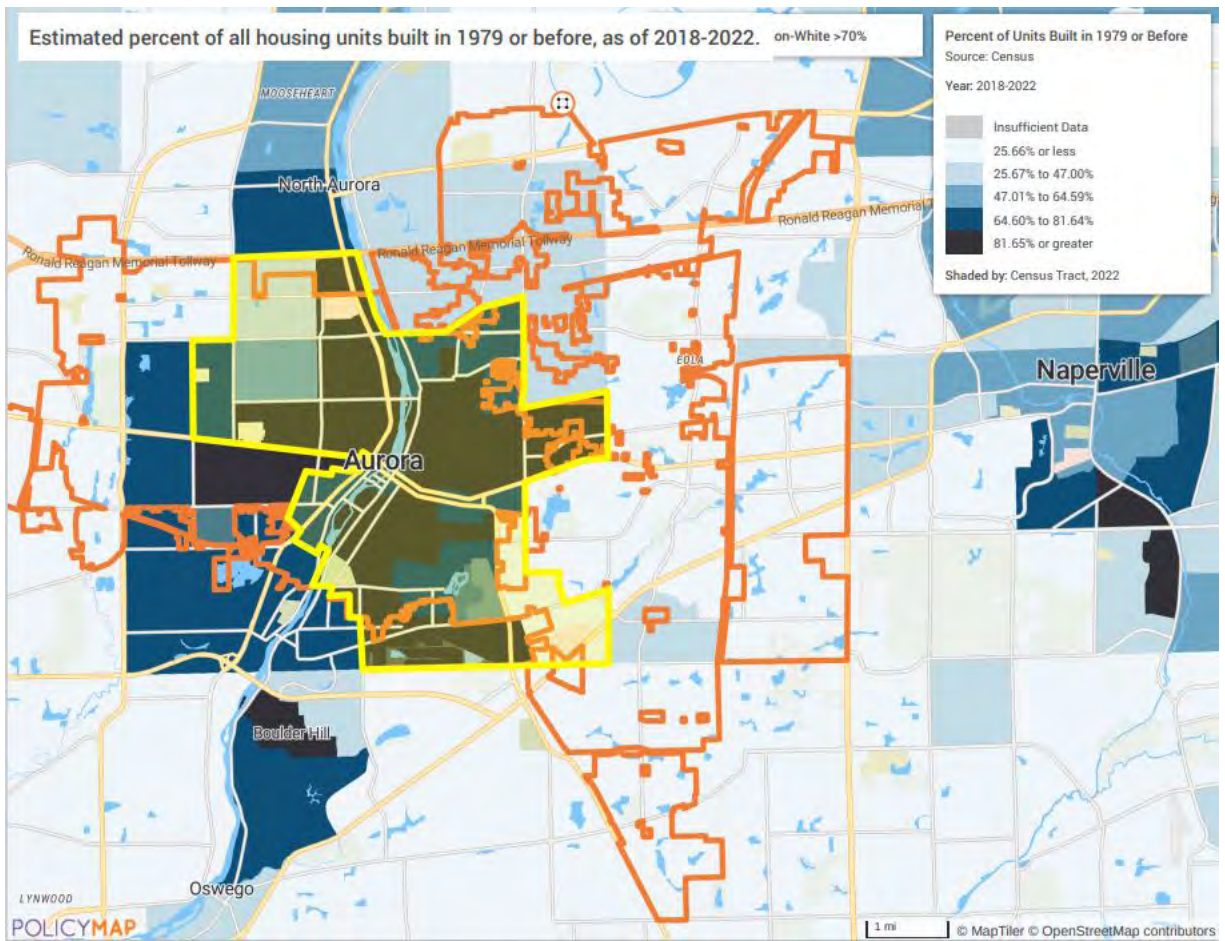
17089853200	84.6%
17089853300	87.1%
17089853401	96.6%
17089853402	99.3%
17089853500	95.6%
17089853601	95.0%
17089853602	96.6%
17089854100	84.1%
17089854200	85.5%
17089854301	93.1%
17089854302	83.8%
17089854401	75.8%
17089854403	82.6%
17089854700	74.50%

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

These areas are the areas of the City with the highest concentrations of housing stock built in 1980 or earlier. Map IV.9 shows that the darkest shaded tracts, which indicate a higher percentage of units built pre-1980, are almost all located within the highlighted boundary. There are also tracts with higher rates of unemployment in this area. Map IV.10 shows that the tracts in the identified area also have lower median household incomes, indicated by lighter colors of blue shading. The tracts with the highest rates of poverty (over 20%) in the City are also all located in this area, as discussed in the Housing Market Analysis.

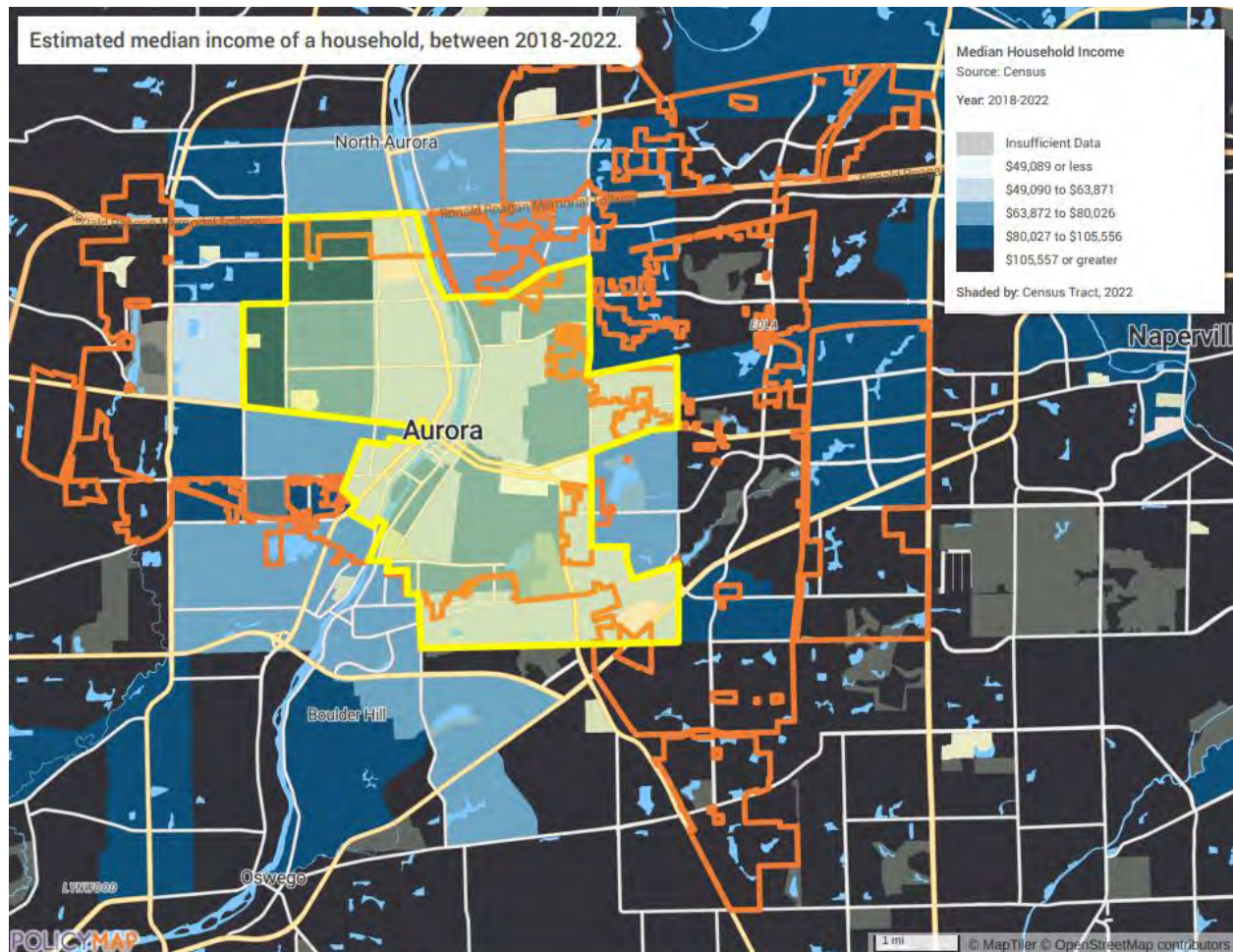
Map IV.9  
Percent of Housing Units Built Before 1980 and Percentage Non-White >70%

Aurora, IL  
2018-2022 ACS



Map IV.10  
Median Household Income and Percentage Non-White >70%

Aurora, IL  
2018-2022 ACS



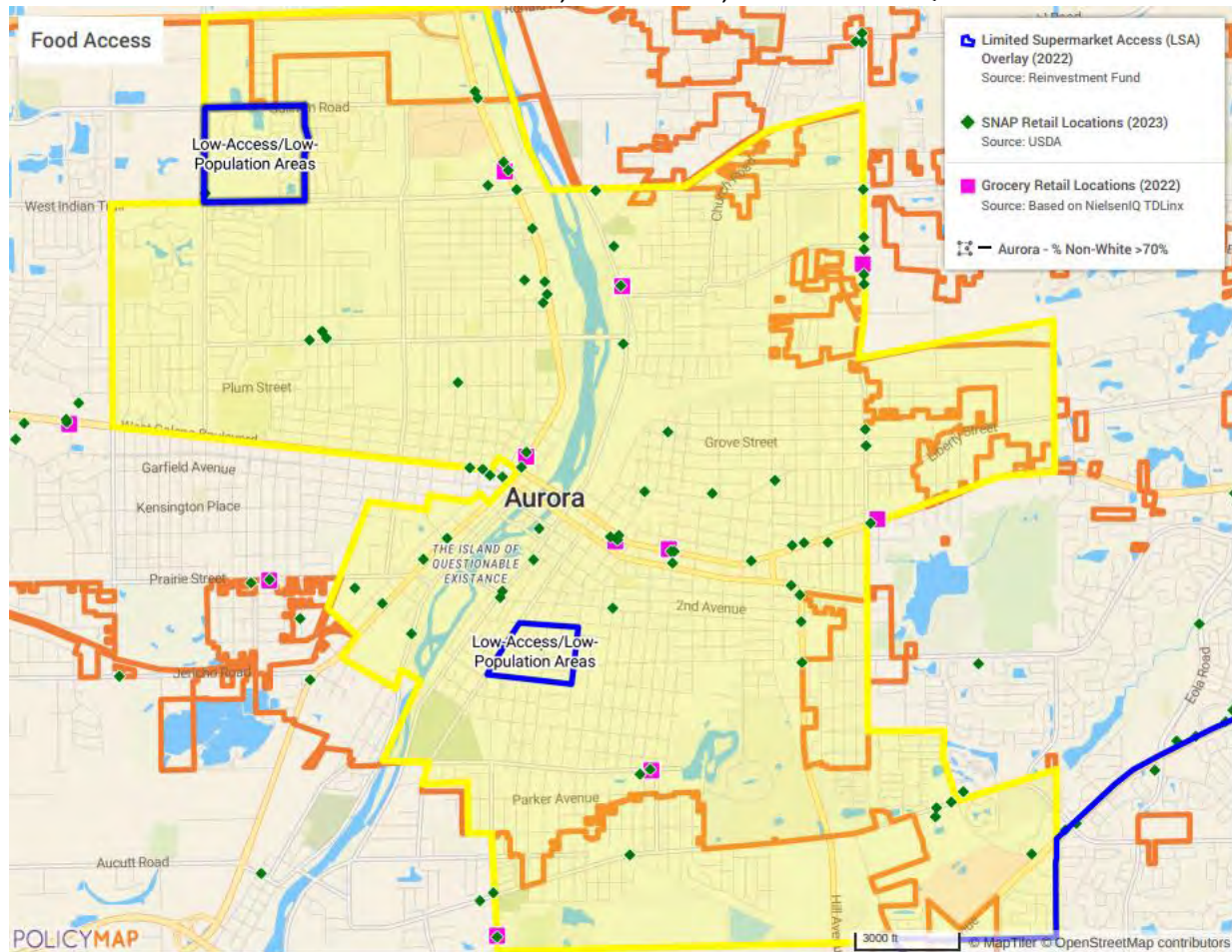
Are there any community assets in these areas/neighborhoods?

Map IV.11 highlights grocery retail locations with pink square icons and SNAP retail locations with green diamond icons. The blue polygon boundaries on the map indicate limited access/low population areas, which are block groups with between 1,000 and 5,000 residents who need to travel almost twice as far as residents living in block groups with similar population density and higher than average incomes. Map IV.12 shows the locations of community parks (green highlighted areas), museums (pink circles), and libraries (blue icons). There are plenty of parks spread within the boundary and five museums, which are mostly located near downtown. There is only one library located in the boundary, which is located in the downtown area. Map IV.13 shows the distance (in meters) to the nearest public transit stop. Lighter blue shaded areas indicate a shorter distance to a transit stop and darker areas



indicate a longer distance. The darkest shaded areas are all at least 690 meters away from a transit stop, which is almost half a mile.

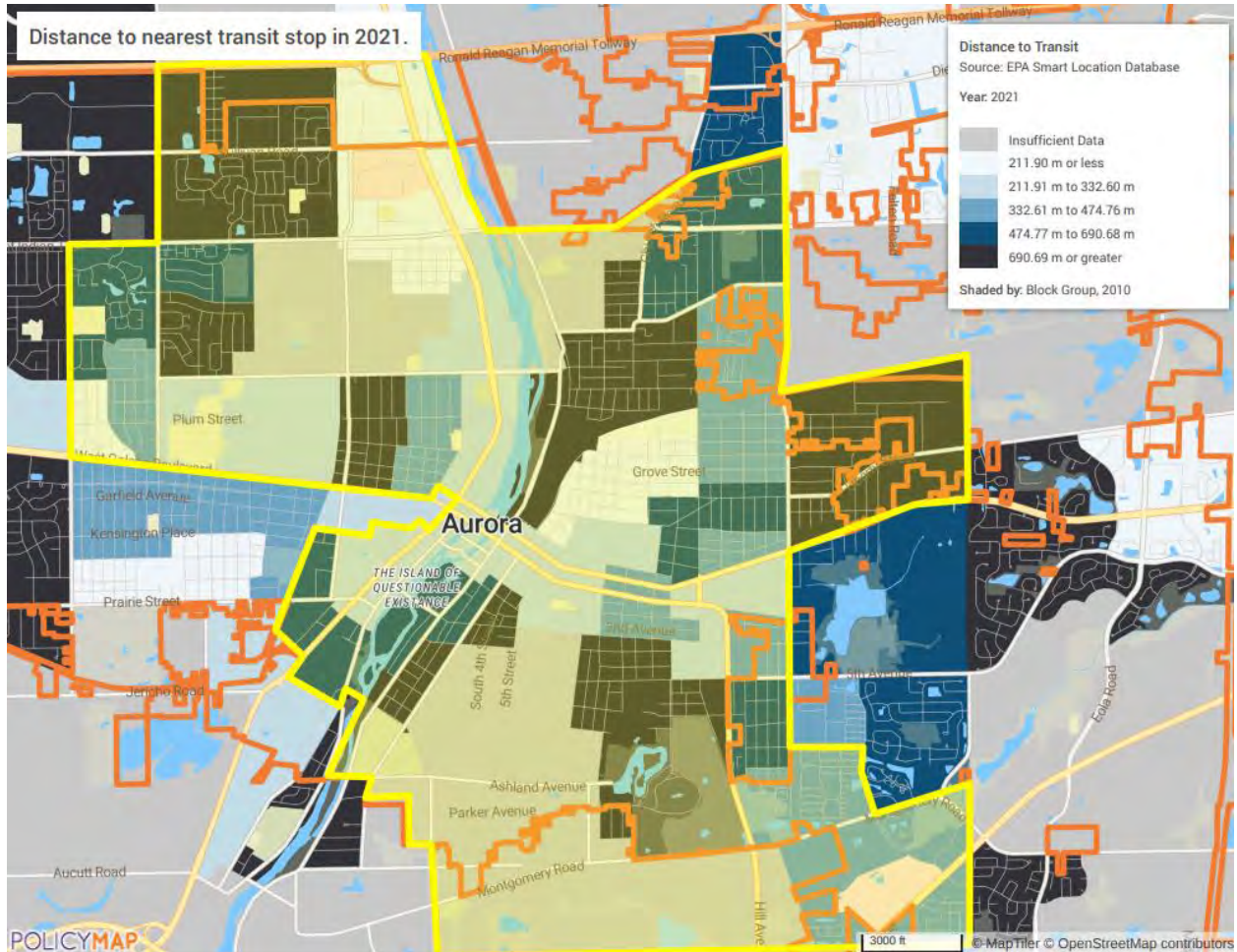
Map IV.11  
Food Access  
Aurora, IL  
2022 Reinvestment Fund; 2023 USDA; 2022 NielsenIQ TDLinX







Map IV.13  
Distance to Nearest Transit Stop  
Aurora, IL  
2021 EPA Smart Location Database



Are there other strategic opportunities in any of these areas?

## MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households – 91.210(a)(4), 91.310(a)(2)

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are often already lacking.

Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities. While the Federal Communications Commission shows that across Aurora there is 100% coverage for broadband services and 85% of the City's 2024 Broadband Community Survey respondents reported that they have access to high-speed Internet service, challenges often come in affordability generally and affordability of high speed services. Seniors and other vulnerable populations also encounter challenges related to understanding how to use technology services. So while broadband is available across the City from an infrastructure perspective, access to broadband can be challenging for low income and vulnerable populations due to other factors, which present challenges to achieving equity in broadband connection.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. While the City has a range of service providers, a Broadband Community Survey conducted by the City in 2024 asked about resident interest in competition for broadband services. Eighty percent (80%) of respondents believe the City should pursue additional broadband options for the community. The majority of every analyzed demographic and geographic group also believe that additional options should be pursued. Percentages of support for this ranged from 67% (respondents in the Central area) to 88% (respondents in the North East area, and respondents aged 35 to 54). Support was also found to be very high when asked specifically about a community-owned broadband option. Namely, 84% of respondents somewhat or strongly support a community-owned broadband option, and only

7% somewhat or strongly oppose it. Moreover, the majority of respondents (68%) would consider switching from their current broadband provider if there were another broadband provider available. This finding was consistent across all the analyzed demographics and geographic groups except for respondents in the Central area (where only 36% reported that they would consider switching).

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## MA-65 Hazard Mitigation – 91.210(a)(5), 91.310(a)(3)

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Illinois mandates counties have emergency management agencies. The Kane County Office of Emergency Management and Kane County Division of Environmental and Water Resources, together with representatives from municipal, township, and nonprofit agencies, developed a Natural Hazards Mitigation Plan for Kane County. The 2024 Kane County Natural Hazard Mitigation Plan identifies common threats and hazards residents face and develops common mitigation strategies to address these challenges. Major natural hazard risks associated with climate change include the following:

- Flood: Riverine Flooding, Urban/Flash Flooding
- Severe Summer Storms: Thunderstorms, Lightning, Hail, High Winds, Microbursts,
- Severe Winter Storms: Blizzards, Extreme Cold, Ice Storms,
- Tornadoes
- Drought
- Earthquakes and
- Extreme Heat

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

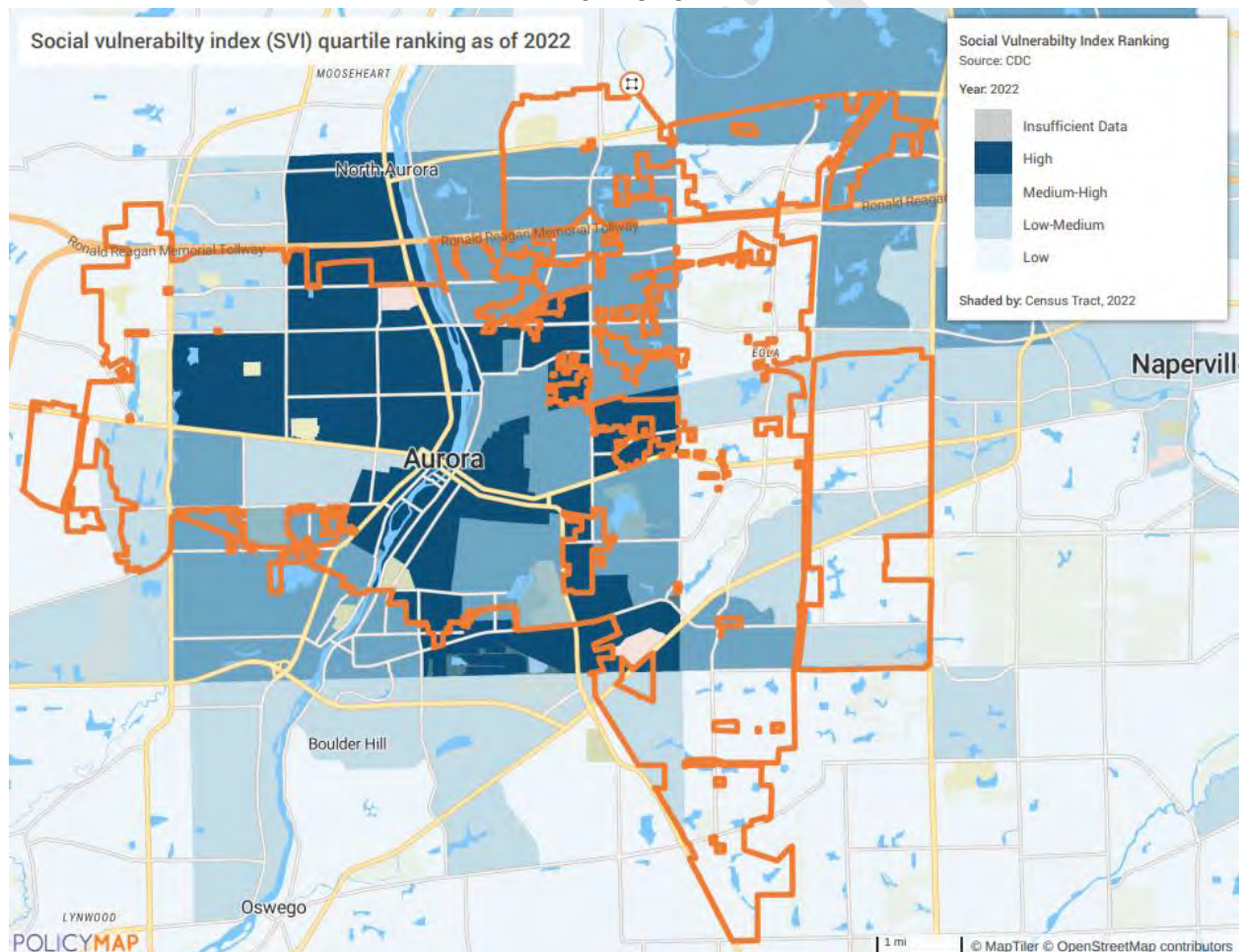
Social vulnerability refers to communities at higher risk for health impacts and disruptions from natural or human-made disasters, extreme weather, and climate change. Low and moderate-income residents are at particular risk due to having less available resources to combat the impacts of natural disasters. The Agency for Toxic Substances and Disease Registry (ATSDR) within the CDC created the Social Vulnerability Index (SVI) through its Geospatial Research, Analysis, and Services Program (GRASP) to rank U.S. census tracts based on social factors that influence a community's ability to prepare for, respond to, and recover from such events. The SVI helps identify areas most in need of support and resources during crises.

SVI ranks the geography on sixteen social factors grouped into four categories -socioeconomic status,

household characteristics, minority status, and housing type and transportation. Below is a map (Map IV.14) showing the areas of the City at highest risk for being impacted by natural and human-made disasters.

Kane County is finalizing a five year strategic plan and is exploring a climate vulnerability and sustainability study for the county. It is also implementing public education programs to reach vulnerable communities. For example, the County is curating a deaf and hard of hearing project as well as exploring programs for seniors and various cultural backgrounds to get preparedness resources to them.

Map IV.14  
Social Vulnerability Index Rating  
Aurora, IL  
2022 CDC



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# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

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

Nine goals will address these priority needs and shape the plan's larger vision to foster the development of strong, equitable neighborhoods. These goals include: 1) Expand the Affordable Housing Stock; 2) Strengthen Homeownership Among Low- and Moderate-Income Households; 3) Ensure the Housing Stock is Safe, Healthy, and Accessible for All Residents; 4) Public Service Assistance Including the Prevention and Reduction of Homelessness; 5) Foster Small and Local Business Development; 6) Address Blighted Property Issues; 7) Enhance and Improve Access to the Number of Community Amenities in Low- and Moderate-Income Areas; and 8) Promote Energy-Efficiency in Low- and Moderate-Income Areas.

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

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

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

### Geographic Area

Table 2 - Geographic Priority Areas

1	<b>Area Name:</b>	Neighborhood Revitalization Strategy Area
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	7/22/2011 (renewal requested with this Plan)
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	<p>The NRSA boundaries cover Downtown Aurora, the City's Central Business District, and its surrounding neighborhoods, including communities bordering the Western and Eastern side of the Fox River. The following contiguous block groups make up the NRSA:</p> <p>170898529051</p> <p>170898529052</p> <p>170898529072</p> <p>170898532001</p> <p>170898532002</p> <p>170898532003</p> <p>170898533002</p> <p>170898533003</p> <p>170898539001</p> <p>170898547001</p> <p>170898547002</p>

<b>Include specific housing and commercial characteristics of this target area.</b>	<p>See 2025-2029 Neighborhood Revitalization Strategy Area (NRSA) Plan. In general, the area has a higher percentage of renters than homeowners, a concentration of Hispanic households, who are disproportionately more likely to experience housing problems, a higher percentage of vacant housing units, and a greater proportion of households without a high school degree than the City as a whole. Although the perception of crime, neighborhood appearance, and older infrastructure have often impacted economic opportunity within the downtown area, recent downtown residential and commercial revitalization efforts have contributed to reducing the commercial vacancy rate and increasing activity in the City's downtown core.</p>
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<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>As part of the development of the NRSA Plan, the CDD conducted a comprehensive, multi-layered consultation process with public service providers, affordable housing developers, the business community, advocacy organizations, interested residents, local institutions, City staff, and other key stakeholders.</p> <p>Conversations across 9 focus groups were robust and largely centered on how the City can build off of and expand existing programs and develop opportunities to better meet affordable housing and community development needs and goals. In each focus group, downtown Aurora and its surrounding neighborhoods were consistently mentioned as areas with a concentration of poverty, a higher prevalence of housing problems for both renters and homeowners that is exacerbated by the area's older housing stock, and a lack of neighborhood amenities.</p> <p>As part of this process, four different boundary options were shared with stakeholders and residents, which was based upon HUD-provided income data. Stakeholders expressed interest in expanding the previously used NRSA boundary since the smaller boundary of the previous NRSA limited strategic investment to the broader community in need. Stakeholders also suggested that revitalization efforts should be focused on the west and east side of the Fox River to promote social and economic cohesion. Stakeholders also expressed that while the boundary has expanded, it still represents a small portion of the City and represents a targeted approach to neighborhoods</p>
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	<p>surrounding the Fox River.</p> <p>Additional information about the consultation process in the development of the NRSA boundary is located in the 2024-2029 Neighborhood Revitalization Strategy Area Plan for Aurora, Illinois.</p>
<b>Identify the needs in this target area.</b>	<p>The consultation and citizen engagement process identified the following needs in the NRSA:</p> <p>Housing: Foreclosure and eviction prevention counseling, rehabilitation of existing stock (owner/renter), homebuyer incentive programs, emergency mortgage/rental assistance, increasing the supply of affordable owner and renter housing options, particularly as revitalization efforts increase housing costs.</p> <p>Economic Development: Increase workforce training opportunities; provide technical assistance for strategic planning; increase financial assistance to small businesses for infrastructure improvement site acquisition, or building rehabilitation; and promote alternative and flexible space for small and local businesses, pop-ups, co-ops, and incubators.</p> <p>Neighborhood Revitalization: Additional neighborhood amenities that increase the quality of life for residents, including, but not limited to, facilities, community centers, or public art. Improved accessibility of buildings and infrastructure for persons with disabilities.</p>



<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Increased City interest and direction as a result of the Affordable Housing Strategy</p> <p>Financial Resources targeted in this area that may be leveraged - Invest Aurora, three federally designated Opportunity Zones, City's Tax Increment Financing zones located in redevelopment areas, State's River Edge Redevelopment Area, Low Income Housing Tax Credits, and New Markets Tax Credits.</p> <p>New Thrive Center located in the NRSA that will increase nonprofits' operational capacity.</p> <p>2019 launch of the Financial Empowerment Center.</p> <p>Significant number of nonprofit organizations and service providers that the City can partner with to promote projects and deliver services and programs.</p> <p>Historic Districts and older housing, that when adequately maintained, add character to the neighborhood.</p> <p>Lower home values may help stretch resources further to lock-in affordable housing before revitalization efforts create significant upward market pressure.</p>
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	<b>Are there barriers to improvement in this target area?</b>	<p>Older housing stock and infrastructure increases development and home rehab costs.</p> <p>Perception of crime in the NRSA.</p> <p>High percentage of Spanish-speaking residents presents additional challenge to community engagement and outreach efforts.</p> <p>Limited housing developers who are dedicated to work within the NRSA. The City will need to promote capacity building and outreach efforts to increase the number of competitive proposals for projects.</p>
2	<b>Area Name:</b>	City of Aurora
	<b>Area Type:</b>	Citywide
	<b>Other Target Area Description:</b>	Citywide
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	

	<b>Are there barriers to improvement in this target area?</b>	
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### **General Allocation Priorities**

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

Activities funded under the Community Development Block Grant Program are restricted to census tracts where more than half of the residents earn less than 80% of the area median income. HOME and ESG funds may be spent across the City in income eligible block groups as well as income certifying individual households and families. The City intends on using the NRSA designation as a tool to leverage HUD's flexible regulations, financial resources from Invest Aurora and other partners, and a concentration of nonprofit offices located within the boundary to address housing, economic empowerment, and neighborhood revitalization issues. The City may provide increased funding limits for projects or programs within the NRSA in order to incentivize revitalization work in this area.

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

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

### Priority Needs

Table 3 – Priority Needs Summary

1	<b>Priority Need Name</b>	<b>Affordable Housing</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Persons with Mental Disabilities
	<b>Geographic Areas Affected</b>	Neighborhood Revitalization Strategy Area Citywide
	<b>Associated Goals</b>	Expand the Affordable Housing Stock Program Administration (CDBG and HOME)
	<b>Description</b>	Federal and local funds will be used to retain the existing subsidized housing stock while constructing new units to expand the supply of affordable units. Funds are restricted to households earning 80% of AMI or less.
	<b>Basis for Relative Priority</b>	Subsidized rental housing and Housing Choice Vouchers represents approximately 17% of the rental housing stock, though it is still not meeting the needs of residents demonstrated in the Housing Needs Assessment and Market Analysis sections. The need to expand the supply of housing and promote housing choice has been highlighted in Aurora's latest Analysis of Impediments to Fair Housing Choice, Sustainability Plan, and Downtown Master Plan. In addition, greater affordable housing opportunities was an overarching theme during the stakeholder and citizen participation process.

2	<b>Priority Need Name</b>	<b>Homeless Prevention</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Neighborhood Revitalization Strategy Area Citywide
	<b>Associated Goals</b>	Expand the Affordable Housing Stock Public Service Assistance Program Administration (CDBG and HOME)

	<b>Description</b>	Help meet the housing needs for the chronically homeless, resources will expand the number of permanent supportive housing units and transitional housing with appropriate supports to move them into more permanent housing solutions. Where funds are available, the City may provide temporary tenant-based rental assistance. In addition, resources may support homeless prevention activities, including services such as foreclosure/eviction prevention and other supportive services to families and individuals who are at imminent risk of losing their housing (i.e. services for victims of domestic violence, individuals living with a mental illness, or individuals who experienced substance abuse).
	<b>Basis for Relative Priority</b>	In 2018, over 400 individuals were experiencing homelessness during the Point in Time count, including 150 individuals who were chronically homeless. Based off of conversations with advocates and service providers during the stakeholder engagement process, this number is far below the number of clients typically served. Based off of these conversations, discussions with the Kane County Continuum of Care, and data presented in the Needs Assessment and Market Analysis, the availability of permanent affordable housing solutions is lacking, and the need for support services is high, given the significant trauma and case management that is often required for many individuals. Demonstrated benefits of housing supports have been documented through the FUSE initiative, which has reduced overall taxpayer burden from lowered human services, health care, and emergency services when the individual is stably housed and connected to care. In addition, many stakeholders at the public forum and in multiple focus groups discussed the need for job training and workforce development as an anti-poverty tool.
<b>3</b>	<b>Priority Need Name</b>	<b>Neighborhood Investments that affirm fair housing</b>
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Other

	<b>Geographic Areas Affected</b>	Neighborhood Revitalization Strategy Area Citywide
	<b>Associated Goals</b>	Expand the Affordable Housing Stock Ensure Housing Stock is Safe/Healthy/Accessible Enhance and Improve Access to Amenities Program Administration (CDBG and HOME)
	<b>Description</b>	Increasing accessibility and housing affordability in higher-cost neighborhoods, increasing the desirability of high-poverty, distressed neighborhoods through the infusion of community amenities, public investment, and economic opportunities will be considered. Activities may include the development of affordable housing in high-cost neighborhoods, the development of a park or community garden, internet installations to increase digital access, microloans to small and local businesses, technical assistance to promote entrepreneurship, infrastructure improvements that enhance accessibility, safety, and walkability in low-income areas, improvements to the health and well-being of low-income households, and code enforcement activities that address blighted property violations.
	<b>Basis for Relative Priority</b>	Community consultations at the public forum and stakeholder focus groups informed this priority. Participants shared a strong desire for neighborhood improvements in Downtown and neighborhoods near Downtown to both improve housing quality, increase the number of community amenities (e.g. businesses, public art, community centers), improve older infrastructure that has direct impact to households and businesses, and reduce the perception of crime. The need for small and local business development, particularly in Downtown Aurora and neighborhoods adjacent to it, was a common theme throughout the stakeholder engagement process.
<b>4</b>	<b>Priority Need Name</b>	<b>Capacity-Building</b>
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Persons with Developmental Disabilities Other
	<b>Geographic Areas Affected</b>	Neighborhood Revitalization Strategy Area Citywide
	<b>Associated Goals</b>	Expand the Affordable Housing Stock Public Service Assistance Program Administration (CDBG and HOME)
	<b>Description</b>	Educational programs for residents, developers, and community-based partners that focuses on skill development, which may include real estate classes for affordable developers, workforce training, financial literacy and housing counseling for residents, or aging in place certifications for community-based organizations. Activities may also include organizational capacity to help nonprofits meet Community Housing and Development Organization (CHDO) standards and increasing knowledge about funding opportunities and regulatory and program processes.
	<b>Basis for Relative Priority</b>	Recognizing that federal and local funds are only as impactful as the organizations that receive funds to produce housing, grow their business, deliver services, and market programs, the consultation process identified a lack of Community Development Housing Organizations, small business technical assistance programming, and educational opportunities for residents.
<b>5</b>	<b>Priority Need Name</b>	<b>Sustainability/Community Resiliency</b>
	<b>Priority Level</b>	High



	<b>Population</b>	Extremely Low Low Moderate Middle Other
	<b>Geographic Areas Affected</b>	Neighborhood Revitalization Strategy Area Citywide
	<b>Associated Goals</b>	Ensure Housing Stock is Safe/Healthy/Accessible Enhance and Improve Access to Amenities Program Administration (CDBG and HOME)
	<b>Description</b>	Activities that support the City's sustainability goals and green building incentives that decrease energy consumption and costs for low-income households and small and local businesses.
	<b>Basis for Relative Priority</b>	Stakeholders in focus groups noted a desire for additional weatherization/green building initiatives, including solar installations for low and moderate-income households, community gardens, and community resiliency measures.

**Narrative (Optional)**

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	According to NA-10: Housing Needs Assessment, housing cost-burden is the most significant housing problem in the City, due in large part to the convergence of income and public benefits not keeping pace with upward market pressure. In addition, Aurora has a fairly high eviction rate that is higher than both Chicago and the State of Illinois, with more than 450 evictions filed in 2016 alone. With the additional investment and attention occurring in downtown Aurora, lower-income budgets are increasingly stressed, particularly since unsubsidized affordable housing stock is vulnerable to market rate cost increases. Without adequate support, low-income households are at risk of displacement. In addition, the waitlist for Housing Choice Vouchers has been closed for more than a decade. Even for households with a Housing Choice Voucher, the Housing Authority reports high market-rate rents in three zip codes are higher than HUD-Housing's Small Area FMR, which limits their ability to find adequate housing.
TBRA for Non-Homeless Special Needs	Supportive services required by many special needs populations add a layer of complexity and cost of buildings that serve special needs populations. According to units restricted to special needs populations require a heavy subsidy for affordable units and requisite services that layers local and federal grants and loans, tax credits, and housing vouchers. TBRA would add another layer of funding to help special needs populations find safe, stable housing that meets their needs; and in emergency situations, such as the placement of victims of domestic violence, tenant-based rental assistance would allow for rapid placement away from dangerous situations.

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
New Unit Production	Aurora has a severe shortage of lower-cost multi-family rental housing. Nearly two out of every three renters live in non-multi-family structures, including single-family homes, townhomes, duplexes, or quadruplexes. In addition, Aurora's availability of permanent supportive housing for households who were formerly homeless or have special needs is severely lacking. Given the limited resources and high per unit costs of new development, the majority of new construction projects will use a blend of Low Income Housing Tax Credits, Private Loans, Grants, and federal funds provided by the City.
Rehabilitation	As described more fully in MA-20, over half of the city's housing stock in the NRSA was built before 1950. While a building's purchase price may be affordable on the front end, the level of rehabilitation needed to address life safety or other code issues may increase housing costs on the back end for homebuyers and developers. Rehabilitation funds will be spent on both single family and multi-family buildings, including those in one of 7 historic districts. Other challenges the city's housing stock brings includes: home accessibility modifications to meet visitability standards and egress and handicap accessibility requirements of federal and local codes; environmental hazard abatement, including lead-based paint, mold, and asbestos, code compliance, rehabilitation of abandoned properties; and substantial rehabilitation for multi-family affordable housing developments.

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Acquisition, including preservation	<p>Foreclosures are far more prevalent in the City of Aurora than they are nationwide. In a review of RealtyTrac foreclosure data in May 2019, more than 500 properties were in some form of the foreclosure process. Acquisition assistance will be used to assist homebuyers through down payment assistance to ensure the mortgage payments are less than 30% of the household income, which may reduce the likelihood of foreclosure.</p> <p>In addition to a higher rate of foreclosure, Aurora has a growing vacancy rate, largely due to homes in such disrepair that they may be uninhabitable, particularly in the NRSA. These properties should be seen as opportunities for the City and its nonprofit partners and developers to make strategic investment that would spur investment, increase the number of amenities offered across the City, and add new affordable housing stock.</p>

**Table 4 – Influence of Market Conditions**

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

### Introduction

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

The Anticipated Resources Matrix below outlines each of these funds, expected amounts available in Year 1 and a projection of resources between fiscal year 2025 and fiscal year 2029, and a pre-populated list of available uses of funds from the HUD's planning system (Integrated Disbursement and Information System). The amounts include funds that can be used towards administrative caps. For example, the CDBG program allows up to 20% and the HOME program allows up to 10% of its programs funds to be spent towards planning and administrative expenses. As a result, the full five-year entitlement may not be fully allocated in the Goals section of SP-45.

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

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

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,196,194	0	0	\$1,196,194	\$4,784,776	Remaining total amounts to \$4,784,776 which is the projected total for the remaining four years of the City's entitlement allocation (based upon 2024 allocation). Amount is subject to change depending upon unexpended prior year funds and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$522,115	0	0	\$522,115	\$2,088,460	Total amounts to \$2,088,460, which is the projected total for the remaining four years of the City's entitlement allocation (assuming level funding as per 2024 allocation) and prior year resources. Amount is subject to change depending upon unexpended prior year funds and program income.

Table 5 - Anticipated Resources

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

The HOME program requires participating jurisdictions to provide match in an amount equal to no less than 25% of the total HOME funds drawn for the project cost. Sources of match can be cash, donated land or real property, infrastructures improvements, bonds

issued by state or local government, donated materials, equipment, or professional services, sweat equity, and the value of foregone taxes. The City of Aurora encourages applicants to submit proposals that leverage eligible HOME match dollars. Since 2010, the City has partnered with developers and non-profit agencies to produce an approximate match surplus of \$[REDACTED] million dollars. This surplus will ensure the City will meet the required match obligations for the next several years without the need for any additional match contributions.

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

## **Discussion**

### **Contingency Statement:**

The City will administer approximately \$1.7 million dollars during the 2025 program year. Projects will be funded by Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and potential Section 108 Loans. Activities are listed in section AP-35 - Projects segment. The funds provided from these grants include 2025 funds as well as projected program income from prior years' loan repayments and reallocated prior year funds. The CDBG, HOME and ESG Funds are programmed with regulatory caps in mind. This includes a 20% administration cap for CDBG, 10% administration cap for HOME, and a 7.5% administration cap for ESG. If the City receives less than the anticipated amount of funding, project amounts will be reduced accordingly. These actions may take place without triggering a Substantial Amendment to this Action Plan.

The City is making assumptions on its receipt of level funding as per its 2024 funding allocations and has the following contingency plan in place for when actual amounts are announced. If the 2025 CDBG funding is increased, administration will be increased to its respective percentage cap. Any additional funding will be placed into the neighborhood revitalization project category. A CDBG funding decrease will result in a drop in administration and public service funding to their maximum regulatory threshold percentages (20%



and 15%, respectively). Public service activities will be evenly reduced across each project. Additional funding will then be reviewed by staff and may require further approval by the Block Grant Working Committee and City Council.

HOME administration will be increased or decreased to the maximum percentage based on actual funding amounts. HOME projects, once selected, will be underwritten and actual funding will be combined with unallocated available HOME funds to determine the best use of funds. Any major increases or decreases to grant funding may require a substantial amendment, and the City will follow its Citizen Participation Process.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Aurora Community Development Division	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Kane County Continuum of Care	Continuum of care	Homelessness Planning	Region
Aurora Housing Authority	PHA	Public Housing	Jurisdiction

Table 6 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

Community Development Division (CDD): Through an annual competitive RFP process for CDBG resources and a rolling application process for HOME resources, CDD partners with community-based nonprofits and developers to promote the goals and strategies in the Consolidated Plan as well as the overarching goals of the City of Aurora. Typically used as a gap financing tool, the application process tends to leverage additional public and private dollars that stretch the resources further and the application streamlines the review process, promoting competitiveness among applicants and transparency about funding selections.

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

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

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

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X

Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
	X	X	

Table 7 - Homeless Prevention Services Summary

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

For persons experiencing homelessness, the Kane County Continuum of Care has a Coordinated Assessment process that represents a standardized access and assessment for all individuals experiencing homelessness within Kane County, including the entire City of Aurora and Elgin. Homelessness includes any combination of emergency shelter, transitional housing or locations outdoors not meant for human habitation.

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

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

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

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

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

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

**Strategically and proactively seek out partners with community-based organizations who can more efficiently deliver programs and services.** One example of a new partnership during this consolidated planning period is with the City of Aurora Engineering Department and The Neighbor Project to create a Lead Service Line Pipe Replacement Program for low-income households with children under the age of 6 years old.

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

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

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve and Expand the Affordable Housing Stock	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Neighborhood Revitalization Strategy Area City of Aurora	Affordable Housing Homeless Prevention Capacity-Building	HOME: \$2,349,520	TBD
2	Ensure Housing Stock is Safe/Healthy/Accessible	2025	2029	Affordable Housing Non-Homeless Special Needs	City of Aurora	Affordable Housing	CDBG: \$1,725,000	Homeowner Housing Rehabilitated: 210 Housing Unit
3	Public Service Assistance	2025	2029	Affordable Housing Homeless Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora	Homeless Prevention Capacity-Building	CDBG: \$896,245	Public service activities other than Low/Moderate Income Housing Benefit: 29,951 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Enhance and Improve Access to Amenities	2025	2029	Non-Housing Community Development	City of Aurora	Affordable Housing Homeless Prevention Neighborhood Investments that affirm fair housing Capacity-Building Sustainability/Community Resiliency	CDBG: \$2,828,530	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7,375 Persons Assisted
5	Program Administration (CDBG and HOME)	2020	2024		Neighborhood Revitalization Strategy Area City of Aurora	Affordable Housing Homeless Prevention Neighborhood Investments that affirm fair housing Capacity-Building Sustainability/Community Resiliency	CDBG: \$1,196,195 HOME: \$261,055	Other: 180,542 Other

**Table 8 – Goals Summary**



## Goal Descriptions

1	<b>Goal Name</b>	Preserve and Expand the Affordable Housing Stock
	<b>Goal Description</b>	Expand existing affordable housing stock with newly produced units to meet the current unmet need for affordable housing. Throughout this Consolidated Planning period, housing restricted to households below 80% AMI will be considered; however, RFPs will prioritize projects that increase the stock of permanent supportive housing, family-sized units, housing restricted to households who earn less than 50% of the area median income, and special needs groups, including housing for older adults, persons who are physically and developmentally disabled, persons who are mentally ill, victims of domestic violence, and persons with HIV/AIDS.
2	<b>Goal Name</b>	Ensure Housing Stock is Safe/Healthy/Accessible
	<b>Goal Description</b>	Promote housing rehabilitation programs to improve the existing housing supply by bringing units up to code and enhancing energy efficiency. These initiatives focus on renovating homes to create safer, healthier living environments, address affordability concerns, and reduce environmental hazards identified in the Healthy Homes Rating System. Additionally, promote long-term, community-based housing options for older adults and persons with disabilities to age in place, ensuring vulnerable populations can remain in their communities with appropriate housing modifications. Support policies that enhance community resilience to natural disasters and climate change impacts, particularly for vulnerable populations, while incorporating energy efficiency measures to reduce utility costs and environmental impact.

3	<b>Goal Name</b>	Public Service Assistance
	<b>Goal Description</b>	<b>Public Service Assistance Including the Prevention and Reduction of Homelessness</b> Activities that promote the prevention of homelessness, rapid-rehousing, the development of new permanent supportive housing units, community-based shelter facilities, and needed public services that increase economic and educational opportunities, reduce poverty, or support special needs populations.
4	<b>Goal Name</b>	Enhance and Improve Access to Amenities
	<b>Goal Description</b>	<b>Enhance and Improve Access to the Number of Community Amenities</b> Activities that promote improvements for facilities that are publicly owned or owned by non-profits and open to the public as well as targeted neighborhood investments that provide safe and accessible pedestrian modes of transportation from affordable housing communities to neighborhood amenities and public transit, promote crime prevention through environmental design standards, and add neighborhood amenities (i.e. public art, community gardens, playgrounds, and parks) that enhance the quality of life.
5	<b>Goal Name</b>	Program Administration (CDBG and HOME)
	<b>Goal Description</b>	Provide effective overall administration of CDBG and HOME programs.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Estimating the number of extremely low, low, and moderate-income families is difficult due to the volatility of the housing market and the uncertainty in the number of and type of project proposals via project financing announcements and programs. In addition, federal resources are often layered with other public or private funds that produce an even larger number of housing units and have greater impact than estimated performance measures. However, based upon the Goals Summary table, the City of Aurora estimates assisting a total of XX households over this consolidated planning period, including:

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

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

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

The Aurora Housing Authority redevelops, renovates, or builds new public housing to create/preserve affordable housing units and throughout its development efforts considerations are made for the creation of accessible units. AHA is anticipating developing up to 200 new affordable units through the efforts described in the Market Analysis section of this plan.

### **Activities to Increase Resident Involvements**

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

Currently, the AHA is lacking Resident Councils in its public housing communities. During monthly meetings, staff have been encouraging residents to begin a resident council as a platform to promote capacity building activities, organizational support, and resource coordination.

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

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

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

No

### **Plan to remove the 'troubled' designation**

N/A

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

### **Barriers to Affordable Housing**

In 2024, the City of Aurora, in addition to drafting the 2025-2029 ConPlan, completed a supplemental affordable housing strategy, O.N.E. Aurora (ONE: Optimize, Navigate, Empower). The full plan has been included as an exhibit to the ConPlan, and the following barriers to affordable housing were identified:

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City's ONE Affordable Housing Strategy identifies nine recommendations to remove barriers to affordable housing, all of which directly or indirectly link back to the City's affordable housing preservation and expansion strategy. They are identified in order of priority under each category:

#### Optimize

##### Recommendation #1

Support the Development of Mixed-Income Units to Expand Affordable Housing Opportunities to Increase Long Term Sustainability.

##### Recommendation #2

Utilize Public Land and Under-Utilized Property to Expand Affordable Housing Opportunities by Creating a Landbank.

##### Recommendation #3

Enhance the City's Current Single Family Rehabilitation Programs to Preserve Housing and to Promote Aging in Place.

#### Navigate

##### Recommendation #1

Educate and Inform Stakeholders About Local Programs, Services, Data Trends, and the Importance of Affordable Housing in Aurora.

##### Recommendation #2

Leverage Multiple Funding Sources, Partners, and Solutions for Affordable Housing Activities.

### Recommendation #3

Create a Community Resource Coordinator Position at the City to Assist Residents in Need.

### Empower

#### Recommendation #1

Establish an Aurora Affordable Housing Fund to Preserve and Expand Affordable Housing Opportunities.

#### Recommendation #2

Provide Landlords with Training Opportunities and Incentive Programs to Enhance Housing Stock and Assist Current and Future Tenants.

#### Recommendation #3

Enhance Down Payment Assistance Program to Increase Homeownership

## SP-60 Homelessness Strategy – 91.215(d)

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

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

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

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

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

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

The PADS Program is run by Hesed House and is an overnight shelter for men, women, and children. The facility offers a place to sleep, shower, do laundry, eat a meal, find medical and legal assistance and other life-sustaining services. The shelter operates from 7 p.m. to 7 a.m. every night of the year. The men's sleeping area accommodates 88 sleeping mats. After 9:30 p.m.,

additional mats are placed in Hesed's double duty dining room. Several other smaller sleeping areas provide mats and volunteer oversight for single women. Over 70 faith-based communities provide food and serve meals, oversee the shelter dining room, store, laundry facilities, and four sleeping areas. Volunteers also prepare sack lunches and breakfasts to serve guests as they depart for work or other destinations in the morning. Shelter residents are also eligible to sign up for case management services, assistance in finding housing, identification/personal documentation, employment training, medical and legal assistance, as well as obtaining veterans' benefits.

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

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

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

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

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

- Align federal and local investment to meet the Permanent Supporting Housing inventory need for individuals and families who were formerly homeless or who have disabling conditions;
- Ensure there is adequate supply of housing affordable at 30% of income for lower-income households to a range of income levels;



- Work with funders to ensure all new and turnover opportunities are filled via the Coordinated Assessment and Housing Program (CAHP) system;
- Develop common protocol to assist with the identification of individuals and families ready to “move on” from Permanent Supportive Housing;

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

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

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

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

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

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

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

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

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

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

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

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

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

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

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

The City maintains the following partnerships and programs:

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

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

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

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

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

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

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

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

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

All City resources, including housing assistance from CDBG and HOME require compliance with the Lead-Based Paint Poisoning Prevention Act. All applicants of federal resources from the Community Development Division must describe how the project will address health and safety

issues, including lead-based paint. As part of the environmental review process and ongoing inspections, the City of Aurora monitors compliance with federal lead-based paint requirements.

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

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

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

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

More specifically, the City aims to:

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

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

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

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

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

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

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## SP-80 Monitoring – 91.230

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Every project utilizing HUD funding undergoes a risk rating evaluation covering different evaluation criteria, each with a different weight. The 4 major categories that are evaluated assess past compliance issues, project specific factors, capacity, and complexity of the program or project. Based on this assessment, the City develops an on-site monitoring schedule prioritizing high-risk projects while also reviewing lower-risk initiatives. . New projects or agencies new to HUD grants are usually given an on-site “wellness” visit in order to ensure compliance and minimize or eliminate any potential risks. Any deficiencies identified during the wellness visit are corrected through discussion, negotiation, or technical assistance. Construction inspections are made on-site during the “build” phase of each project, and Housing Property Standards inspections are made at all HOME rental housing locations. Information regarding the financial and project performance of each HUD awardee is performed via a desk monitoring each month along with a review of any required single audits. Random client file spot checks of source documentation will be conducted on those projects where agencies pay expenses on behalf of clients using HUD funding.

To ensure long-term compliance with HUD regulations, the City not only recertifies its CHDOs annually but also assesses a developer’s capacity to complete a HOME project and the project’s long-term viability before awarding or committing HOME funds. Much like applying for a CHDO certification from the City, this Developer’s Capacity Certification involves vetting a developer in a number of areas.

The City’s staff monitors HUD grant recipients for compliance with hiring, labor standards (Davis Bacon; Section 3; Section 504), EEO, and other Affirmative Action practices.



## Expected Resources

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

#### Introduction

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

The Anticipated Resources Matrix below outlines each of these funds, expected amounts available in Year 1 and a projection of resources between fiscal year 2025 and fiscal year 2029, and a pre-populated list of available uses of funds from the HUD's planning system (Integrated Disbursement and Information System). The amounts include funds that can be used towards administrative caps. For example, the CDBG program allows up to 20% and the HOME program allows up to 10% of its programs funds to be spent towards planning and administrative expenses.

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

Contingency Statement: The City is making assumptions on its receipt of level funding as per its 2024 funding allocations and has the following contingency plan in place for when actual amounts are announced. If the total HUD grant received by the City of Aurora is lower or higher than the funds allocated to projects/activities in AP-20 and AP-35, then each project/activity's budget may be reduced or increased in the same proportion as the percentage difference between the estimated total grant and the actual total grant. For example, a CDBG funding decrease will result in a drop in administration and public service funding to their maximum regulatory threshold percentages (20% and 15%, respectively). Public service activities will be reduced upon an applicant and/or subrecipient's demonstrated financial need. If the 2025 CDBG funding is increased, the City's administration will be increased to its respective percentage cap. In the event that there is a funding increase, the City reserves the right to allocate funds to City administered projects (such as, but not limited to: public works projects, neighborhood revitalization projects, housing activities, etc.) and/or additional funds to existing and/or new projects depending

upon an applicant and/or subrecipient's demonstrated financial need. Additional funding will then be reviewed by staff and may require further approval by the Block Grant Working Committee and City Council. Additionally, should prior year

Special Note: Per 24 CFR 570.200(h), "Reimbursement for Pre-award Costs", under certain conditions, the City and its subrecipients may incur costs prior to the effective date of the City's grant agreement with HUD. Pre-award costs may not exceed 25% of grant amount or \$300,000, whichever is greater. To provide the required public disclosure of the City's intent to use unobligated carry forward funds as necessary for such pre-award costs, the regulatory provisions for incurring pre-award costs under 24 CFR 570.200(h)(1) will be discussed at the public hearing. This may include using unobligated front funding for public service, program administration, neighborhood revitalization/infrastructure, and housing activities.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,196,194	0	0	\$1,196,194	\$4,784,776	Remaining total amounts to \$4,784,776, which is the projected total for the remaining four years of the City's entitlement allocation (based upon 2024 allocation). Amount is subject to change depending upon unexpended prior year funds and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$522,115	0	0	\$522,115	\$2,088,460	Total amounts to \$2,088,460, which is the projected total for the remaining four years of the City's entitlement allocation (assuming level funding as per 2024 allocation) and prior year resources. Amount is subject to change depending upon unexpended prior year funds and program income.

**Table 9 - Expected Resources – Priority Table**

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

The HOME program requires participating jurisdictions to provide match in an amount equal to no less than 25% of the total HOME funds drawn for the project cost. Sources of match can be cash, donated land or real property, infrastructures improvements, bonds issued by state or local government, donated materials, equipment, or professional services, sweat equity, and the value of foregone taxes. The City of Aurora encourages applicants to submit proposals that leverage eligible

HOME match dollars. Since 2010, the City has partnered with developers and non-profit agencies to produce a match surplus. This surplus will ensure the City will meet the required match obligations for the next several years without the need for any additional match contributions. Additionally, CDBG projects are often only a portion of the total budget, producing additional match for activities identified as public service and capital improvements.

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

The City's Financial Empowerment Center fka the Thrive Collaborative Center is located at 712 S. River Street, a City-owned building that was once an administrative office for the Fox Valley Park District. During the previous consolidated planning period, this property was transformed into a collaborative center for nonprofit organizations and social entrepreneurs to share the space and resources. **Discussion**

The City may not submit its 2025 AAP for HUD approval until it receives its funding allocation notice.

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## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand the Affordable Housing Stock	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Neighborhood Revitalization Strategy Area City of Aurora	Affordable Housing Homeless Prevention Capacity-Building	HOME: \$469,904	Other: TBD
2	Ensure Housing Stock is Safe/Healthy/Accessible	2025	2029	Affordable Housing Non-Homeless Special Needs	City of Aurora	Affordable Housing	CDBG: \$345,000	Homeowner Housing Rehabilitated: 42 Household Housing Unit
3	Public Service Assistance	2025	2029	Affordable Housing Homeless Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora	Homeless Prevention Capacity-Building	CDBG: \$179,249	Public service activities other than Low/Moderate Income Housing Benefit: 6,851 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Enhance and Improve Access to Amenities	2025	2029	Non-Housing Community Development	City of Aurora	Affordable Housing Homeless Prevention Neighborhood Investments that affirm fair housing Capacity-Building Sustainability/Community Resiliency	CDBG: \$565,706	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,475 Persons Assisted
5	Program Administration (CDBG and HOME)	2020	2024		Neighborhood Revitalization Strategy Area City of Aurora	Affordable Housing Homeless Prevention Neighborhood Investments that affirm fair housing Capacity-Building Sustainability/Community Resiliency	CDBG: \$239,239 HOME: \$52,211	Other: 180,542 Other

**Table 10 – Goals Summary**

## Goal Descriptions



1	<b>Goal Name</b>	Expand the Affordable Housing Stock
	<b>Goal Description</b>	<p>Expanding the existing affordable housing stock with newly produced units will assist in meeting the intensifying need for affordable housing in Aurora. Throughout this Consolidated Planning period, housing restricted to households below 80% AMI will be considered; however, RFPs will prioritize projects that increase the stock of permanent supportive housing, family-sized units, housing restricted to households who earn less than 50% of the area median income, and special needs groups, including housing for older adults, physically and developmentally disabled, persons who are mentally ill, persons with substance use disorders, victims of domestic violence, and persons with HIV/AIDS who often live on fixed incomes.</p> <p>Of the \$522,115 in HOME funds anticipated for 2025, 15% of the total funds (\$78,317) will be set-aside for CHDO activities. (Although the CHDO set-aside will remain at 15%, the actual CHDO amount will be determined upon HUD's notification of the City's 2025 HOME allocation.)</p>
2	<b>Goal Name</b>	Ensure Housing Stock is Safe/Healthy/Accessible
	<b>Goal Description</b>	<p>Housing rehab activities will promote long-term, community-based housing options for older adults and persons with physical and developmental disabilities to age in place; promote actions that decrease environmental hazards, such as lead-based paint or lead poisoned drinking water, and other hazards as part of the Healthy Homes Rating System. Funds may also be used to support policies and programs that increase a community's ability to respond to natural disasters and other impacts of climate change, particularly for vulnerable populations.</p>
3	<b>Goal Name</b>	Public Service Assistance
	<b>Goal Description</b>	<p>Activities that promote this goal include tenant-based rental/mortgage assistance for the prevention of homelessness, rapid-rehousing, the development of new permanent supportive housing units, community-based shelter facilities, and needed public services that increase economic opportunities, reduce poverty, or support special needs populations.</p>

4	<b>Goal Name</b>	Enhance and Improve Access to Amenities
	<b>Goal Description</b>	Targeted neighborhood investments that provide safe and accessible pedestrian modes of transportation from affordable housing communities to neighborhood amenities and public transit, promote crime prevention through environmental design standards, and adds neighborhood amenities (i.e. public art, community gardens, playgrounds, and parks) that enhance the quality of life.
5	<b>Goal Name</b>	Program Administration (CDBG and HOME)
	<b>Goal Description</b>	Staff Salaries, program management-related expenses related to the City's CDBG and HOME Programs.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

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

#### Projects

#	Project Name
1	Housing: Rebuilding Together Aurora
2	Housing: The Neighbor Project
3	Housing: HOME-Assisted Affordable Housing Projects
4	Housing: Community Housing Development Organization Reserve
5	Public Service: Hesed House
6	Public Service: Mutual Ground
7	Public Service: Senior Services Associates
8	Public Service: CASA Kane County
9	Public Service: Quad County Urban League
10	Community Facilities: The Neighbor Project
11	Community Facilities: Sunnymere
12	Community Infrastructure: COA Engineering Department
13	Community Facilities: Hesed House
14	Community Facilities/Infrastructure/Amenities: COA Set Aside Fund
15	Program Administration: City of Aurora (CDBG)
16	Program Administration: City of Aurora (HOME)
17	Section 108 Repayment Contingency

Table 11 - Project Information

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

In its 2025-2029 Consolidated Plan, the City has identified five goals to address housing and community development needs during its five-year performance period. On an annual basis, the City will try to achieve as many of these goals as feasible. For 2025, the City has selected projects that meet all of its Consolidated Plan's goals and also for financial reporting consistency, added administration as an additional funding goal.

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

Project selection and funding award considers the applicants' proposal and demonstrated financial need, the sub-recipient's experience and capacity, performance goals, and ability to leverage other funds. One of the primary obstacles to meeting underserved needs of residents and organizations is the availability of funding and the declining funding to address the many housing and community development needs.

## AP-38 Project Summary

### Project Summary Information

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1	<b>Project Name</b>	<b>Housing: Rebuilding Together Aurora</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora
	<b>Goals Supported</b>	Ensure Housing Stock is Safe/Healthy/Accessible
	<b>Needs Addressed</b>	Affordable Housing Neighborhood Investments that affirmatively further fair housing choice
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Safe at Home
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	17 low and moderate income households.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	To provide ADA compliant accessibility modifications to qualified low-income, owner-occupied, households in which at least one person has an independently verified disability that can be aided through home modification.
2	<b>Project Name</b>	<b>Housing: The Neighbor Project</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora
	<b>Goals Supported</b>	Ensure Housing Stock is Safe/Healthy/Accessible
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$245,000
	<b>Description</b>	Safety First
	<b>Target Date</b>	12/31/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 low and moderate income households.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Provide funding assistance for urgent or safety-related repairs in the homes of income-eligible homeowners including: HVAC/mechanical, electrical and plumbing systems; roof repairs/replacements; porch repairs; mold/radon mitigation; and more.
<b>3</b>	<b>Project Name</b>	<b>Housing: HOME-Assisted Affordable Housing Projects</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora
	<b>Goals Supported</b>	Expand the Affordable Housing Stock
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$391,586
	<b>Description</b>	Funding will be made available for new affordable housing units, tenant-based rental assistance, and additional resources for homebuyers.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and moderate income households - TBD
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	TBD
<b>4</b>	<b>Project Name</b>	<b>Housing: Community Housing Development Organization Reserve</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora

	<b>Goals Supported</b>	Expand the Affordable Housing Stock
	<b>Needs Addressed</b>	Affordable Housing Capacity Building
	<b>Funding</b>	HOME: \$78,317
	<b>Description</b>	At least 15% of the annual HOME allocation must be spent towards certified CHDOs.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and moderate income households - TBD
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	TBD
5	<b>Project Name</b>	<b>Public Service: Hesed House</b>
	<b>Target Area</b>	City of Aurora
	<b>Goals Supported</b>	Public Service Assistance
	<b>Needs Addressed</b>	Homeless Prevention
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	SEEDS Case Management
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Hesed House will assist 600 people experiencing homelessness.
	<b>Location Description</b>	659 S River St, Aurora, IL 60506
	<b>Planned Activities</b>	SEEDS case managers will work with clients experiencing homelessness, addressing the issues that made them homeless to return them to independent living.



6	<b>Project Name</b>	<b>Public Service: Mutual Ground</b>
	<b>Target Area</b>	City of Aurora
	<b>Goals Supported</b>	Public Service Assistance
	<b>Needs Addressed</b>	Homeless Prevention
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Domestic Violence – Emergency Shelter
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Mutual Ground will assist 275 people seeking shelter from domestic violence.
	<b>Location Description</b>	418 Oak Ave, Aurora, IL 60506
	<b>Planned Activities</b>	Mutual Ground's 24-hour Emergency Domestic Violence Shelter exists to be a beacon on hope for those seeking a path away from violence.
7	<b>Project Name</b>	<b>Public Service: Senior Services Associates</b>
	<b>Target Area</b>	City of Aurora
	<b>Goals Supported</b>	Public Service Assistance
	<b>Needs Addressed</b>	Homeless Prevention
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	Connection Center for Senior Assistance
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5,775 low and moderate income senior citizen individuals (ages 62+)
	<b>Location Description</b>	2111 Plum St, Aurora, IL 60506

	<b>Planned Activities</b>	Provision of services for seniors, veterans of all ages and persons with disabilities that will allow them to live safely with improved, maintained health, security and dignity in their homes and communities as long as possible.
8	<b>Project Name</b>	<b>Public Service: CASA Kane County</b>
	<b>Target Area</b>	City of Aurora
	<b>Goals Supported</b>	Public Service Assistance
	<b>Needs Addressed</b>	Homeless Prevention
	<b>Funding</b>	CDBG: \$34,249
	<b>Description</b>	Child Advocacy for Abused & Neglected Children in Aurora
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	201 low and moderate income children
	<b>Location Description</b>	100 S. Third St., Suite 460 Geneva IL 60134
	<b>Planned Activities</b>	Funding for CASA will be in the supervision of children in the program from Aurora and to ensure the proper systems and people are in place to help the children in care heal and thrive.
9	<b>Project Name</b>	<b>Community Facilities: The Neighbor Project</b>
	<b>Target Area</b>	City of Aurora
	<b>Goals Supported</b>	Enhance and Improve Access to Amenities
	<b>Needs Addressed</b>	Neighborhood Investments that affirmatively further fair housing choice Sustainability/Community Resiliency
	<b>Funding</b>	CDBG: \$70,000
	<b>Description</b>	Improve Office Accessibility and Security
	<b>Target Date</b>	12/31/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One facility will be repaired.
	<b>Location Description</b>	32 S Broadway, Aurora, IL 60505
	<b>Planned Activities</b>	Improve access to The Neighbor Project's building and facilities to make the property handicap accessible and safe.
<b>10</b>	<b>Project Name</b>	<b>Community Facilities: Sunnymere</b>
	<b>Target Area</b>	City of Aurora
	<b>Goals Supported</b>	Enhance and Improve Access to Amenities
	<b>Needs Addressed</b>	Sustainability/Community Resiliency
	<b>Funding</b>	CDBG: \$60,800
	<b>Description</b>	Masonry Repair
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One facility will be repaired.
	<b>Location Description</b>	925 6th Avenue , Aurora, IL 60505
	<b>Planned Activities</b>	The masonry of Sunnymere's 85-year old building will be repaired to prevent weakening of the foundation structure, water intrusion, and mold infiltration.
<b>11</b>	<b>Project Name</b>	<b>Community Infrastructure: COA Engineering Department</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora
	<b>Goals Supported</b>	Enhance and Improve Access to Amenities
	<b>Needs Addressed</b>	Sustainability/Community Resiliency
	<b>Funding</b>	CDBG: \$250,000

	<b>Description</b>	Street Resurfacing Program
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One public infrastructure project serving the City of Aurora's low to moderate income neighborhoods.
	<b>Location Description</b>	City wide in low to moderate income neighborhoods
	<b>Planned Activities</b>	Resurfacing projects for streets in low to moderate income neighborhoods.
12	<b>Project Name</b>	<b>Community Facilities: Hesed House</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora
	<b>Goals Supported</b>	Enhance and Improve Access to Amenities
	<b>Needs Addressed</b>	Sustainability/Community Resiliency
	<b>Funding</b>	CDBG: \$101,833
	<b>Description</b>	659 Parking Lot Repavement Project
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One facility project serving people experiencing homelessness.
	<b>Location Description</b>	659 South River Street, Aurora, IL
	<b>Planned Activities</b>	Funds will be used to repave the parking lot.
13	<b>Project Name</b>	<b>Community Facilities/Infrastructure/Amenities: Contingency Funds</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora
	<b>Goals Supported</b>	Enhance and Improve Access to Amenities

	<b>Needs Addressed</b>	Sustainability/Community Resiliency
	<b>Funding</b>	CDBG: \$83,073
	<b>Description</b>	Community Facilities/Infrastructure/Amenities: Contingency Funds
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and moderate income individuals/households.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Funds are reserved for future community amenities' activities (existing or new projects). Activities will be approved via the City's minor or substantial amendment process.
14	<b>Project Name</b>	<b>Program Administration: City of Aurora (CDBG)</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora
	<b>Goals Supported</b>	Program Administration (CDBG and HOME)
	<b>Needs Addressed</b>	Affordable Housing Homeless Prevention Neighborhood Investments that affirm fair housing Capacity-Building Sustainability/Community Resiliency
	<b>Funding</b>	CDBG: \$239,239
	<b>Description</b>	Up to 20% of CDBG funds may be spent on planning and administrative activities.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.

	<b>Location Description</b>	44 E. Downer Place, Aurora, IL 60507
	<b>Planned Activities</b>	CDBG staff Salaries, program management-related expenses
<b>15</b>	<b>Project Name</b>	<b>Program Administration: City of Aurora (HOME)</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora
	<b>Goals Supported</b>	Expand the Affordable Housing Stock
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$52,211
	<b>Description</b>	Up to 10% of HOME funds may be spent on planning and administrative activities.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable
	<b>Location Description</b>	44 E. Downer Place, Aurora, IL 60507
	<b>Planned Activities</b>	HOME staff Salaries, program management-related expenses
<b>16</b>	<b>Project Name</b>	<b>Section 108 Repayment Contingency</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area City of Aurora
	<b>Goals Supported</b>	Foster Small and Local Business Development
	<b>Needs Addressed</b>	Sustainability/Community Resiliency
	<b>Funding</b>	CDBG: \$117,000
	<b>Description</b>	Additional security for repayment of Aurora Arts Centre Section 108 Loan.
	<b>Target Date</b>	12/31/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	NA
	<b>Location Description</b>	NA
	<b>Planned Activities</b>	Repayment of Aurora Arts Centre Section 108 Loan

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## AP-50 Geographic Distribution – 91.220(f)

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

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

The City intends on using the NRSA designation as a tool to leverage HUD's flexible regulations, financial resources from Invest Aurora and other partners, and a concentration of nonprofit offices located in the boundary to address housing, economic empowerment, and neighborhood revitalization issues. The City may provide increased funding limits for projects or programs within the NRSA in order to incentivize revitalization work in this area. Although none of the City's 2025 activities are specifically targeted towards NRSA specific activities, the City's first-time homebuyer down payment program offers additional financial assistance to prospective NRSA residents. Additionally, the City's most recent HOME projects funded during the City's 2021 and 2022 program years are located within the City's NRSA, with an additional \$600K in CDBG funds allocated to the 2022 project for a community health clinic.

The City's Neighborhood Revitalization Strategy Area is a contiguous area which is focused on the FoxRiver, Downtown Aurora and adjacent neighborhoods and comprises approximately 9% (2,570 acres) of the City's total land area. Selection of the boundary was determined by an analysis of Low- and Moderate-Income Summary Data from the U.S. Department of Housing and Urban Development, U.S. Census Data, and local building information from the Planning and Zoning Department consultations with community stakeholders, and building off of previous planning work from the 2017 Downtown Master Plan.

The following numbers reflect the LMI Census Tracts and Block Groups by Census Tract, Block Group (CT/BG), LMI Population, Total Population, and % LMI within the City's HUD Approved NRSA. Under the 2020-2025 Con Plan, these CT/BG numbers may change, pending HUD approval.

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**Total Area: 74.2%**

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Neighborhood Revitalization Strategy Area	0
City of Aurora	100

**Table 12 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City did not receive any 2025 project proposals for activities specifically targeted towards the NRSA.

### **Discussion**

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

## Affordable Housing

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

#### Introduction

This section specifies the goals for the number of homeless, non-homeless, and special needs populations estimated to be provided affordable housing and the number of affordable housing units supported by program type in the FY2025 program year.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	50
Special-Needs	0
Total	50

Table 13 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	50
Acquisition of Existing Units	0
Total	50

Table 14 - One Year Goals for Affordable Housing by Support Type

#### Discussion

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

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## AP-60 Public Housing – 91.220(h)

### Introduction

AHA owns, manages, or subsidizes nearly 2,000 units, including 502 public housing units and 1,428 housing choice vouchers, mostly in the form of project-based vouchers. AHA will be opening the housing choice voucher wait list in early 2025. The current voucher waitlist has about 300 people.

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

- To assist people in using vouchers, AHA conducted a landlord symposium in February 2024. As a result, voucher holders are finding units after a long period of having trouble using them. These challenges started during the COVID-19 pandemic.
- Continue to streamline work order requests so that issues are corrected more quickly than they have been in the past;
- Re-evaluate preference criteria for Housing Choice Vouchers, and open the waitlist;
- Continue to modernize the existing portfolio;
- Seek out new opportunities for public housing units.

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

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

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

### If the PHA is designated as troubled, describe the manner in which financial

**assistance will be provided or other assistance**

Not applicable.

**Discussion**

Not applicable.

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

### **Introduction**

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

Under a competitive request for proposal process, the Community Development Division intends to provide targeted public services that promote the Consolidated Planning Goal to Prevent and End homelessness. The following programs include youth education, case management and a workforce development initiative that promotes self-sufficiency:

- Prairie State Legal Services: Housing Advocacy Legal Services Project
- Quad County Urban League: Community Empowerment Program - Adult
- CASA Kane County Child Advocacy for Abused & Neglected Children in Aurora
- Senior Services Associates: Community Connection Center
- City of Aurora: Financial Empowerment Center
- City of Aurora: Senior and Disability Services Transportation Program

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

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

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

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

retaining permanent housing.

- The City will continue its Frequent Users of Systems Engagement (FUSE) partnership with other area rapid re-housing, health, and mental health and service agencies. Work with local municipalities as appropriate to advocate for solutions to critical issues, such as affordable housing, local wages and public transportation. Hesed House regularly reaches out to unsheltered homeless individuals by:

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

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

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

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

women and children through its daytime services on a weekly basis.

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

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

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

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

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

Increase Economic Security of Households: Households are more stable when resources are in place to pay for basic necessities such as food, transportation, and medical care. Helping households increase income is critical for the homeless services system as a whole. In Permanent Supportive Housing, the household pays no more than 30% of their income towards housing costs. To the extent that Aurora can increase income, the homelessness system can serve more households and spread resources more broadly.



Economic security is particularly important for households provided with Rapid Re-Housing assistance, a tool that moves persons experiencing homelessness more quickly into safe, stable housing, but is not intended to be a long-term affordable housing solution. In order to increase the success of families and individuals in the program, and to reduce the likelihood of a return to homelessness, Aurora will increase efforts to provide targeted employment assistance to these households both quickly and intentionally.

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

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

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

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

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

Home Rehab/Accessible Housing Modifications: The Safety First and the Safe at Home program finances home repairs that address safety issues and remove threats to health and safety and remove accessibility barriers for persons with limited mobility or other physical impairments. The program currently offers grants and loans specifically for roof repairs and handicapped improvements. The Community Development Division will continue to monitor and augment these programs to ensure low- and moderate-income

residents can not only access affordable housing, but maintain safe, stable housing.

Frequent Users System Engagement (FUSE): The City will continue its Frequent Users of Systems Engagement (FUSE) partnership with other area rapid re-housing, health, and mental health and service agencies. Established in 2016, the FUSE's vision was to create a new intervention strategy and system of communication and coordination to immediately impact the most vulnerable residents through supportive housing and to sustain a process that would prevent other high-need individuals from getting trapped in the cycle of emergency services. Through an agreed upon assessment strategy and a housing placement strategy, and the group created an interagency coordination process that had not previously existed. The group conducts monthly phone conferences as well as quarterly in-person meetings to complete planning activities and propose short and long term policy recommendations that will help the City respond to all of its vulnerable residents.

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

## **Discussion**

Not applicable.

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

### **Introduction:**

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

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

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

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

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

severely disabled).

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

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

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

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

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

Home Rehabilitation Programs: The Safety First and the Safe at Home program finances

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

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

**Discussion:**

Not applicable.

## AP-85 Other Actions – 91.220(k)

### **Introduction:**

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

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

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

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

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

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

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

1. Provide technical assistance to organizations interested in becoming a certified

Community Housing Development Organization.

2. Offer incentives/funding for the following activities:

- a. Homebuyers with incomes up to 80% of the area median income purchase homes that they can afford.
- b. Homeowners with incomes up to 80% of the area median income to rehabilitate homes in disrepair.
- c. Make funds available for developers who want to build or rehabilitate housing for-sale or rental housing that would be set aside to households with incomes below 80% of the area median income.
- d. Community-based organizations that provide key housing related services that prevent homelessness and help maintain housing for households in need. These services may include foreclosure or eviction prevention, homebuying counseling, legal services, or supportive services for persons with special needs (e.g. mental illness, developmental disability, physical disability, homeless, substance abuse addiction).

3. The following initiatives have not been implemented yet for this annual action plan, but the Community Development Division will explore program implementation for this action plan as well as future action plans during this consolidated planning cycle:

- a. A pilot tenant-based rental assistance program for emergency-based rental assistance.
- b. Work with the Historic Preservation Office to augment existing funding opportunities for low-income households with added home rehab costs from its location in an historic district.
- c. A pilot solar installation program for homeowners and landlords that would reduce utilities and lower overall housing cost burden for low-income households.

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

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

As part of the environmental review process, all CDBG direct housing assistance activities

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

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

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

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

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

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

Lead Service Line Replacement Program: The City of Aurora estimates that 50% of private property water service lines are made of lead. To mitigate any impacts from possible future lead infiltration into the water supply from a water main leak or break, the city created a



lead service line replacement program in 2018 to encourage property owners to replace their lead service lines located on their property. Homeowners are given an option to replace their service lines by working with one of the approved City contractors. Or, homeowners may waive their right, acknowledging the potential health dangers to their household. The City offers four different options to assist lower-income households who may not be able to afford to replace the service lines.

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

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

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

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

1. Strategically and proactively seek out partnerships with community-based organizations that can more efficiently deliver programs and services. One example of a new partnership during this first year of the Consolidated Plan is with the City of Aurora Engineering Department and The Neighbor Project to create a Lead Service Line Pipe Replacement Program for eligible low-income households with children in the household under 6 years

old.

2. Re-evaluate existing programs and ensure they are appropriately scaled to meet the community's need. The City has recently modified its Safety First Program allow a forgivable loan up to \$4,999 and a second deferred loan up to \$5,000 for certain activities (i.e. environmental hazards). After a few years of program implementation, few homeowners participated, given the older housing stock in need of rehab assistance. In addition, for homeowners participated found the funding amount was inadequate to address the some rehab needs. The City will continue to re-evaluate and scale its programs after documenting the existing program's impact.

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

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

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

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

streamline housing and services for housing for individuals with special needs.

**Discussion:**

Not applicable.

DRAFT

## Program Specific Requirements

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

#### Introduction:

This section describes HUD program requirements for the Community Development Block Grant Program (CDBG) HOME Investment Partnerships (HOME) and Emergency Solution Grant (ESG) program.

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

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

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

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

#### Other CDBG Requirements

- |   |        |
|---|--------|
| 1. The amount of urgent need activities   | 0      |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 70.00% |

## **HOME Investment Partnership Program (HOME)**

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

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

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

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

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

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

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

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

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

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

Homebuyers must receive housing counseling before receiving HOME assistance to understand all rules and restrictions associated with the federal financing, the long term

commitment of purchasing a home, the implications of accepting a mortgage with loan terms, the recapture or resale option, and to consider the family's ability to sustain mortgage payments for the life of the loan. At the sale of the home, the homebuyer will enter into a regulatory agreement (i.e. deed restriction) with the City of Aurora, which will outline the compliance period.

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

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

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

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

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

In the event that the City would permit refinance activities using HOME Program funds, the City will:

- Demonstrate that rehabilitation is the primary eligible activity and ensure that this

requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.

- Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
  - State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - Specify the required period of affordability, whether it is a minimum 5 years or longer.
  - Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(g) or a federally designated Opportunity Zone .
  - State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including the CDBG program.
5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).



*PROPOSED*

# 2024 - 2034 AFFORDABLE HOUSING STRATEGY

OPTIMIZE | NAVIGATE | EMPOWER

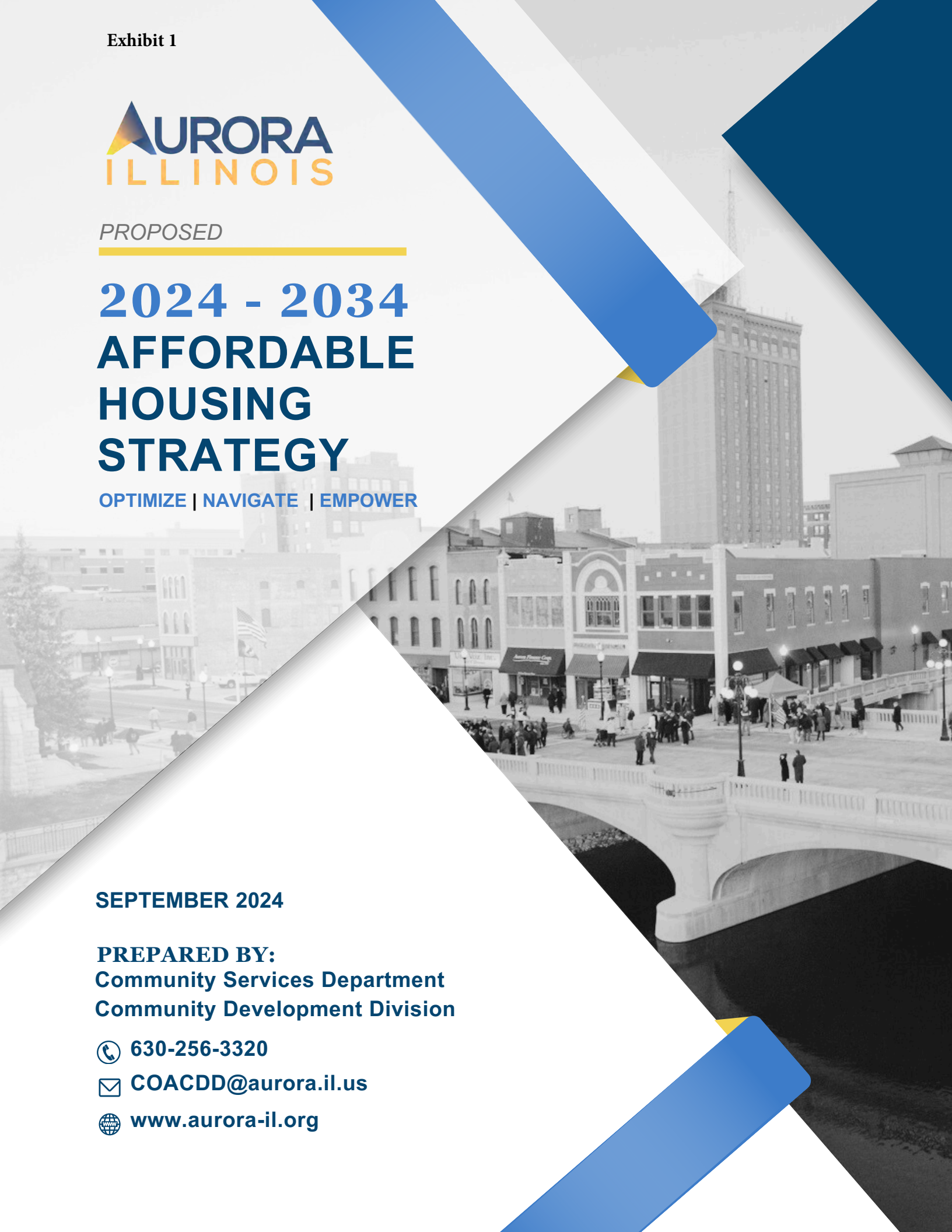
**SEPTEMBER 2024**

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## EXECUTIVE SUMMARY

In October 2023, the City of Aurora initiated a comprehensive initiative to address affordable housing needs through a structured, multi-phase approach. This effort updated the City's 2012 study and was launched to assess the City's need for affordable housing based upon its demographic changes and to develop a set of strategies for preserving and expanding housing for the next decade. Under the direction of Mayor Richard C. Irvin, several City departments worked on the development of the Affordable Housing Strategy: Community Services, Mayor's Office of Economic Development, Mayor's Office of Community Affairs, and Information and Technology. Over the course of several months, City staff identified and pursued four key tasks to develop and implement effective strategies:

1. **DEFINING AFFORDABLE HOUSING:** The City established a clear definition of affordable housing, emphasizing that housing costs should not exceed 30% of a household's gross income. Four categories of housing were delineated: Public Housing, Subsidized Housing, Market Rate Affordable Housing, and Market Rate Housing. This classification helps in estimating the availability and affordability of housing units within Aurora.
2. **STAKEHOLDER ENGAGEMENT:** Extensive stakeholder engagement involved 26 sub-groups, including subject matter experts and individuals in need of affordable housing. The City conducted numerous listening sessions, individual consultations, and surveys, collecting over 20,000 data points. These efforts provided a comprehensive understanding of the community's needs and informed targeted initiatives. The data collected from various listening sessions, consultations, surveys, and interviews provides a comprehensive understanding of unmet needs and perspectives, facilitating informed decision-making to address housing challenges and enhance stability for the community.
3. **DATA COLLECTION AND ANALYSIS:** Utilizing data from the 2018-2022 American Community Survey, the City analyzed housing trends, income levels, and housing burdens. Overall, the data suggests that housing problems are more prevalent among lower-income households and vary among different racial groups. The analysis highlighted significant challenges faced by lower-income households and specific demographic groups, particularly renters, who are more likely to spend over 30% of their income on housing. However, as income increases, there is a general decrease in the percentage of households experiencing housing problems. It is crucial to acknowledge the broad nature of this analysis, as the specific challenges faced by these households may vary widely.

4. **LITERATURE REVIEW AND BEST PRACTICES:** Research on national best practices revealed successful affordable housing strategies in other municipalities. These included mixed-income housing developments, revolving loan funds, landlord incentive programs, and streamlined city programs. This review informed the recommendations for Aurora's housing strategy.

After each task was completed, City staff began to look for trends and commonalities within the data collected to formulate a first set of recommendations.

In collaboration with community stakeholders, the City is prepared to make targeted, strategic investments in housing and other assistance for not only housing defined as affordable based on rent and purchase prices, but affordable so a household will not be classified as cost burdened and severely cost burdened and each home can be classified as safe and sanitary. HUD defines cost-burdened households as those who pay more than 30% of their income for housing, and severely cost burdened are those that pay more than 50% of their income for housing.

The City recognizes that housing needs are varied depending on the type, size, age, and numerous other factors associated with a household, and the City put forth great efforts in conducting several literature reviews, researching national best practices and success stories, and soliciting input from local stakeholders to identify unmet needs and opportunities to preserve and expand affordable housing activities in the City.

Based on feedback collected from stakeholders, data analysis, and best practices from across the country, City staff created the O.N.E. Aurora Strategy framework and established recommendations under three main categories:

**OPTIMIZE** opportunities to preserve and expand affordable housing for renters and landlords, homeowners, and future homebuyers.

**NAVIGATE** resources to provide supportive services and opportunities needed in an equitable and inclusive manner for diverse households and other stakeholders.

**EMPOWER** stakeholders by providing opportunities for continued input on local policy and decision making process activities for expanding and preserving affordable housing activities.



Figure 1: O.N.E. AURORA Logo

In each section of the O.N.E. AURORA framework, the City identified nine (9) recommended strategies that will either directly or indirectly link back to the City strategy of preserving and expanding affordable housing. They are as follows in order of priority for each category (and are more fully described on Pages 75-77).

## RECOMMENDATIONS

### OPTIMIZE

#### RECOMMENDATION #1

**Support the Development of Mixed-Income Units to Expand Affordable Housing Opportunities to Increase Long Term Sustainability.**

#### RECOMMENDATION #2

**Utilize Public Land and Under-Utilized Property to Expand Affordable Housing Opportunities by Creating a Landbank.**

#### RECOMMENDATION #3

**Enhance the City's Current Single Family Rehabilitation Programs to Preserve Housing and to Promote Aging in Place.**

## NAVIGATE

### **RECOMMENDATION #1**

**Educate and Inform Stakeholders About Local Programs, Services, Data Trends, and the Importance of Affordable Housing in Aurora.**

### **RECOMMENDATION #2**

**Leverage Multiple Funding Sources, Partners, and Solutions for Affordable Housing Activities.**

### **RECOMMENDATION #3**

**Create a Community Resource Coordinator Position at the City to Assist Residents in Need.**

## EMPOWER

### **RECOMMENDATION #1**

**Establish an Aurora Affordable Housing Fund to Preserve and Expand Affordable Housing Opportunities.**

### **RECOMMENDATION #2**

**Provide Landlords with Training Opportunities and Incentive Programs to Enhance Housing Stock and Assist Current and Future Tenants.**

### **RECOMMENDATION #3**

**Enhance Down Payment Assistance Program to Increase Homeownership.**

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Throughout the course of this study, it became increasingly clear that similar to the national affordable housing crisis, increasing and preserving affordable housing is a local concern and addressing it must be a priority for the City. Local factors, such as zoning regulations, approval processes, funding availability, government collaboration with nonprofits and the private sector, funding mechanisms, and public and elected officials' feedback, all play a role in shaping the approach to affordable housing. While each situation is unique, a comprehensive strategy is essential for expanding and preserving affordable housing. During the review process, three key themes emerged: inclusiveness, sustainability, and innovation in development and program design.

These themes offer opportunities for increased funding, additional partnerships, and novel strategies that the City may not have previously considered. Examples include establishing a local fund dedicated to affordable housing activities, collaborating with local businesses or public entities to create housing for specific employer groups, and partnering with landlords to provide educational programs for tenants who have faced

previous hardships. By considering different aspects of these programs—such as eligible activities, funding structures, and application processes—City staff can continue making incremental improvements across various subgroups in need of housing. Over time, these efforts will contribute to a more equitable and sustainable housing landscape in Aurora.

---

## DEFINITIONS

### ***Accessory Dwelling Units/Second Units/Granny Flats (ADUs)***

Additional living quarters on single-family lots that are independent of the primary dwelling unit.

### ***The Americans with Disabilities Act (ADA)***

A comprehensive civil rights law for persons with disabilities. Title II of the ADA prohibits discrimination on the basis of disability in all programs, services, and activities provided or made available by public entities (state and local governments and special purpose districts).

### ***Affirmatively Furthering Fair Housing***

Taking meaningful actions, in addition to combating discrimination that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.

### ***Affordable Housing***

Housing for which the occupant is paying no more than 30 percent for gross housing costs, including utilities.

### ***Aurora Housing Authority (AHA)***

The Aurora Housing Authority (AHA) was founded in the 1940s and charged with the mission of providing safe, decent and affordable housing for the people of the City of Aurora. With funding from the U.S. Department of Housing and Urban Development the AHA provides housing for nearly 2,000 households through the

Low Income Public Housing Program, the Project Based Voucher Program and Housing Choice Voucher Program. (Information taken from: [auroraha.com/about/](http://auroraha.com/about/))

### ***American Community Survey (ACS)***

An ongoing survey that the U.S. Census Bureau conducts and releases which provides vital information on a yearly basis about our nation and its people. Information from the survey generates data that help inform how trillions of dollars in federal funds are distributed each year.

### ***Analysis of Impediments to Fair Housing Choice***

A comprehensive review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices related to fair housing.

### ***Annual Comprehensive Housing Plan (ACHP)***

Targets priority populations and seeks to link appropriate housing solutions with appropriate services where needed that supports individual and family success.

### ***Block Grant Working Committee (BGWC)***

Provides direct resident involvement and oversight of the goals, objectives and resources of the Community Development Block Grant Program and other community development initiatives. BGWC members are appointed by the



mayor and serve as an advisory committee to the City Council.

**Community Development Division (CDD)**

City of Aurora division that gives policy guidance, plan, fund, and coordinate economic development, infrastructure and human services programs and projects that improve neighborhoods, facilitate affordable housing developments, and assist Aurora residents who live at or below 80% of the Area Median Family Income (\$88,250 for a four person household in 2023).

**Community Housing Affordability Strategy (CHAS)**

Annual data compiled by the U.S. Census Bureau for the Department of Housing and Urban Development (HUD). The data is used to document the extent of housing problems and needs, particularly for low-income households. Local governments use the CHAS data to plan how to spend HUD funds, and HUD may also use the data to distribute grant funds,

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

Authorized under Title I of the Housing and Community Development Act of 1974, as amended. This program is a program managed by the Department of Housing and Urban Development (HUD). This program is designed to benefit low- and moderate-income persons. This benefit may take the form of housing, jobs, and services. Additionally, activities may qualify for CDBG assistance if the activity will benefit individuals that are low- and moderate-income, reside in a census tract where at least 51% of the residents have low- to moderate-

incomes, or special populations most at need of services.

**Community Housing Development Organization (CHDO)**

Defined by the HUD HOME program as a private nonprofit, community-based service organization that has obtained or intends to obtain staff with the capacity to develop affordable housing for the community it serves. A participating jurisdiction (City of Aurora) receiving HOME funds must set aside a minimum of 15 percent of their HOME allocations for housing development activities in which qualified CHDOs are the owners, developers and/or sponsors of the housing.

**Consolidated Plan (Con Plan)**

Designed to help states and local jurisdictions to assess their affordable housing and community development needs and market conditions, to make data-driven, place-based investment decisions.

**Continuum of Care (COC) Program**

Designed to promote communitywide commitment to the goal of ending homelessness by providing funding for efforts by nonprofit providers and state and local governments and promoting access to and effect utilization of mainstream programs by homeless individuals and families.

**Cost Burden**

Refers to individuals/families who pay more than 30% of their income for housing including utilities and may have difficulty affording necessities such as food, clothing, transportation, and medical care.



### ***Emergency Rental Assistance (ERA)***

Program in which eligible households are provided financial assistance and housing stability services in order to maintain their rental unit. Financial assistance can include the payment of rent, rental arrears, utilities and home energy costs, utilities and home energy costs arrears, and certain other expenses related to housing.

### ***Energy Efficiency For All (EEFA)***

Established in 2013, EEFA coalition partners collaborate with utility, state, local, and federal entities, as well as policymakers, to secure equitable investments for improving affordable housing efficiency and quality, promote best practices in energy efficiency programs, and ensure the use of healthy building materials in home improvements.

### ***Extremely Low Income***

Families and individuals whose income is between 0 - 30% of the median family income for the area, as determined by HUD with adjustments for smaller and larger families

### ***Fair Market Rent (FMR)***

Regularly published by the Department of Housing and Urban Development (HUD), represents the cost to rent a moderately priced dwelling unit in the local housing market.

### ***Harvard Joint Center for Housing Studies (HJCHS)***

A research center on housing-related issues at the Harvard Kennedy School at Harvard University in Cambridge, Massachusetts.

### ***HUD Area Median Family Income (HAMFI)***

The median family income calculated on an annual basis by HUD for entitlement and non-entitlement communities, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs.

### ***HOME Investment Partnerships Program (HOME)***

Authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, and the Department of Housing and Urban Development administers this program. Provides formula grants to states and localities that communities use, often in partnership with local nonprofit groups, to fund a wide range of activities to low-income people. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions (PJs).

### ***HOME Investment Partnerships Program – American Rescue Plan (HOME-ARP)***

A special one-time allocation provided by the Department of Housing and Urban Development to prevent, respond, and reduce the effects of COVID-19.

### ***Housing Choice Voucher (HCV)***

The federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. HCVs are administered locally by Public Housing Agencies (PHAs). The PHAs receive federal funding from the Department of Housing and Urban Development (HUD) to administer the voucher program to participants that can then choose housing that meets the requirements of

the program and is not limited to units located in subsidized housing projects.

### ***Housing Task Force***

A group of people who work together to address housing issues.

### ***Illinois Housing Development Agency (IHDA)***

A quasi-independent State of Illinois agency that connects people with financing for their homes. They partner with lenders, developers, local government, nonprofits, and community groups to deliver low-cost financing programs to expand and preserve affordable housing.

### ***Impediments to Fair Housing Choice***

Any actions, omissions or decisions that restrict or have the effect of restricting the availability of housing choices, based on race, color, religion, sex, disability, familial status or national origin.

### ***Infill Housing***

Building new homes in established neighborhoods.

### ***Low Income (LI)***

Low-income individuals have an annualized family income of less than 50% of the HUD Area Median Income (AMI)

### ***Low Income Housing Tax Credits (LIHTC)***

Enacted as part of the Tax Reform Act of 1986. It is administered by the Treasury Department and State Housing Finance Agencies. Used for acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

### ***Low- and Moderate Income (LMI)***

Families and individuals whose incomes do not exceed 80 percent of the median income of the area involved, as determined by the Secretary of HUD with adjustments for smaller and larger families.

### ***Median Family Income (MFI) or Area Median Income (AMI)***

The basis of its income limits that are used to determine eligibility for various Department of Housing and Urban Development (HUD) Programs. The term Area Median Income (AMI) is the term used more generally in the industry.

### ***Metropolitan Area***

A major city together with its suburbs and nearby cities, towns, and environs over which the major city exercises a commanding economic and social influence.

### ***Metropolitan Mayor's Caucus (MMC)***

A membership organization of the Chicago region's cities, towns, and villages. The caucus provides a forum for metropolitan Chicago's chief elected officials to collaborate on common problems and work toward a common goal of improving quality of life for the millions of people who call the region home.

### ***National Housing Preservation Database***

Created by the Public and Affordable Housing Research Corporation (PAHRC) and the National Low Income Housing Coalition (NLIHC) in 2011 in an effort to provide communities with the income they need to effectively preserve their housing stock of public and affordable housing.

### ***Neighborhood Revitalization Strategic Area (NRSA)***

A Community Development Block Grant (CDBG) grantee-designated low and moderate income area targeted for revitalization.

### ***Opportunity Zones***

Economically distressed communities, defined by individual census tract, nominated by America's governors, and certified by the U.S. Secretary of the Treasury. The Opportunity Zones Program offers a federal tax incentive designed to encourage development in some of the nation's most economically distressed areas. The Department of Housing and Urban Development (HUD) multifamily loans are ideal for developing multifamily properties in Opportunity Zones, as they offer long terms, high leverage, and low interest rates.

### ***Participating Jurisdictions***

A specific type of local government or administrative entity that plays a crucial role in the implementation of Department of Housing and Urban Development (HUD) housing programs. When a jurisdiction meets the requirements outlined in 24 CFR 92.104 and HUD approves their consolidated plan (as per 24 CFR 91), it is designated as a participating jurisdiction. This designation allows the jurisdiction to actively participate in housing and community development programs.

### ***Permanent Supportive Housing***

A form of subsidized housing that provides long-term affordable housing and support services to people with disabilities or other special needs who are homeless or at risk of homelessness.

### ***Point-In-Time (PIT) Count***

A count of sheltered and unsheltered people experiencing homelessness that the Department of Housing and Urban Development (HUD) required each Continuum of Care (CoC) nationwide to conduct in the last 10 days in January each year.

### ***Project Based Rental Assistance (PBRA)***

Administered by the Department of Housing and Urban Development (HUD), plays a crucial role in providing decent, safe, and affordable housing for low-income families. This program is a component of the Housing Choice Voucher (HCV) program which is administered by public housing agency's (PHA's).

### ***Project Based Vouchers (PBV)***

A component of a public housing agency's (PHA's) Housing Choice Voucher (HCV) program. PHAs are not allocated additional funding for PBV units; the PHA uses its tenant-based voucher funding to allocate project-based unit to a project. Projects are typically selected for PBVs through a competitive process managed by the PHA; although in certain cases projects may be selected non-competitively.

### ***Public Housing Agency (PHA)***

Agencies established to provide decent and safe housing for eligible low-income families, the elderly, and persons with disabilities. The Department of Housing and Urban Development (HUD) administered federal aid to these agencies, and they manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing, and managing these developments.

### ***Qualifying Populations (QPs)***

Certain populations of people that are most at risk of homelessness and housing instability, as determined by the Department of Housing and Urban Development, that qualify for assistance through the HOME Investment Partnerships Program – American Rescue Plan (HOME-ARP) Program.

### ***Request for Proposal (RFP)***

A business document that announces a project, describes it, and solicits bids from qualified contractors to complete it.

### ***Revolving Loan Fund***

A fund set up for the purpose of carrying out specific activities. These activities generate payments to the account for use in carrying out the same types of activities.

### ***Resident Opportunities and Self-Sufficiency (ROSS) Program***

A program for public housing residents with supportive services, resident empowerment activities, and assistance in becoming economically self-sufficient.

### ***Specialized Housing***

Refers to housing that accommodates vulnerable people and is not a Registered Care Home or General Needs Block. This includes sheltered, extra-care, and supported housing.

### ***Tenant Protect Vouchers***

Funding used to allocate project-based vouchers (PBV) to a unit.

### ***Transit Oriented Development (TOD)***

Provides access to high-quality transit that connects residents to resources and amenities across a city or region. Residents who choose public transit have much lower transportation costs than do those who travel by automobile.

### ***Transitional Housing***

A project that provides short-term housing and supportive services to homeless persons to facilitate movement to independent living.

### ***U.S. Department of Housing and Urban Development (HUD)***

The federal agency responsible for national policy and programs that address America's housing and community development needs in order to improve and develop communities across the nation and to also enforce fair housing laws.

### ***Very Low Income***

Families and individuals whose incomes do not exceed 50 percent or less of the area median income (AMI).

<b>Chicago-Joliet-Naperville, IL HUD Metro FMR Area</b>								
<b>Household Size</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of MFI Extremely Low Income</b>	\$23,600	\$26,950	\$30,300	\$33,650	\$36,580	\$41,960	\$47,340	\$52,720
<b>50% of MFI Very Low Income</b>	\$39,250	\$44,850	\$50,450	\$56,050	\$60,550	\$65,050	\$69,550	\$74,000
<b>60% Income Limit (\$) Low Income (HOME)</b>	\$47,100	\$53,820	\$60,540	\$67,260	\$72,660	\$78,060	\$83,460	\$88,800
<b>80% of MFI Low Income</b>	\$62,800	\$71,800	\$80,750	\$89,700	\$96,900	\$104,100	\$111,250	\$118,450

Table 3: HUD Median Family Income for 2024

## METHODOLOGY AND STAKEHOLDER ENGAGEMENT

In October 2023, Aurora staff began working on an affordable housing strategy to further understand the current state of affordable housing in the City, forecast needs for the next decade, and develop a set of strategies to preserve and expand affordable housing for households throughout the City.

Lead by the City's Community Development Division, City staff representatives from multiple Department/Divisions began meeting on a biweekly basis to develop task lists to complete this strategy.

**Four** major tasks were identified in order to complete this plan and make recommendations:

- 1 *The City must define what is considered affordable housing for households identified as renters and homeowners. (Page 32)*
- 2 *Identify and create a robust list of stakeholders that consist of industry experts, households that currently live in or need housing considered affordable, and all other stakeholders to be considered. (Page 17)*
- 3 *Gather data and conduct research and analysis to determine the current state of housing in the City as well as research to best predict the needs for affordable housing for diverse households over the next decade. (Page 41)*
- 4 *Conduct a literature review of existing reports, research how gaps and unmet needs in affordable housing have impacted or continue to impact similar size communities as Aurora, and research national success stories (and failures) to contribute in the formulation and initial design of recommendations. (Page 52)*





Figure 4 – Stakeholder identified for Aurora Housing Study

The 27 subgroups were assigned to staff based on either the groups that they serve on a daily basis (e.g. non-profits) and/or the subgroup they represent (e.g. senior citizens), and stakeholder engagement was designed to capture the largest amount of feedback, comments, concerns, and questions regarding this initiative. Staff targeted through various different methods of engagement such as holding 60 affordable housing individual consultations with stakeholders consisting of non-profit agencies, for-profit agencies, developers, landlords, and residents. These individual consultations took place from November 22<sup>nd</sup>, 2023, until February 23<sup>rd</sup>, 2024. An online survey accessible by QR code and internet link was made available on December 8<sup>th</sup>, 2023, and was closed on February 24<sup>th</sup>, 2024.

Three listening sessions were held in different locations across the City to collect different perspectives. Additionally, 1,000 landlords were provided an opportunity to participate in interviews to capture a broad spectrum of experiences and perspectives of renting in the City of Aurora. Fifty-six (56) individual interviews were conducted during Summer 2023 focusing on property ownership experiences, tenant screening, impact of the Housing Choice Voucher Program, tenant retention, and other questions. Five hundred (500) letters explaining the affordable housing study accompanied with a paper-based survey with a return envelope were mailed to senior citizen residents.

During this process, a literature review of previous affordable housing plans/strategies, national best practices, newspaper articles of affordable housing successes across the country, as well as census was delved through to evaluate what has worked in other communities, different strategies targeted and opportunities the City could pursue, as well as evaluating the changing housing, income, and demographic characteristics in Aurora.

After each task was completed, City staff began to look for trends and commonalities within the data collected to formulate the first set of recommendations within the boundaries of the **O.N.E Aurora Framework**. Within each recommendation, additional follow-up steps are needed that include further research, design of preliminary policies and procedures, and further collaboration with stakeholders. Updates can then be provided to City Council on a biannual basis to provide updates and seek guidance to pursue the next steps of each recommendation.

The following page shows a table with the summarized themes and strategies identified through all the stakeholder engagement conducted from the Aurora Affordable Housing Study.



Governmental Collaboration	Public Relations	Quality of Life Improvements	Transportation Services
Infill Housing	Public Perception	Collaborative Initiatives	Land Use and Development
City Programs and Outreach	Mixed Unit Development	Affordable Housing Programs	Specialized Housing Programs
Financial Assistance and Incentives	Zoning and Regulation	Community Services and Development	Economic and Market Concerns
Social and Community Well-being	Proximity to Mass Transit	Affordable Multi-Family Units	Access to Housing
Stagnant Wages	Job-Related Issues	Specialized Housing for Vulnerable Populations	Government Support
Financial Assistance	Inclusionary Zoning	Enhanced Communication and Support from Housing Authorities	Partnerships for Supportive Services
Fair Tenant Recruitment and Retention Guidelines	Incentives for Landlord Participation in Voucher Programs	High Housing Costs	Income Disparities
Fixed Incomes and Social Security	Role of Nonprofits and Homeownership	Challenges in Homeownership	Limited Options for Affordable Housing
Impact of Property Taxes and HOA Costs	Crisis in the Wake of COVID-19	Affordability for Low-Income Families	Impact on Rental Market

Table 5 – Summarized Themes and Strategies From Aurora Affordable Housing Study Stakeholder Engagement

## STAKEHOLDER ENGAGEMENT

In developing an affordable housing strategy, City staff drafted a plan to attempt to engage with industry experts and a variety of households through a multi-layered consultation process to further understanding the state of affordable housing and current unmet need. Additionally, the City also wanted to provide educational opportunities for stakeholders on what affordable housing is and how it is defined as well as showcasing the different types of affordable housing that are already in the City both for renters and homeowners. As the plan was considered, 26 stakeholder groups and subgroups were established that should be directly contacted during the consultation process. All residents were encouraged to comment, and a list of stakeholder groups and subgroups can be found in the Acknowledgement Section

City staff over the course of several months coordinated the following opportunities with stakeholders to identify housing unmet needs, provide educational information, and answer questions:

- City staff conducted four HOME Investment Partnerships Program – American Rescue Plan (HOME-ARP) listening sessions where 77 stakeholders from 47 different organizations consisting of Continua of Care (CoCs), homeless service providers, domestic violence services providers, veterans' groups, public housing agencies, public agencies, and private agencies. These listening sessions were focused around soliciting feedback regarding individuals experiencing homelessness, those at risk of homelessness, domestic violence/sexual assault survivors, and those that are most at risk of experiencing housing instability. These four meetings occurred between December 12<sup>th</sup>, 2022 – December 15<sup>th</sup>, 2022.
- Additional HOME-ARP individual consultations were conducted between January 11, to February 2, 2023 in which 39 stakeholders were interviewed from 10 different organizations regarding individuals experiencing homelessness, those at risk of homelessness, domestic violence/sexual assault survivors, and those that are most at risk of experiencing housing instability.
- City staff held 60 affordable housing individual consultations with stakeholders consisting of non-profit agencies, for-profit agencies, developers, landlords, residents, City committees and commissions, City departments who serve at least one of the 26 target populations and/or sub-populations as identified by the Acknowledgment Section. These individual consultations took place from November 22, 2023, until February 23, 2024.
- An online survey accessible by QR code and internet link was made available between December 8<sup>th</sup>, 2023 and February 24, 2024. The purpose of the survey was to capture resident feedback as on affordable housing in Aurora. There was a total of 559 total submissions with 20,377 different data points collected.
- Three listening sessions were held in different locations across the City to collect different perspectives.

- 1,000 landlords were provided an opportunity to participate in interviews to capture a broad spectrum of experiences and perspectives of renting in the City of Aurora. 56 individual interviews were conducted in the summer of 2023 focusing on property ownership experiences, tenant screening, impact of the Housing Choice Voucher Program, tenant retention, and other questions.

## **CONSULTATION AND STAKEHOLDER ENGAGEMENT FINDINGS AND ANALYSIS**

City staff conducted a total of 7 community and targeted engagement opportunities over the course of this study and received significant quantitative and qualitative consider and contemplate as part of the overall strategy. While the format and materials were different depending on the type of engagement and stakeholders participating, the City focused on the following points of discussion to guide conversation and to normalize data collection:

1. What are the greatest unmet housing needs in Aurora (such as accessibility, location, affordability, availability, services)?
2. What are the largest challenges to meeting housing needs in Aurora? Examples could include City requirements, policies, and approval processes, local attitudes including NIMBY (Not In My Back Yard), or available services.
3. What can the City do to expand housing opportunities for Aurora residents/your clients that may include actual housing needs and/or any supportive services?
4. What unmet needs besides housing would make a significant impact to improve quality of life (i.e. senior centers, youth centers, libraries, or community centers? For Aurora residents or your clients?
5. What other feedback would you like to provide?

As seen in the Acknowledgment Section, a variety of local stakeholders were engaged to take part in the Aurora Affordable Housing Study. City staff ensured to invite a variety of local partners and stakeholders to receive diverse perspectives on the current state of affordable housing in Aurora, as well as to identify the gaps and needs of residents in regard to obtain and maintain housing which is affordable. Some of the stakeholder feedback was collected from individual sessions, while other feedback was collected in a group setting. The consultation that took place captured input from 81 stakeholders representing 26 stakeholder groups by City staff.

Below is an analysis of the findings from the consultation that took place:

- An analysis of stakeholder input indicated that the highest unmet need in the City is a combination of affordability, accessibility, availability, and location. Stakeholders reported that high housing costs are a significant challenge for a variety of demographic groups. There is a limited availability of accessible housing options. There is a shortage of available housing units which results in long waiting

lists and limited options for housing. Finally, there are preferences to live in certain areas in the City based on a variety of factors.

- The affordable housing solutions that stakeholders mentioned that the City could pursue are financial assistance, landlord collaboration, homeownership support, and education. Stakeholders suggested the City could increase funding for rent assistance programs. The City could also collaborate with landlords to encourage acceptance of tenants with vouchers. Also, the City can explore homeownership vouchers and provide financial incentives for property rehabilitation. Finally, the City could improve access to resources and education on homeownership, financial literacy, and post-purchase support.
- Stakeholders identified that the unmet needs besides housing were those of community resources and transportation. Stakeholders emphasized that there is a need for more facilities like senior centers, youth centers, libraries, and community centers. Additionally, affordable and accessible transportation options are identified as a significant need.
- Other feedback collected by stakeholders regarding affordable housing in Aurora centered upon the topics of collaboration, education, and familiarity with public service resources. Stakeholders stressed the importance of collaboration and coordination among agencies and organizations. They highlighted the need for public education campaigns to combat negative stereotypes about affordable housing. Some stakeholders suggested the need for a one-stop resource center for providing comprehensive support for housing, healthcare, and essential services.

As identified by the 81 stakeholders consulted regarding the affordable housing stakeholder questions, the ten prevalent themes found (in no particular order) are reflected on the following page:

<b>Mixed Unit Development</b> Consider mixed-unit development and explore innovative housing solutions	<b>Collaborative Initiatives</b> Promote collaboration with local nonprofits, businesses, and stakeholders to address housing needs comprehensively.
<b>City Programs and Outreach</b> Increase outreach efforts and communication about existing City programs and resources for housing assistance.	<b>Public Perception</b> Combat negative perceptions and stigma associated with affordable housing, especially Section 8, through targeted education and communication effort.
<b>Land Use and Development</b> Address challenges related to land use, zoning regulations, and approval processes that may hinder housing development.	<b>Redevelopment Programs</b> Explore opportunities for infill housing on vacant or underutilized City properties, potentially through rent-to-own or redevelopment programs.
<b>Transportation Services</b> Address transportation challenges by considering City-run services or collaborating with existing programs like PACE Senior Ride Program.	<b>Quality of Life Improvements</b> Focus on improving overall quality of life by investing in community resources such as mental health support, addiction services, and alternative medicine.
<b>Public Relations</b> Engage in positive public relations efforts to showcase successful affordable housing stories and dispel misconceptions.	<b>Governmental Collaboration</b> Collaborate with state and county agencies to address issues related to housing, job training, and supportive services.

## LISTENING SESSIONS

The City held three listening sessions in different locations across the City to collect different perspectives

- 1 On February 13, 2024, the first listening session was held at the City of Aurora Customer Service Division at 3770 McCoy Drive and was held from 5 p.m. – 7 p.m.
- 2 On February 16, 2024, the second listening session was held at Aurora University Hill Welcome Center at 1315 Prairie Street and was held from 5 p.m. – 7 p.m.
- 3 On February 19, 2024, the third listening session was held at the City of Aurora City Hall at 44 East Downer Place from 5 p.m. – 7 p.m.

When asked about the greatest unmet housing needs in Aurora, 16 responses (14%) indicated family-sized apartments/condominiums, 11 responses (9%) indicated workforce

housing, 20 responses (17%) indicated housing for older adults (55+), 28 responses (24%) indicated housing for people experiencing homelessness, 14 responses (12%) indicated smaller (studio and 1 bedroom) units, 18 responses (15%) indicated families/persons at risk for domestic violence, and 10 responses (9%) for housing for persons with disabilities or mental health issues for a total of 117 responses.

When asked about whether or not certain populations that have a disproportionately higher need for housing, 20 responses (19%) indicated individuals with low-income, 7 responses (7%) indicated victims of domestic violence, 6 responses (6%) indicated individuals with physical disabilities, 23 responses indicated people experiencing homelessness (22%), 14 responses (14%) indicated families with low-income, 11 responses (11%) indicated senior citizens (55+), 10 responses (10%) indicated individuals with mental illnesses, and 12 responses (12%) indicated veterans with a total of 103 responses.

**425** data points consisting of quantitative and qualitative data were collected from the three listening sessions.

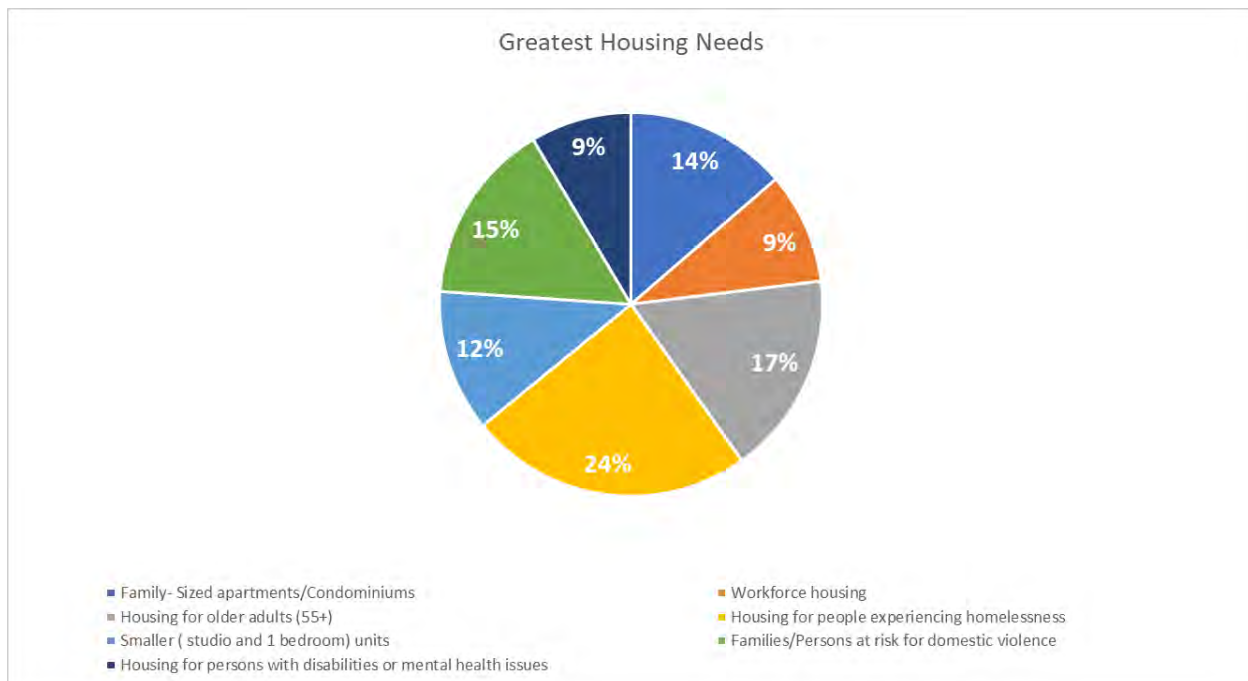


Figure 5 – Greatest Housing Needs Identified From Listening Sessions

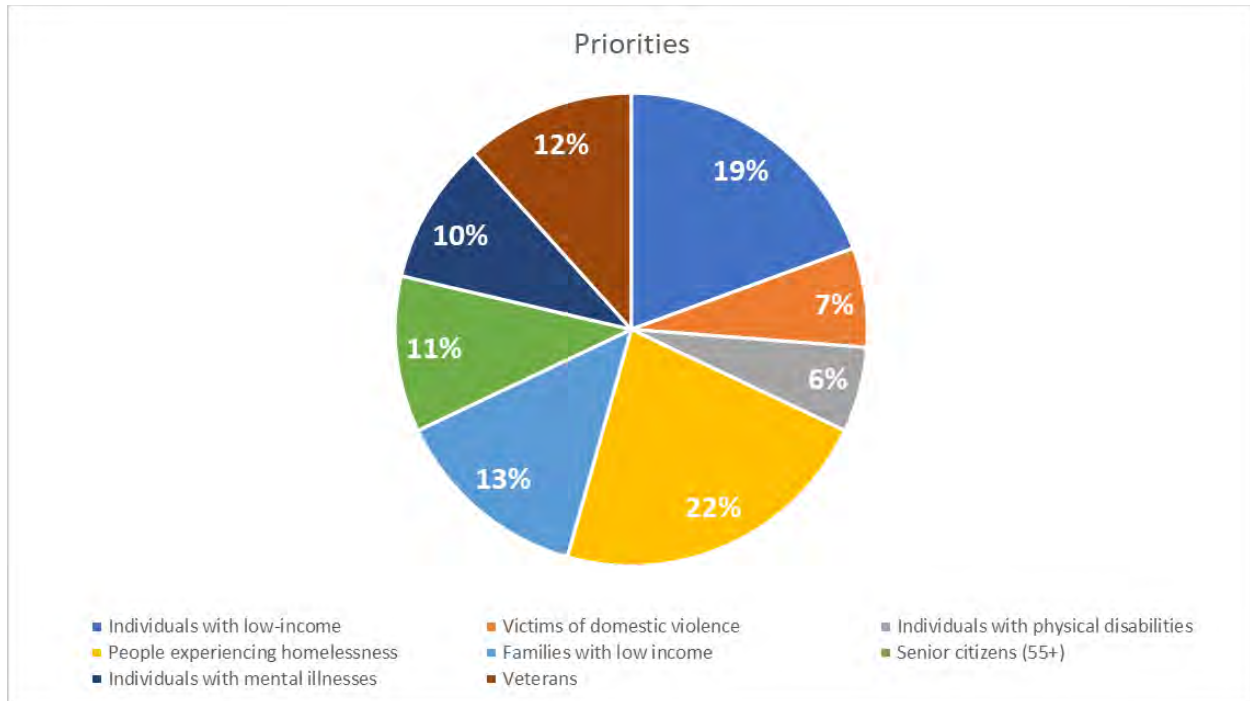


Figure 6 – Highest Priorities Identified From Listening Sessions

When individuals were asked “What can the City of Aurora do to expand and preserve housing opportunities for Aurora residents?”, there were 27 responses (28%) indicating to build and maintain affordable rental housing. 24 responses (25%) indicated to offer services and programs to help residents find and keep housing, 27 responses (28%) indicate to support first-time homebuyers, encourage homeownership opportunities, and 19 responses (19%) indicated to empower households to increase income through accessible services and programs for a total of 97 responses.





Figure 7 – Preserving Housing Opportunities Identified From Listening Sessions

The open-ended questions that were captured as qualitative data were summarized in major themes (in no particular order) which can be viewed below:

**Affordable Housing Programs:**

- Landlord incentives
- Open zoning for additions (e.g., mother-in-law suites)
- Programs to help landlords and property owners keep housing costs down
- Incentives for builders/developers to create more affordable housing
- Making funds available for affordable housing complexes
- More funds for first-time homebuyers
- Increase the number of affordable rental units available

**Specialized Housing Programs:**

- Smaller apartment units
- Transitional housing (with zoning issues)
- Youth-specific housing (18-24)
- Workforce housing
- Group housing for seniors, individuals with mental illnesses, and veterans
- Emergency housing for victims of domestic violence and sexual assault
- Housing for individuals with disabilities
- Housing for veterans
- Supportive permanent housing
- Support for seniors to keep their homes safe



- Pet-friendly shelters
- Transitional housing for substance use recovery, domestic violence, and formerly incarcerated

**Financial Assistance and Incentives:**

- More funding for affordable housing
- Assistance for the middle class to lower tax burden and raise income
- Emergency assistance funds
- Down Payment Assistance
- Low-cost mortgages
- Eviction prevention assistance
- First month/deposit assistance

**Zoning Requirements and Rental Housing Regulation:**

- Open zoning for various housing types
- Zoning barriers and obstacles to transitional housing
- Accessory Dwelling Units (ADU)
- Upzoning and reward zoning
- Right of first refusal for landlords to sell to tenants
- Smaller lots/denser housing (building up + multi-units)
- Classes for renters on zoning laws and property standard rights

**Community Services and Development:**

- Accessibility to services and housing for unhoused individuals
- Education to build generational wealth starting with safe housing
- Spread positive awareness about Housing Choice Voucher
- Utilizing property taxes for community services
- Working with local non-profits for community support
- Community-based places for kids (free and mentorship-based)
- Sustainable energy programs for older homes
- Community centers with City-employed social services
- Tenant Bill of Rights
- Programs for seniors to keep their homes safe
- More public-use space and parks
- Availability and accessibility of services, shopping, medical facilities, public transport, and walkability
- More mental health access and quality schools

**Economic and Market Concerns:**

- Lower property taxes for affordable monthly mortgage payments
- The housing market being inflated by corporations purchasing homes for rent
- Higher taxes for people owning several properties
- Challenges with income not keeping up with housing prices
- Lack of availability causing long waiting lists
- Visiting costs, lack of landlord incentives, jobs=wages
- Creating more supportive permanent housing to address availability issues

- Need to build more housing

## Social and Community Well-being:

- Senior centers promoting mind and body health
- Youth centers and resource centers
- Youth programs and after-school programs
- More parks for seniors and kids
- Free post-secondary education/free clinics

All of the open-ended responses collected from the listening sessions were then used to create a word cloud to highlight the most important themes and ideas regarding affordable housing in Aurora from the perspective of residents and local stakeholders:



Figure 8 – Word Cloud From Listening Sessions

## SURVEYS

An online survey accessible by QR code and internet link was made available on December 8<sup>th</sup>, 2023, and was closed on February 24<sup>th</sup>, 2024. The survey was available in both English and Spanish, and if requested, City staff printed many surveys to distribute

to residents and local stakeholders. The purpose of the survey was to capture resident feedback and their perspectives on affordable housing in Aurora. There was a total of 559 total submissions with 20,377 different data points collected.

The top ten themes for why residents thought housing in their neighborhood was not affordable is seen below in Table 6.

<b>High Housing Costs</b> Affordability challenges both renting and owning homes. <ul style="list-style-type: none"> <li>High rental prices, increasing home values, and unaffordable mortgage rates.</li> </ul>	<b>Income Disparities</b> <ul style="list-style-type: none"> <li>Varied affordability based on income levels.</li> <li>Struggles for young individuals and those without generational wealth.</li> </ul>
<b>Fixed Incomes and Social Security</b> <ul style="list-style-type: none"> <li>Seniors and disabled residents on fixed incomes face challenges.</li> <li>Rental costs exceed monthly income, particularly for SSI or SSDI recipients.</li> </ul>	<b>Role of Nonprofits and Homeownership</b> <ul style="list-style-type: none"> <li>Nonprofits suggested to provide affordable housing.</li> <li>Below-market interest rates and increased homeownership accessibility.</li> </ul>
<b>Disparities in Home Values</b> <ul style="list-style-type: none"> <li>Discrepancies in home values within neighborhoods.</li> <li>Rising home prices make homeownership unattainable for some residents.</li> </ul>	<b>Impact on Rental Market</b> <ul style="list-style-type: none"> <li>High home prices driving more towards renting.</li> <li>Low supply of rental units and increasing rental prices.</li> </ul>
<b>Affordability for Low-Income Families</b> <ul style="list-style-type: none"> <li>Challenges for low-income individuals, including those with disabilities and homeless populations.</li> <li>Barriers include rental prices, property taxes, and overall cost of living.</li> </ul>	<b>Crisis in the Wake of COVID-19</b> <ul style="list-style-type: none"> <li>Exacerbation of affordability crisis due to the pandemic.</li> <li>Working families with lower incomes face difficulties affording housing.</li> </ul>
<b>Impact of Property Taxes and HOA Costs</b> <ul style="list-style-type: none"> <li>High property taxes and HOA costs as additional challenges.</li> <li>Some residents priced out of the market due to these costs.</li> </ul>	<b>Limited Options for Affordable Housing</b> <ul style="list-style-type: none"> <li>Perceived lack of affordable housing options.</li> <li>Focus on high-priced units rather than catering to lower-income populations.</li> </ul>

Table 6 – Top Ten Themes For Housing Unaffordability

When survey respondents were asked “How would you rate the physical condition of your neighborhood?”, 32 respondents (6%) stated several homes appear to have structural issues, 109 respondents (21%) answered that several homes appear in need of major repairs (e.g., new roof, siding, or windows), 188 respondents (35%) said some homes may need minor repairs or general maintenance, but no significant concerns, and 200 respondents (38%) provided that homes appear in good condition.

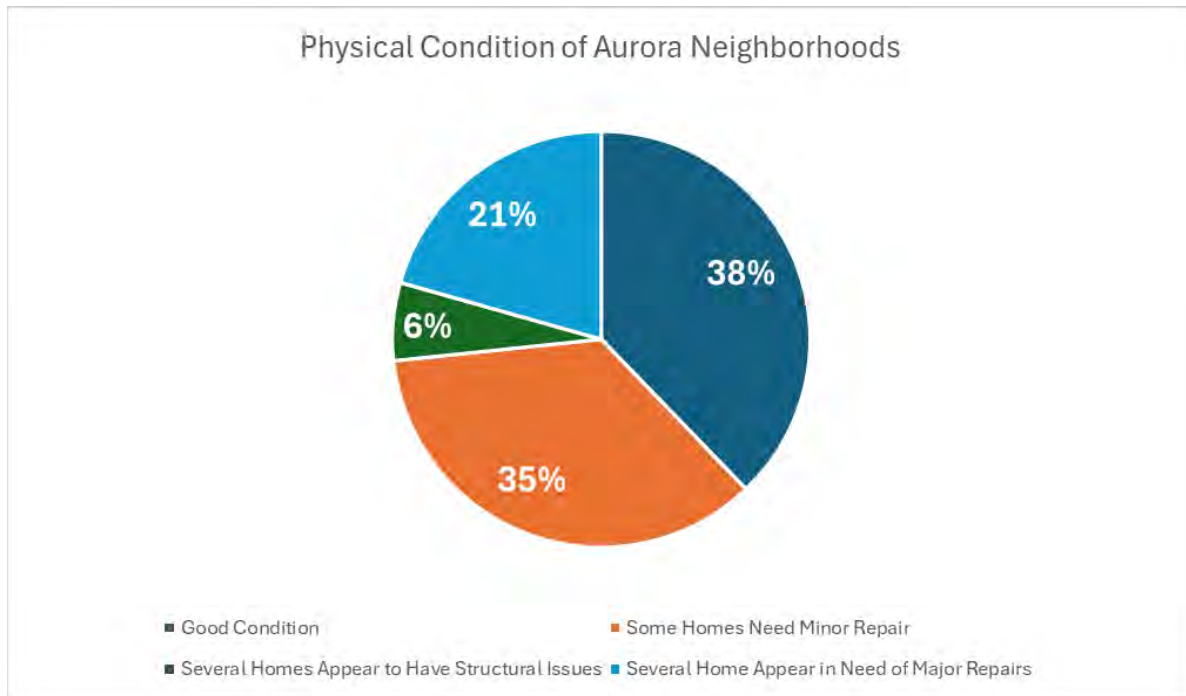


Figure 9 – Physical Conditions Of Aurora Neighborhoods Identified From Survey

When survey takers were asked “In your opinion, are there certain demographics/populations that have disproportionately higher need for affordable housing and/or supportive public services in Aurora? Select up to three groups”, 212 respondents (15%) stated low-income individuals, 326 respondents (23%) answered low-income families, 66 respondents (5%) said survivors of domestic violence, 238 respondents (17%) provided Senior citizens (ages 62 and above), 122 respondents (9%) stated individuals with disabilities, 97 respondents (7%) answered individuals with mental illnesses, 183 respondents (13%) stated homeless individuals, 97 respondents (7%) said veterans, and 49 respondents (4%) said other.

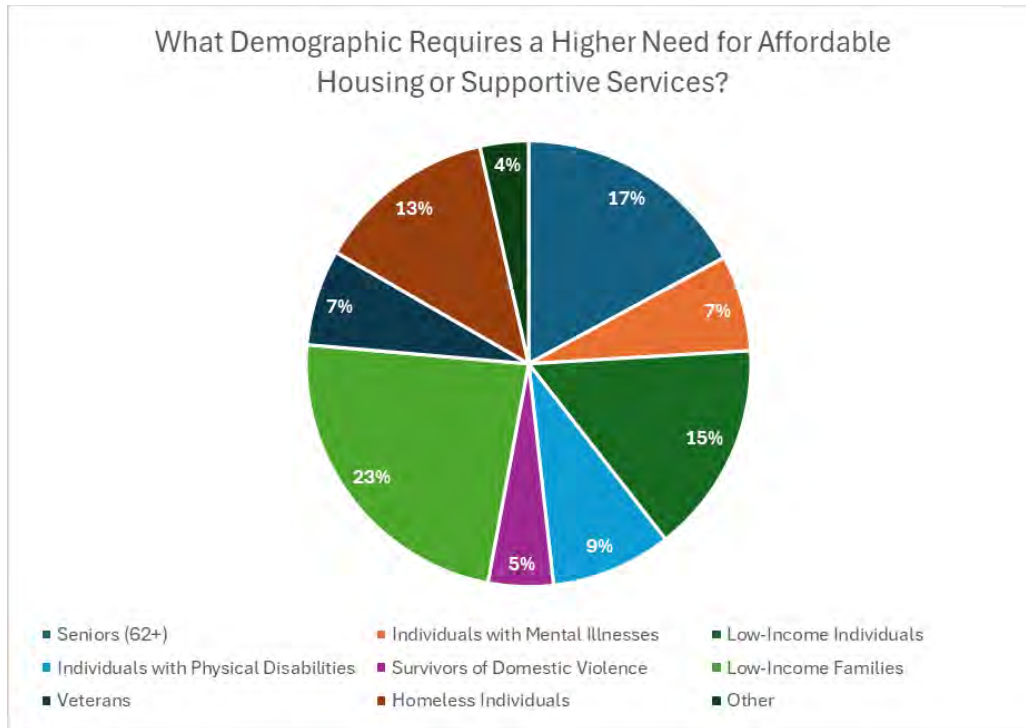


Figure 10 – Populations In Need of Additional Affordable Housing Identified

When survey respondents were asked, “What can the City of Aurora do to expand and preserve housing opportunities for Aurora residents? Choose all that apply,” 334 respondents (26%) selected create and preserve more affordable rental housing, 298 respondents (23%) answered create and promote opportunities for first time homebuyers, 302 respondents (23%) said provide access to services and programming that help residents keep or assist in finding housing, 272 respondents (11%) noted to provide access to services and programming that empower households to further increase income through education, training, and skill development, and 96 respondents (7%) stated other.



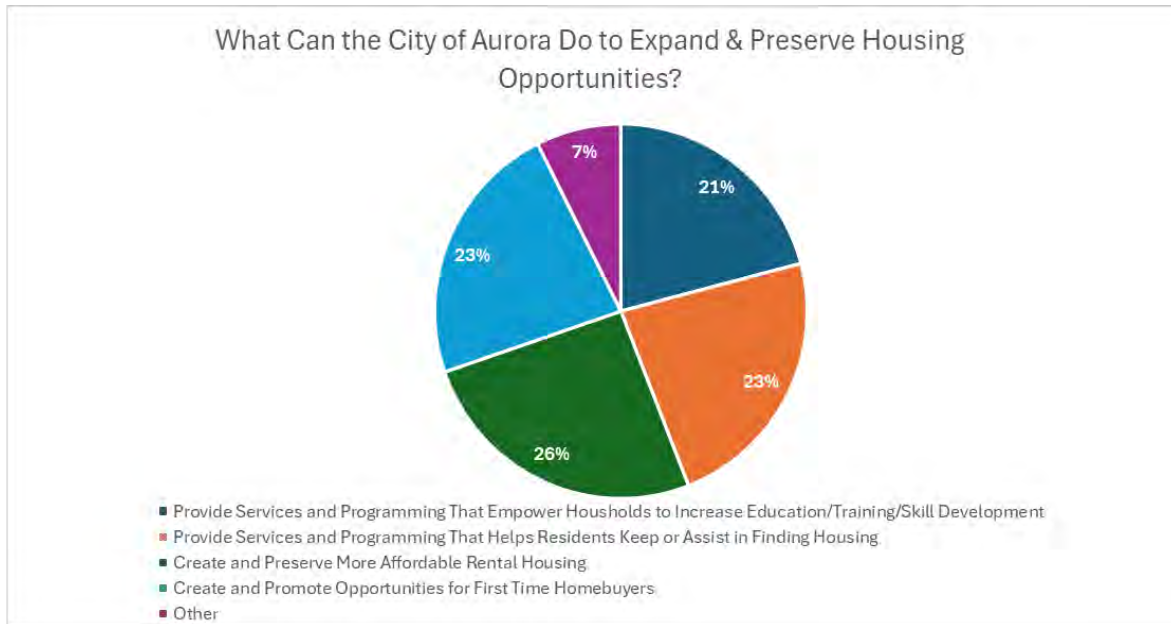


Figure 11 – Strategies Identified To Preserve And Expand Affordable Housing

### **Additional Findings from the Survey**

The survey highlighted significant affordability concerns in Aurora's housing market, affecting various income groups and exacerbating challenges for low-income families, seniors, and individuals with disabilities. Rental market challenges include high rental prices and limited affordable options, prompting calls for rent control programs and initiatives to address rising rents. Access to housing, particularly for homeless populations, remains a concern, emphasizing the need for affordable multi-family units in safe neighborhoods and proximity to mass transit.

Challenges in homeownership, such as high home prices and limited stock, hinder first-time buyers, while community development efforts underscore the importance of safe neighborhoods and high living standards. Tailored housing options for specific populations, including seniors and single-parent households, are deemed essential, alongside government intervention and community involvement to promote affordable housing initiatives. Economic disparities and stagnant wages further compound housing affordability issues, necessitating holistic approaches and regional collaboration to address the complex challenges comprehensively.

Additionally, the survey revealed a multitude of concerns and recommendations regarding housing in Aurora. Affordability and rent issues are paramount, with criticism over high rental prices and the perception of unaffordable housing, pushing many towards renting due to the unattainability of homeownership. Advocacy for mandatory inclusionary zoning and stricter regulations in development processes is highlighted, aiming to allocate more affordable housing units and ensure diverse housing options. Collaboration with organizations addressing housing insecurities is emphasized, alongside the importance of maintaining housing standards and addressing landlord neglect. Concerns regarding fairness in service provision, financial assistance, government support, specialized

housing for vulnerable populations, job-related issues, and urgent solutions are also addressed, reflecting the complexity of Aurora's housing challenges and the need for comprehensive, multifaceted approaches to address them effectively.

### **Landlord Engagement and Survey**

During the summer of 2023, City landlords were invited to participate on a survey. This survey effort was initiated to provide insights into their journey to property ownership, encompassing both residential homes and rental properties. The recruitment of landlords aimed to capture a broad spectrum of experiences and perspectives from property owners in Aurora. Using the City's official database of landlords, City staff randomly reached out to roughly 1,000 of the 8,000-9,000 landlords in Aurora and was ultimately able to carry out 56 interviews over the course of the summer of 2023.

They were asked to describe the financing methods utilized, such as mortgages, loans, and family assistance. The survey included inquiries about experiences with both positive and negative tenants, along with details on interactions with institutional tenants like the Aurora Housing Authority (AHA). Landlords were prompted to share perspectives on the Housing Choice Voucher (HCV) program, detailing any experiences, positive or negative, with voucher holders as tenants, and expressing views on renting to voucher holders in terms of financial advantages compared to market tenants. The survey primarily extended to tenant recruitment methods and factors influencing tenant selection. The role of home visits and face-to-face meetings in the landlords' tenant selection process was explored, along with their influence compared to other screening methods.

After interviews the most interesting findings came from conversations about tenant retention and selection. Landlords perceive renting to voucher holders as financially advantageous, potentially yielding higher returns compared to renting to market tenants. Targeted recruitment methods involve reaching beyond the voucher office, providing incentives to appeal to disadvantaged tenants.

Vulnerable individuals within the voucher population, lacking resources for informed choices, transportation, or time for extensive housing searches, become susceptible to landlord tactics. This results in a reverse selection process, where landlords choose tenants rather than tenants selecting homes. The matching process involves strategic decisions by landlords to allocate tenants to suitable units, minimizing vacancies and maximizing profits.

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## **RECOMMENDATIONS IDENTIFIED FOR POSSIBLE CONSIDERATION FROM LANDLORD OUTREACH**

### **Incentives for Landlord Participation in Voucher Programs**

Introduce incentives for landlords to participate in voucher programs, such as tax benefits, subsidies for property improvements, and streamlined administrative processes. These

incentives could encourage more landlords to rent to voucher holders, expanding housing options for low-income residents.

### **Fair Tenant Recruitment and Retention Guidelines**

Develop and implement guidelines for fair tenant recruitment and retention that protect both landlords' and tenants' interests. These guidelines should include oversight mechanisms to ensure compliance, fostering a more equitable housing market.

### **Partnerships for Supportive Services**

Encourage partnerships between the City, landlords, community organizations, and the Aurora Housing Authority to develop supportive services for both property owners and voucher holders. These services could include mediation services, educational programs on rights and responsibilities, and assistance with property maintenance and upgrades.

### **Enhanced Communication and Support from Housing Authorities**

Improve communication and support from housing authorities to landlords, addressing concerns about administrative burdens and providing clear, accessible information about program requirements and benefits. This could help alleviate some of the challenges landlords face and promote greater participation in the HCV program. Throughout the City's stakeholder interviews, references to increased landlord engagement, particularly from the City's non-profit agencies who work with those who are homeless or at risk of homelessness was discussed and has been incorporated into the City's overall recommendations



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## WHAT IS AFFORDABLE HOUSING?

Affordable housing typically refers to residential units, including rental and homeownership options, that are priced at a level deemed affordable for individuals or families with low to moderate incomes. The specific criteria for affordability can vary based on factors such as the region's median income, local housing market conditions including property value, down payment requirements, interest rates, and finally government policies.

While the term affordable housing does not have a specific income distinction associated with it, the City established a specific methodology, income limits, and four categories to estimate the number of affordable owner occupied and rental units in the city. The four categories have been outlined below:

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**For the purposes of this study, the City defines affordable as housing where a household spends no more than 30% of their gross income on a mortgage or rent including utilities per month.**

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### **PUBLIC HOUSING**

Property owned and managed by the Aurora Housing Authority in which tenants pay 30% of their gross income towards rent to maintain affordability

### **SUBSIDIZED HOUSING**

Housing with a subsidy or capped rent so that the household maintains an affordable monthly payment as determined by household income (not including Aurora Housing Authority Housing Choice Vouchers).

### **MARKET RATE AFFORDABLE HOUSING**

Housing that has an affordable monthly payment determined by local market conditions, based on monthly rent amount or purchase price the unit or property is considered affordable for families earning less than 60% of median household income for renters and 80% of median household income for homeowners.

### **MARKET RATE HOUSING**

All other housing options that would not be considered affordable for families earning less than 60% of median family income for renters and 80% of median family income for homeowners.

<b>Chicago-Joliet-Naperville, IL HUD Metro FMR Area</b>								
<b>Household Size</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of MFI Extremely Low Income</b>	\$23,600	\$26,950	\$30,300	\$33,650	\$36,580	\$41,960	\$47,340	\$52,720
<b>50% of MFI Very Low Income</b>	\$39,250	\$44,850	\$50,450	\$56,050	\$60,550	\$65,050	\$69,550	\$74,000
<b>60% Income Limit (\$) Low Income (HOME)</b>	\$47,100	\$53,820	\$60,540	\$67,260	\$72,660	\$78,060	\$83,460	\$88,800
<b>80% of MFI Low Income</b>	\$62,800	\$71,800	\$80,750	\$89,700	\$96,900	\$104,100	\$111,250	\$118,450

Municipalities across the country rely on HUD's definition of affordable housing which defines it as housing where the occupant pays 30% or less of their gross income on housing including utilities. Very commonly, the term affordable housing refers to housing assistance provided by organizations such as the Aurora Housing Authority, for low-income individuals. Housing Authorities provide affordable housing in the form of Section 8 Housing Choice Voucher, Section 8 Project-Based Rental Assistance, and public housing. However, the scope of this study will not only focus on utilizing and implementing best practices and strategies to provide housing for low-income residents in Aurora, but also expand beyond HUD's low and moderate income thresholds to address the impact of the economy on local housing market trends and needs which redefine affordability for City residents who based upon HUD's definition would not qualify for assistance.

In the attempt to determine a more accurate representation of housing affordability in Aurora, City staff researched various methods on how housing affordability was researched, and based on different models, the City utilized data that best represented the current market conditions to estimate affordability for homeowners and renters based on local Aurora data.

There are three components to this method which relied on using the 2022 5-Year ACS Census Data (2018-2022).

1. Calculating the affordable owner-occupied housing units.
2. Calculating the affordable rental units.
3. Calculating the total housing affordability.

### **1. Calculating the Affordable Owner-occupied Housing Units**

First, the median household income (MHI) for Aurora, Illinois, which is \$85,943 as of 2022, is considered. To determine the affordable housing amount, the following calculations are performed:

80% (representing AMI percentage) of the household income is taken. This equals \$68,754.40.

This amount is then multiplied by 30% to determine the portion allocated for housing and utilities, resulting in \$20,626.32 per year.

Dividing this yearly amount by 12 gives the monthly amount of \$1,718.86.

Next, the average monthly real estate taxes in Aurora, which are \$433.83, are subtracted from this amount. This leaves \$1,285.03 per month available for a mortgage payment. This final amount is used to determine the affordable price for a home. Below you are able to see the full equation outlined in Figure 12.

$$\text{Affordable Owner Occupied Units: } \$85,943 \text{ (MHI)} \times 80\% \times 30\% / 12 \text{ months} - \$433.33 = \$1,285.03$$

Figure 12 – Affordable Owner-Occupied Household Formula

Next, the \$68,754 (MHI) was put into the Zillow Home Affordability Purchase Price Calculator to find an affordable home price in Aurora. Based on the data, with a 30-year fixed mortgage rate of 6.47% (current as of August 2024), a \$10,000 down payment, and \$300 of monthly debt, a monthly mortgage payment of \$1,285.03 reflects spending about 27% of the gross income on the mortgage. To align with the definition of affordable housing, which includes spending 30% of the income on housing and utilities, an additional 3% was added.

This change means the household would spend \$1,413 per month on the mortgage and utilities. Using this amount, the calculator determines that an affordable home purchase price for a household earning 80% of the median household income is \$176,841. Below, the Zillow Affordability Calculator can be viewed along with the input factors to determine what an affordable purchase price of a home is in Figure 13.

The screenshot displays the Zillow Affordability Calculator interface. On the left, there are input fields for: Annual income (\$68,754), Monthly debts (\$300), Down payment (\$10,000), Debt-to-income ratio (30%), Interest Rate (6.47%), and Loan term (360 months). The main area shows the results: 'You can afford a house up to \$176,841'. Below this, it states 'Based on your income, a house at this price should fit comfortably within your budget.' A progress bar at the bottom indicates the monthly payment of \$1,413/mo. The interface includes tabs for 'Home price' and 'Payment', and a 'Full report' button.

Figure 13 – Zillow Affordability Calculator

The home price of \$176,841 is then used to compare this to the 5-year 2022 ACS Census Data (2018 – 2022) in the DP04 Table (see below Table 8), which shows housing characteristics. This price falls into the \$150,000 to \$199,999 range. To find the percentage of homes in this range, 53.68% is calculated using the formula shown in Figure 14.

This (53.68%) is then multiplied by the number of homes in the value range which is 8,066 homes, and then added to the number of homes in each of the lower ranges. In total, 10,066 homes out of a total of 40,402 occupied homes falls within these ranges. This results in 24.91% of all owner occupied homes in Aurora to be classified as affordable.

To find the percentage of 176,841 within the range from 150,000 to 199,999, follow these steps:

1. Determine the range size:

$$\text{Range size} = 199,999 - 150,000 = 49,999$$

2. Calculate the position of 176,841 within this range:

$$\text{Position} = 176,841 - 150,000 = 26,841$$

3. Find the percentage:

$$\text{Percentage} = \left( \frac{\text{Position}}{\text{Range size}} \right) \times 100$$

$$\text{Percentage} = \left( \frac{26,841}{49,999} \right) \times 100 \approx 53.68\%$$

So, 176,841 is approximately 53.68% of the way through the range from 150,000 to 199,999. ●

Figure 14 – Finding a Percentage Within a Range Formula

▼ Owner-occupied units	40,402	±1,158	40,402	(X)
Less than \$50,000	666	±165	1.6%	±0.4
\$50,000 to \$99,999	1,249	±242	3.1%	±0.6
\$100,000 to \$149,999	3,821	±487	9.5%	±1.1
\$150,000 to \$199,999	8,066	±560	20.0%	±1.3
\$200,000 to \$299,999	13,358	±808	33.1%	±1.8
\$300,000 to \$499,999	10,690	±767	26.5%	±1.7
\$500,000 to \$999,999	2,230	±245	5.5%	±0.6
\$1,000,000 or more	322	±155	0.8%	±0.4
Median (dollars)	241,600	±4,909	(X)	(X)

Table 8. 2022 5-Year ACS Census DP04 Table – Owner Occupied Households

## 2. Calculating the Affordable Rental Units

The next step in the calculation is to find affordable rental units in Aurora. The formula as per the below three descriptors can be seen below in Figure 15.

- The median household income (MHI) of \$85,943 is multiplied by 60% (percent figured for calculating affordability for rental units for federal programs) to determine affordability for rental units, which gives \$51,565.80.
- This amount is then multiplied by 30% to represent the portion of income spent on housing and utilities, resulting in \$15,469.74 per year.
- Dividing by 12 months gives a monthly amount of \$1,289.15.

Affordable Rental Units: \$85,943 (MHI) X 60% X 30% / 12 months = \$1,289.15/month

Figure 15 - Affordable Renter-Occupied Household Formula

The monthly amount (\$1,289.15) is compared with the 2022 5-year ACS Census Data in Census Table DP04, looking at the ranges of gross rents in Aurora, and the number of rental units that pay within those ranges. The \$1,289.15 falls into the \$1,000 to

\$1,499 range. The percentage of units within this range paying \$1,289.15 or less is 57.97%. The formula can be found below in Figure 16.

$$\text{Percentage} = \left( \frac{\text{Value} - \text{Minimum}}{\text{Range}} \right) \times 100$$

Where:

- Value is 1,289.15
- Minimum is 1000
- Range is 1499 - 1000 = 499

Plugging in the values:

$$\text{Percentage} = \left( \frac{1,289.15 - 1000}{499} \right) \times 100$$

$$\text{Percentage} = \left( \frac{289.15}{499} \right) \times 100$$

$$\text{Percentage} \approx 57.97\%$$

So, 1,289.15 represents approximately 57.97% of the range from 1000 to 1499.

Figure 16 - Finding a Percentage Within a Range Formula

Next, 57.97% is multiplied by the number of rental units in the \$1,000 to \$1,499 range, which is 6,589 units. Adding the rental units in lower ranges, the total number of affordable rental units in Aurora is 6,589 out of 20,090 rental units, showing that 32.80% of all rental units in Aurora are affordable. The Census Table DP04 can be seen below in Table 9 to show the data used to calculate this percentage.

GROSS RENT						
Occupied units paying rent:	19,688	±979	19,688	(X)		
Less than \$500	872	±220	4.4%	±1.1		
\$500 to \$999	2,836	±421	14.4%	±1.9		
\$1,000 to \$1,499	6,589	±644	33.5%	±2.8		
\$1,500 to \$1,999	6,175	±666	31.4%	±3.1		
\$2,000 to \$2,499	2,406	±390	12.2%	±1.9		
\$2,500 to \$2,999	521	±215	2.6%	±1.1		
\$3,000 or more	289	±126	1.5%	±0.6		
Median (dollars)	1,462	±44	(X)	(X)		
No rent paid	402	±120	(X)	(X)		

Table 9\* - 2022 5-Year ACS Census DP04 Table – Owner Occupied Households

\* Note, in the table above, it shows 19,688 occupied units paying rent, but instead, 20,090 was used to determine this percentage because 20,090 reflects all occupied rental units

in Aurora. This number is used because it provides a more accurate representation of the total occupied rental units in Aurora.

### **3. CALCULATING THE TOTAL HOUSING AFFORDABILITY**

Finally, to find the total affordable housing in Aurora:

- a) Add the total affordable homes 10,066 (per 2022 MHI) to the total affordable rental units 6,589 (per 2022 MHI), resulting in 16,655 affordable units.
- b) Divide 16,655 by the total occupied housing units (60,492) in Aurora, showing that 27.53%, or about 28%, of housing in Aurora is affordable. <sup>i</sup>

***Approximately  
1 in 3 housing  
units in Aurora  
are affordable.***

Based on the housing affordability percentage that was calculated, along with documents from the Aurora Housing Authority and from NYU's Local Housing Solutions Lab, the amount of subsidized housing, public housing, market rate affordable housing, and market rate housing were calculated and can be seen in the table below.

<b>Affordable Housing in Aurora</b>		
<b>Category of Housing</b>	<b>Units</b>	<b>Percentage Share</b>
Subsidized Housing	1,654 <sup>ii</sup>	2.7%
Public Housing	1,943 <sup>iii</sup>	3.2%
Market Rate Affordable Housing	13,058	22%
Market Rate Housing	43,837	72%
Total Units	60,492 <sup>iv</sup>	100%

Table 10 – Housing Breakdown in Aurora

Historically, housing programs in the United States have measured housing affordability by the percentage of a household's income. In the 1940s, the affordable rent for federally subsidized housing was set at 20% of a household's income. Later in 1969, the 20% affordability rate increased to 25%, and in 1981 the 25% affordability raised to 30%. Since 1981, 30% has been commonly accepted to be the standard for housing affordability. The reasoning behind this is that by designating an affordable housing payment as 30% of a household's income allows them to have enough money for other nondiscretionary costs. In result, policymakers consider households spending more than 30 percent of their gross income on housing and utility costs are housing costs burdened. <sup>v</sup>

The current income limit for a family of four in Aurora that would be considered to be low and moderate income is \$89,700. <sup>vi</sup> This income limit includes but is not limited to professions such as law enforcement officers, firefighters, trades including electricians and plumbers, teachers, nurses, cooks, and retail workers.

In Aurora, the current Fair Market Rent (FMR) for a two-bedroom apartment is \$1,714<sup>vii</sup>. In order to afford this level of rent and utilities without paying more than 30% of gross income on housing, a household must earn \$4,415 monthly or \$52,980 annually.



Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly housing wage of \$27.59.

With rent expected to continue rising faster than income, the availability of affordable housing remains a key item of concern for the City. The monthly fair market rent for a two-bedroom unit in Aurora increased from \$1,093 in 2015 to \$1,714 in 2024 (increase of 57%). During the same period, the annual household maximum for a household of four defined as low income increased from \$75,900 to \$88,250 (increase of 16%).

The below budget profiles reflect details from an actual first-time Aurora homebuyer who qualified for the City's Choose Aurora Down Payment Assistance Program and a current client of the City's Financial Empowerment Center (FEC). Total gross incomes were adjusted slightly so each household had the exact same income for the comparison table. These budgets visualize how a monthly payment that is considered affordable can impact a household budget and the ability to pay for other expenses as well as a housing payment that is not considered affordable and how it impacts a household's ability to cover other expenses and save for emergencies, large purchases, and retirement. The goal of preserving and expanding affordable housing is to promote social inclusivity, economic stability, and community well-being by addressing the housing needs of diverse income groups.

Household #1 – Total Income - \$55,200			Household #2 – Total Income - \$55,200		
Household Size - 5	Income	Expenses	Household Size - 5	Income	Expenses
Monthly Income	\$4,600		Monthly Income	\$4,600	
Housing Payment		\$1,200	Housing Payment		\$2,200
Credit Cards		\$400	Credit Cards		\$400
Car Payment		\$250	Car Payment		\$250
Food		\$364	Food		\$364
Gas		\$248	Gas		\$248
Misc.		\$450	Misc.		\$450
Utilities		\$200	Utilities		\$200
<b>Total Expenses</b>		<b>\$3,112</b>	<b>Total Expenses</b>		<b>\$4,112</b>
Total Debt		\$1,850	Total Debt		\$2,850
Total Remaining	\$1,488		Total Remaining	\$488	
<b>Affordable Housing Payment %</b>	<b>30%</b>		<b>Severely Housing Cost Burdened %</b>	<b>52%</b>	
Total Debt %	40%		Total Debt %	62% <sup>viii</sup>	

Table 11 – Household budget comparisons to demonstrate 30% affordable housing payment



Since the 1960s, housing cost burdens have greatly increased for low- and moderate-income renter households. Housing supply constraints and lags, declining or stagnating household income, or a combination of those conditions can result in housing costs that are relative to income. These factors can also differ based on the geography in the United States. In some areas, high housing cost burdens may be caused by stable housing costs, but household incomes are declining, while in other areas of the country, individuals may be burdened by housing costs because the costs are rising faster than household incomes.

When households are paying housing costs that burden them, often times they need to decide how to trade off with their other expenses to be able to sustain their housing. Choosing affordable housing may result in longer commutes or even sharing housing with other families which then results in housing overcrowding. Ensuring that individuals have affordable housing, not just for low- and moderate-income individuals, but everyone in the City, will allow residents to have an overall better quality of life. Studies show that if a household is living in housing that is considered affordable, this opens up other opportunities for them such as improving their health, education, and earning a job with high wages. On the other hand, for individuals that are living in housing that is considered unaffordable, this can compound other negative factors such as declines in mental health, reduced parental enrichment spending and cognitive achievement for low- and moderate-income children, and reduced educational attainment among children.

# DEMOGRAPHIC AND HOUSING CHARACTERISTICS

## POPULATION DATA

In recent years, Aurora, Illinois, has undergone significant demographic and housing shifts, marked by population fluctuations, cultural diversity, educational trends, and distinctive housing patterns, offering a dynamic snapshot of the City's evolving landscape. In 2012, the U.S. Census recorded Aurora's population at 196,569 residents. By 2015, this figure had risen to 200,615, reflecting a growth of 2,716 individuals. However, the 2022 Census reported a decline to 182,336, indicating a decrease of 18,279 residents. There are a few reasons that could account for this, either residents left the state to other states, residents left Aurora to move to different municipalities in Illinois, or, there was an undercount in the 2020 Census which reflects a smaller population. In light of this, many of the data aspects reported by the Census may not provide a clear picture of the changes taken place in Aurora for the last 10 years due to a possible Census undercount.

Analyzing the comprehensive decade-long data from 2012 to 2022 reveals significant trends, with a specific emphasis on the years 2018 to 2022 to inform and shape the affordable housing strategy. From 2012 to 2022, Aurora experienced a 7.7% population decline, diverging from the state's 0.5% decrease which again could have been caused by an undercount in the 2020 Census. Despite this, Aurora maintained its status as the second-largest City in the state. The youth population under 18 constituted nearly 26.2%, surpassing the statewide average of 22.1%.

To achieve a comprehensive understanding of affordable housing strategies for the City and present the most current housing demographics, data from the 2018-2022 American Community Survey (ACS) was utilized. This approach maintains uniformity in how numerical data is represented and reported throughout the designated timeframe.

This methodological choice ensured the creation of a standardized dataset, facilitating accurate and comparable analyses of trends, patterns, and demographic information over the selected years. Adhering to this consistent timeframe established a robust and cohesive foundation for interpreting data. This commitment fosters a comprehensive understanding of the dynamics influencing the community during the specified period, ultimately enhancing the ability to offer up-to-date and effective affordable housing strategies for the City.

As per the 2022 American Community Survey (ACS), Aurora had around 60,492 households, averaging 2.97 persons per household. Families, whether related by blood or marriage, constituted 74% of these households. Elgin and Naperville showed similar family percentages, while Rockford and Springfield had lower figures at 58.5% and 53.8%, respectively. Rockford's estimated average household size was 2.4%, and Springfield's was 2.2%.<sup>ix</sup>

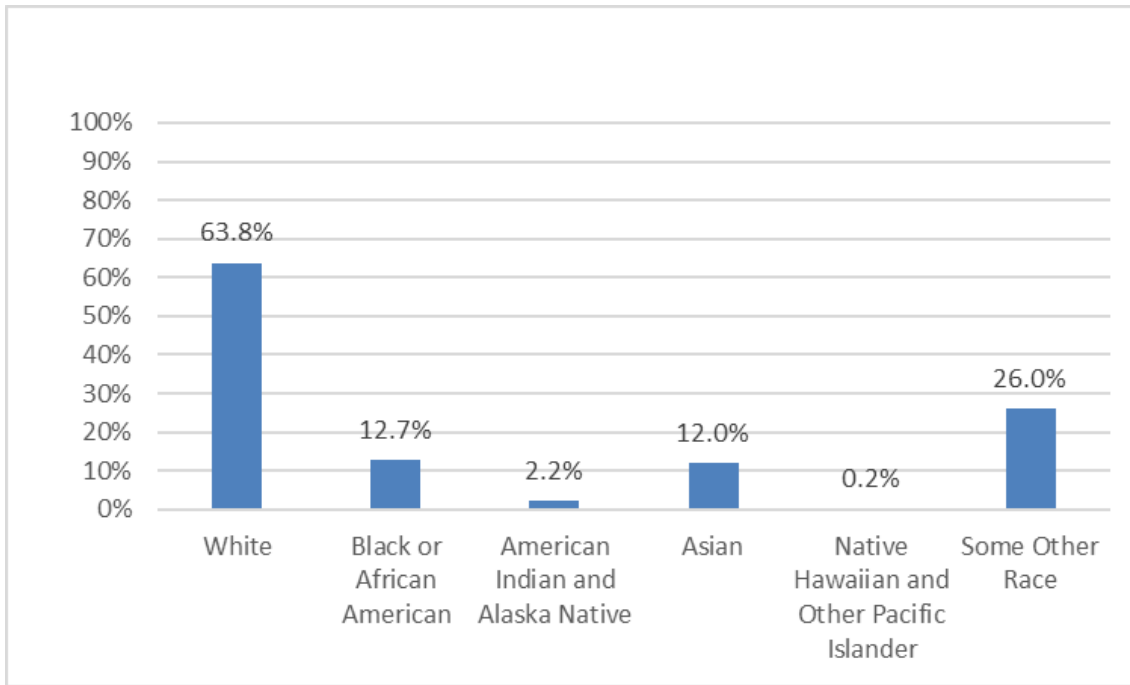


Figure 17: Race as a Percentage of Population in Aurora, Illinois; Source: U.S. Census American Community Survey 2018-2022<sup>1</sup>

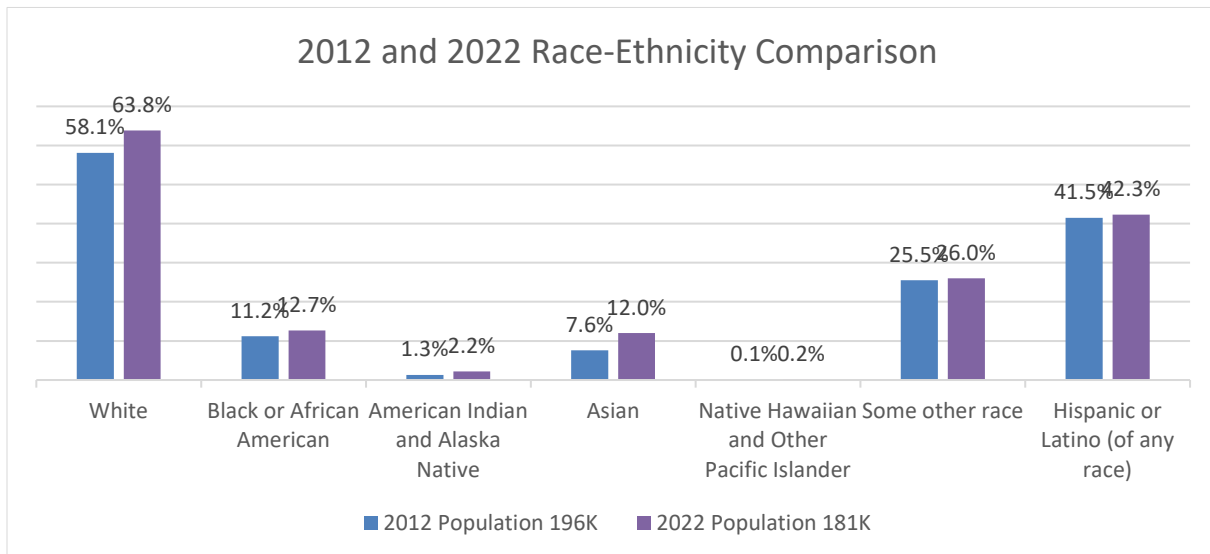


Figure 18: 2012 and 2022 Race-Ethnicity Comparison; Source: U.S. Census American Community Survey 2018-2022

Between 2012 and 2022, there was a modest increase in the portion of the population identifying with Hispanic or Latino origin, reaching 42.3% of the total individuals. This percentage was more than double (37%) the statewide 2022 average of 15.8%.

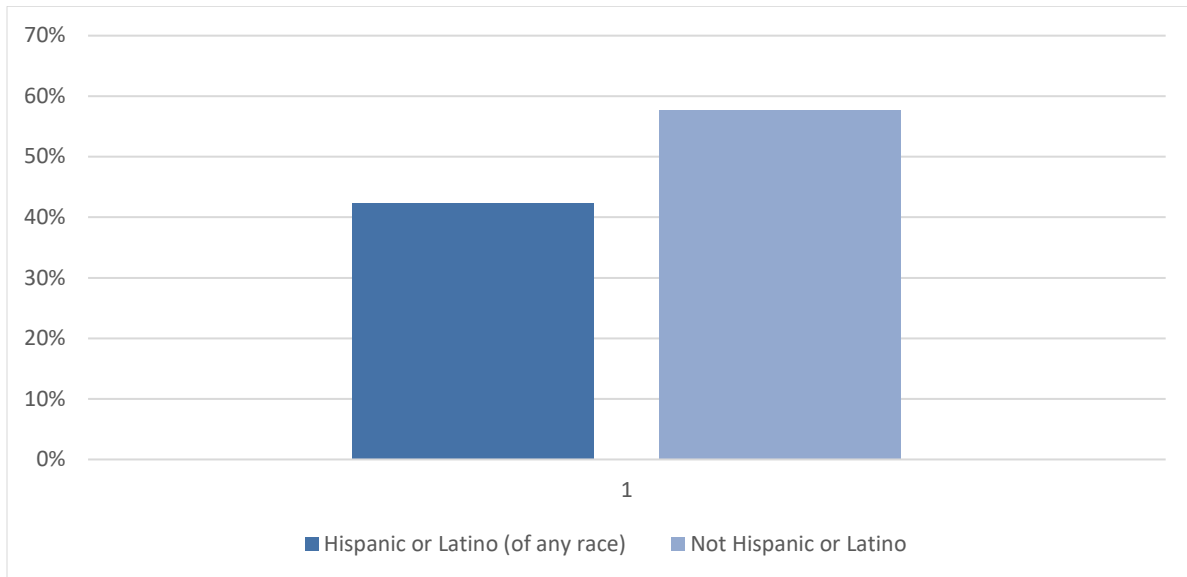


Figure 19: Ethnicity as a Percentage of the Population in Aurora, Illinois; Source: U.S. Census American Community Survey 2018-2022

The census reported that 48.7% of the population aged over 5 in Aurora used a language other than English at home, contrasting sharply with the Illinois average of 23.9%. Naperville had an estimated average of 26.8%, while Elgin reported 44.4%.

In terms of education, 80.9% of individuals aged 25 and older in Aurora were high school graduates, slightly lower than the statewide average of 90.8%. Additionally, 35.0% had earned a bachelor's degree or higher, similar to the statewide average of 35.2%. However, the American Community Survey found that 21.4% of Aurora's population lacked a high school diploma or equivalent, surpassing Elgin's 24.0%, Naperville's 9.7%, and Springfield's 27.4%.

The average travel time to work for individuals aged 16 and older was 28.6 minutes in Aurora, just 0.2 minutes more than the statewide average. Notably, this was nearly 4 minutes less than Naperville and almost 2 minutes less than the national average commute time.

## HOUSING DATA

The census reported a total of 63,468 2 dwelling units in Aurora in 2022 (of which 60,492 are occupied units). 76.5% of these units were single-family structures, with 23.5% in multi-unit structures. According to ACS estimates, about 3% of these dwelling units were vacant, totaling more than 2,976 units.

The homeownership rate in Aurora was estimated at 66.8%, slightly exceeding the statewide average of 66.7%. Naperville's occupied dwelling units had a higher ownership rate at 74.4%, in contrast to Rockford's 54.1% and Springfield's 62.4%. Other boundary communities also exhibited higher rates.

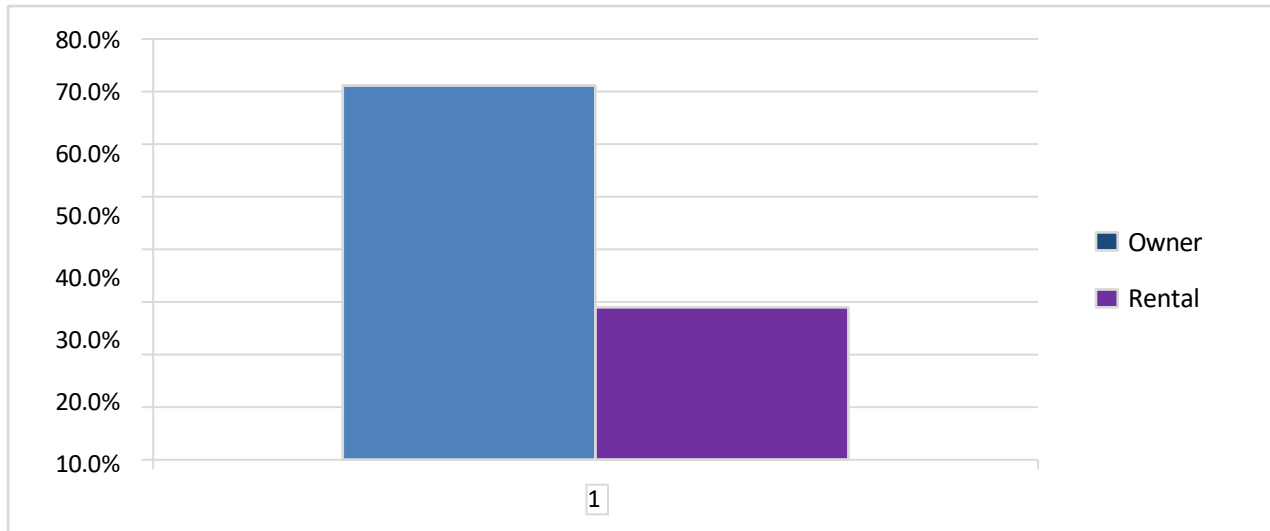


Figure 20: Tenure of Housing Units Aurora, Illinois; Source: U.S. Census American Community Survey 2018-2022

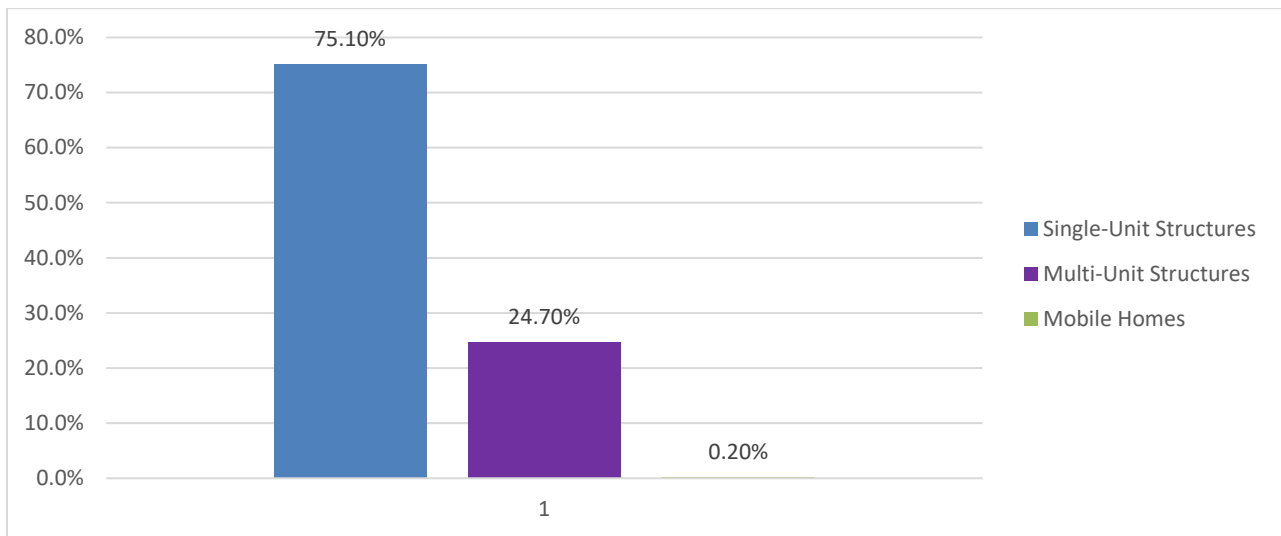


Figure 21: Type of Housing Units in Aurora, Illinois; Source: U.S. Census American Community Survey 2018-2022

From 2018 to 2022, the estimated median value of owner-occupied units in Aurora was \$267,100, slightly surpassing the statewide average of \$251,600. In comparison, other cities showed varying figures, such as Rockford at \$133,000, Springfield at \$147,800, Elgin at \$263,500, and Naperville at \$484,400.

Approximately 45.6% of Aurora's dwellings were constructed since 1990, distinguishing it from Rockford (16.1%), Springfield (25.1%), Elgin (36.4%), and Naperville (47.1%) based on ACS data. The distribution of building age groups carries implications for maintenance, energy, and safety costs related to housing, as newer homes generally require less upkeep and offer lower costs.

In Aurora, the Housing Authority oversees around 502 housing units and manages over 1,428 housing choice vouchers, covering a portion of rent for households. This represents about 3.2% of the rental units within the housing authority's market area.

As of the federal 2024 Department of Housing and Urban Development Fair Market Rent Documentation, the "Fair Market Rent" for an efficiency unit in Aurora is \$1,399/month inclusive of utilities. This contrasts with Rockford's \$699 and Springfield's \$725. For a 2-bedroom unit, the cost in Aurora is \$1,714, compared to Rockford's \$1,031 and Springfield's \$1,071. It's worth noting that HUD groups Aurora, Elgin, and Naperville into a suburban Chicago area, resulting in identical fair market rents for these three communities.

Additionally, data from the American Community Survey (ACS) suggested that the median monthly cost for an owner with a mortgage in Aurora was \$1,916 in 2022, while Springfield reported \$1,153, and Naperville had a higher cost at \$2,989.

Reflecting a similar trend of moderate housing costs in Aurora, in contrast to the lower figures in Springfield and higher expenses in Naperville, the American Community Survey (ACS) indicated that the monthly cost for an Aurora homeowner without a mortgage was \$794. This was in comparison to Springfield's \$588 and Naperville's higher rate at \$1,240.

The ACS further proposed that the 2022 median monthly gross rent for a tenant in Aurora amounted to \$1,462. This contrasted with Springfield's cost of \$913 and Naperville's higher rental expense of \$1,787.

## **AFFORDABILITY**

Regarding income, the 2022 census indicated that the median household income in the preceding 12 months in Aurora was \$85,943, while the statewide average stood at \$78,433. In a comparison of neighboring areas, Naperville boasted a higher median household income of \$143,754, Elgin reported \$85,998, Rockford had \$50,744, and Springfield's median household income was \$62,419, according to the American Community Survey (ACS) in 2022 inflation-adjusted dollars.

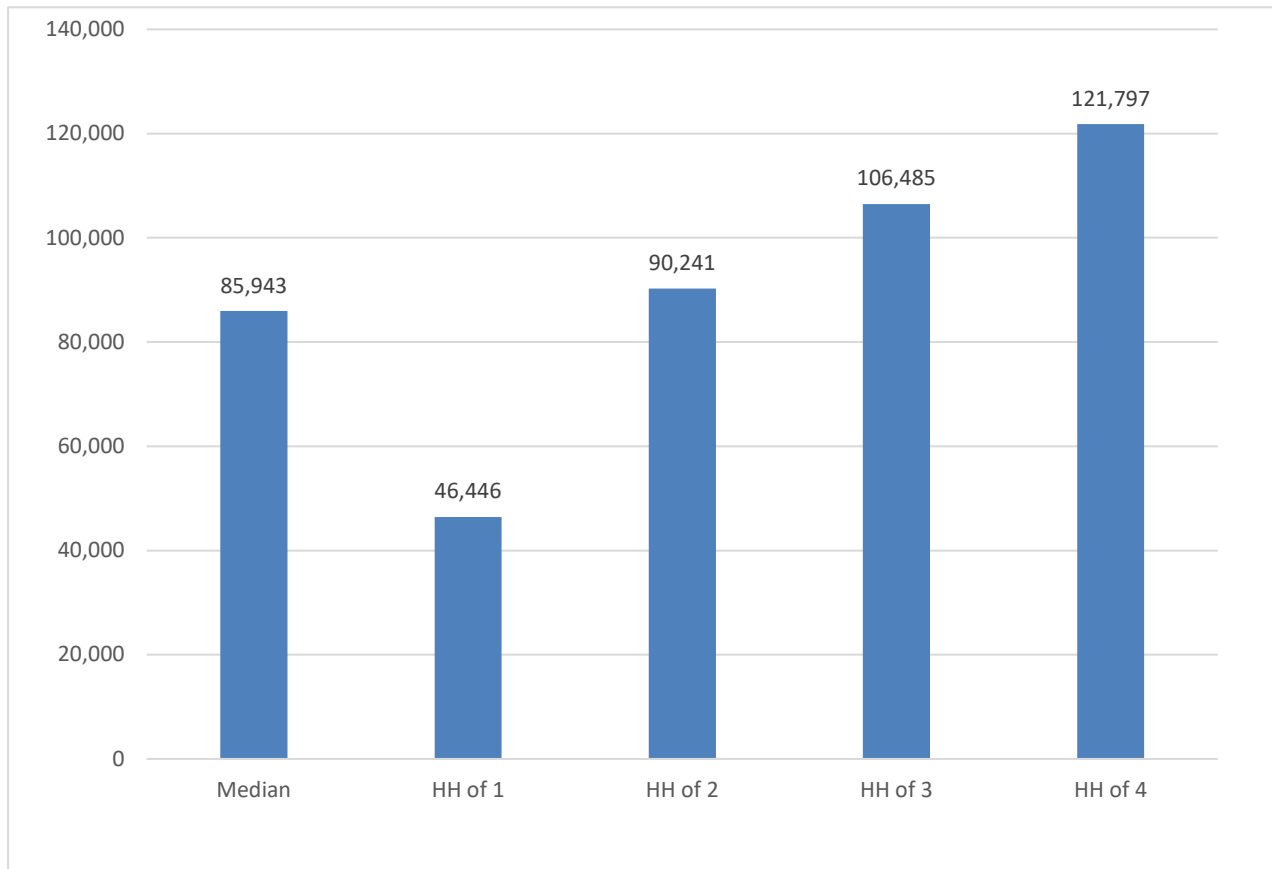


Figure 22: Median Income in Aurora, Illinois in Past 12 Months (2022 Inflation-Adjusted Dollars); Source: U.S. Census American Community Survey 2018-2022

The census emphasized that 11.2% of Aurora residents lived below the national poverty level, a slightly lower figure than the statewide average of 11.8%. Additionally, according to the American Community Survey (ACS) for 2022, 11.1% of Aurora households had an annual income of less than \$25,000, while a notable 43.1% reported earnings exceeding \$100,000.

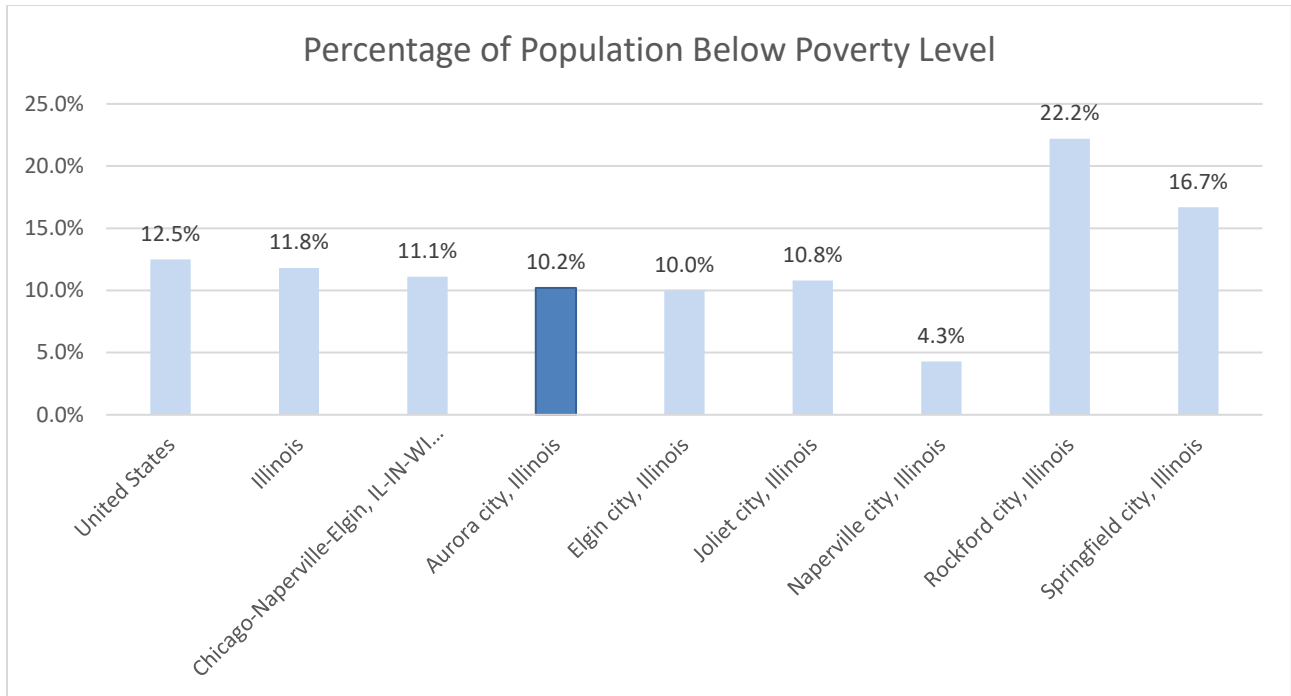


Figure 2Figure 23: ACS 2022 5-Year Estimates (2018-2022); Source: U.S. Census American Community Survey 2018-2022

Guided by Congressional policy, HUD’s housing programs, and private mortgage markets, a benchmark for housing affordability is set at around 30% of a household’s income. If housing costs surpass this threshold, the likelihood of a housing burden increases, posing challenges for households to afford their residences.

In Aurora, ACS estimates revealed that 25.6% of homeowners with mortgages spent more than 30% of their income on housing costs, confronting a housing burden. Conversely, only 12.4% of homeowners without mortgages encountered this situation. Elgin displayed a contrasting scenario, with over 26.7% of mortgage-holding homeowners facing a housing burden, while only 16.9% of those without mortgages exceeded the 30% threshold.

For renters in Aurora, ACS estimates illustrated that over 45.9% allocated more than 30% of their income to housing costs, signifying a housing burden. Comparatively, Elgin reported 46.5% of renters facing a similar situation, Rockford had 50.8%, and Naperville had 36.9%.



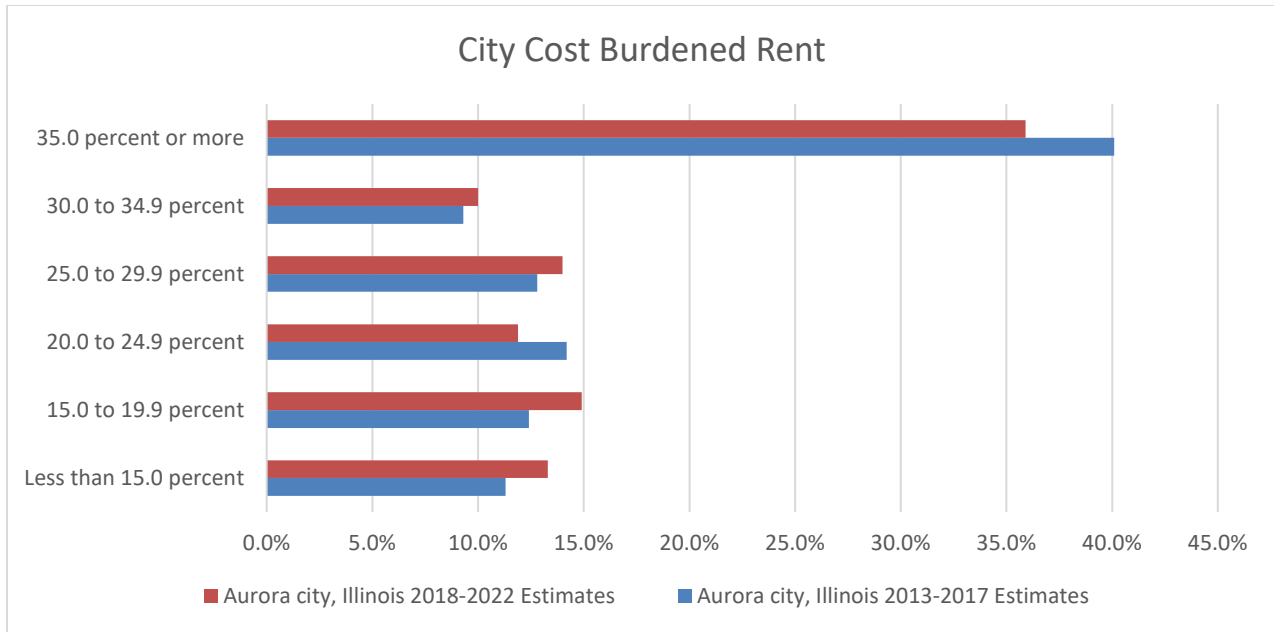


Figure 24: ACS 2022 5-Year Estimates (2018-2022); Source: U.S. Census American Community Survey 2018-2022

These statistics underscore the prevalent housing challenges in Aurora, demanding a comprehensive approach to address affordability concerns and enhance housing stability for both homeowners and renters.

**Table 12: Number of Units that are Cost Burdened in Aurora, Illinois**

Aurora, Ill	Units	Units with > 30% Cost Burden	% with > 30% Cost Burden
Total (occupied)*	59,375	17,551	29.6%
With Mortgage	28,221	7,222	25.6%
Without Mortgage	12,181	1,485	12.4%
Occupied Paying Rent	20,090	8,844	45.9%

Table 12 - Number of Units that are Cost Burdened in Aurora, Illinois; (The 2022 ACS Survey identifies 60,492 units; however, 1,117 were not included in the ACS' above calculations [56, 226, and 835, respectively].)

Overall, the data suggests that housing problems are more prevalent among lower-income households and vary among different racial groups. However, as income increases, there is a general decrease in the percentage of households experiencing housing problems. It is crucial to acknowledge the broad nature of this analysis, as the specific challenges faced by these households may vary widely.

The below Housing Needs Summary Tables offer a comprehensive perspective on housing challenges faced by renters and owners across different income brackets, considering four distinct housing problems defined in the CHAS data. These problems include the absence of complete kitchen or plumbing facilities, overcrowding (defined as more than 1 person per room), and cost burdens. A household is deemed to have a housing problem if it experiences any one or more of these four issues. Within the 0-30% HUD Area Median Family Income (HAMFI) income bracket for renters, 100 households face substandard housing conditions, lacking either complete kitchen or plumbing facilities, and 140 households are severely overcrowded, surpassing 1.5 persons per room. As income brackets increase, the prevalence of housing cost burdens becomes apparent, impacting renters in the 30-50% and 50-80% HAMFI categories. Owners in the 0-30% HAMFI category, however, grapple with substandard housing conditions, with 85 households facing such challenges. The data underscores the diversity of housing challenges across income groups, emphasizing the necessity for targeted interventions to ensure more equitable living conditions for all, as outlined in the CHAS definitions.

<b>RENTER HOUSEHOLDS</b>					
<b>NUMBER OF HOUSEHOLDS (Total 11,075)</b>	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>Total</b>
<b>Substandard Housing - Lacking complete plumbing or kitchen facilities</b>	100	35	50	20	255
<b>Severely Overcrowded - With &gt;1.51 people per room (and complete kitchen and plumbing)</b>	140	110	95	60	445
<b>Overcrowded - With 1.01-1.5 people per room (and none of the above problems)</b>	255	465	290	115	1,245
<b>Housing cost burden greater than 50% of income (and none of the above problems)</b>	3,280	915	100	0	4,295
<b>Housing cost burden greater than 30% of income (and none of the above problems)</b>	515	2,045	1,590	335	4,525
<b>Zero/negative Income (and none of the above problems)</b>	310	0	0	0	310

Table 13 – City of Aurora Housing Needs Summary Table - Renter

Housing Problems/Needs Table (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

<b>OWNER HOUSEHOLDS</b>					
<b>NUMBER OF HOUSEHOLDS (10,495)</b>	<b>0-30% HAMFI</b>	<b>&gt;30- 50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>Total</b>
<b>Substandard Housing - Lacking complete plumbing or kitchen facilities</b>	<b>85</b>	<b>4</b>	<b>15</b>	<b>20</b>	<b>130</b>
<b>Severely Overcrowded - With &gt;1.51 people per room (and complete kitchen and plumbing)</b>	<b>55</b>	<b>25</b>	<b>55</b>	<b>0</b>	<b>145</b>
<b>Overcrowded - With 1.01-1.5 people per room (and none of the above problems)</b>	<b>15</b>	<b>265</b>	<b>355</b>	<b>135</b>	<b>1,050</b>
<b>Housing cost burden greater than 50% of income (and none of the above problems)</b>	<b>1,850</b>	<b>960</b>	<b>590</b>	<b>140</b>	<b>3,625</b>
<b>Housing cost burden greater than 30% of income (and none of the above problems)</b>	<b>370</b>	<b>1,485</b>	<b>2,235</b>	<b>535</b>	<b>5,355</b>
<b>Zero/negative Income (and none of the above problems)</b>	<b>190</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>190</b>

Table 14 – City of Aurora Housing Needs Summary Table - Owner

### **Housing for Special Populations – Aging and Disabled:**

Between 2013 and 2022, there was a 2.6% increase in population of persons 60 years and older. A worrying trend of increasing rates of housing cost-burdened seniors is sweeping the country, according to recent reports and seminars from the Harvard Joint Center for Housing Studies (JCHS) and Bipartisan Policy Center (BPC). The JCHS report found that nearly 11.2 million older adults, defined as aged 65 and older, were cost burdened in 2021, spending more than 30% of their household income on housing costs.

This represents an all-time high and is up from 9.7 million in 2016 and 8.8 million in 2011. The research also covers other hardships facing older renters and homeowners as they struggle to cover housing and healthcare costs. The number of households eligible for housing assistance is growing while available funds cannot meet demand, putting many at risk of homelessness.

The data reveals a comprehensive overview of individuals facing independent living difficulties across different age groups. Among the total population aged 18-64 years, 2,583 individuals, or approximately 3.7% of this age group, experience challenges in independent living. This category encompasses difficulties related to activities such as managing finances, shopping, and performing household tasks. Notably, the 65+ age group has the highest count of individuals facing independent living difficulties, with 2,864 individuals, reflecting approximately 23.5% of this elderly demographic. These findings

highlight a significant need for targeted support and assistance programs to enhance the independent living capabilities of individuals, particularly within the aging population. Addressing these challenges is essential for promoting autonomy and a higher quality of life among those facing difficulties in maintaining an independent lifestyle.

### **Homelessness**

The City's 2023 completion of its HOME-ARP funding allocation plan holds immediate significance for the City's current affordable housing plan. This funding, designated to address the housing needs of vulnerable populations, aligned with the plan's objectives, covering activities such as affordable housing development, rental assistance, and supportive services. The City's meticulous approach to soliciting input from a diverse range of stakeholders, including City Council members, boards and commissions, internal City staff, non-profits, clients within Qualifying Populations (QPs), the Aurora Housing Authority, and residents, exemplified a commitment to community-driven decision-making. This inclusive strategy ensured that the affordable housing plan not only incorporated accurate data insights but also reflected the nuanced priorities and needs of the Aurora community.

Aurora, Elgin, and Kane County counted 333 solo individual homeless persons in their 2024 February point-in-time count, and 112 households with adults and children. In comparison, DuPage County, which includes Naperville for the purpose of this report, had 120 solo individuals and 30 additional households with both adults and children.

### **Conclusions:**

Aurora's housing market is shaped by a multitude of factors including existing conditions, development dynamics, and financing trends. These factors present both opportunities for growth and challenges in achieving affordability. Comprehensive approaches are needed to address affordability concerns and enhance housing stability for homeowners and renters.

This analysis highlights the urgency of affordability and rent issues, leading to a shift towards renting over homeownership. Advocacy for inclusionary zoning and stricter development regulations aims to diversify housing options and increase the availability of affordable units. Collaboration with organizations addressing housing insecurities and efforts to maintain housing standards are vital components of this discussion. Moreover, concerns regarding fairness, financial assistance, government support, specialized housing, job-related issues, and immediate solutions underscore the complex nature of Aurora's housing challenges. This Plan's recommended strategies for addressing the City's affordable housing needs prioritize collaboration, policies, and support systems to ensure equitable and sustainable housing for all City residents.

## RESEARCH

The City has experienced notable demographic and housing shifts. The City witnessed a fluctuating population trend, experiencing a growth spurt of 2,716 individuals between 2012 and 2015, followed by a subsequent decline of 18,279 residents between 2015 and 2022. The City has requested a recount from the U.S. Census Bureau due to concerns about undercounting in the 2020 Census. Special census efforts are currently underway to obtain more accurate numbers. It is expected that the recount will bring figures more in line with the City's 2010s data, which do not reflect an almost 10% population decline. Despite this decrease, the City maintains its status as the second-largest City in the state. The youth population under 18 in Aurora is higher than the statewide average, with children under 5 experiencing a 114% increase compared to the state average.

The City has a diverse population, with a significant percentage identifying as Hispanic or Latino. The majority of households in Aurora are families, and the homeownership rate is slightly higher than the statewide average. The median value of owner-occupied units in Aurora is slightly higher than the statewide average. Similar to other communities within the region, the City currently faces housing affordability challenges, with a significant percentage of homeowners and renters spending more than 30% of their income on housing costs. The median household income in Aurora is higher than the statewide average, but there is still a significant percentage of residents living below the national poverty level. Landlords in Aurora have expressed concerns about rent control measures and the impact on their profitability and ability to cover expenses. Overall, Aurora's housing market presents both growth opportunities and challenges in achieving affordable housing in the future.<sup>x</sup>

In light of the changing dynamics since its 2012 Affordable Housing Study, the City has undertaken a comprehensive review of various housing studies, particularly focusing on affordable housing, to adapt to changes and updates in its housing development landscape. These studies, informed by extensive research on Chicago regional housing plans, have yielded a wealth of valuable information, including research, data, and analysis. This comprehensive approach provides up-to-date insights, historical context, and trend identification, offering a cohesive framework to understand the challenges and opportunities faced by communities like Aurora and include the following:

1. **Housing Affordability:** The pressing issue of housing affordability is consistently highlighted, especially for low-income and vulnerable populations, due to factors such as rising housing costs and stagnant wages.
2. **Supply and Demand Dynamics:** Reports consistently point to an imbalance between housing supply and demand, with efforts underway to address shortages through expanding housing stock and enhancing quality.
3. **Collaborative Planning and Policy:** Collaboration among stakeholders is essential for developing effective housing policies, fostering inclusive growth, and addressing disparities in housing access.

4. **Equity and Fair Housing:** Ensuring equitable access to housing for all residents is a central goal, with strategies including policy reforms and enforcement of anti-discrimination laws.
5. **Data-Driven Decision Making:** Studies emphasize the importance of data analysis in informing housing policies and programs, tracking progress, and evaluating interventions over time.
6. **Affordable Housing Funding and Financing:** Securing funding remains a challenge, with governments exploring innovative financing mechanisms to support affordable housing projects.
7. **Housing Stability and Homelessness Prevention:** Promoting stability and preventing homelessness are key objectives, with strategies including providing rental assistance and supportive services.
8. **Long-Term Planning and Sustainability:** Efforts focus on fostering sustainable development practices to address current and future housing needs.
9. **Regulatory and Policy Frameworks:** The importance of regulatory frameworks in promoting equitable outcomes is highlighted, with recommendations including zoning reforms and tenant protection laws.
10. **Community Engagement and Outreach:** Engaging with communities and soliciting input are crucial for ensuring that housing policies reflect diverse needs.

These themes underscore the depth of insight available to inform Aurora's housing and community development strategies. Brief summaries of the reports, along with their common themes, follow, providing policymakers and stakeholders with valuable insights to guide their efforts. Unless otherwise noted, all information is directly copied from their respective reports. Please see references and end notes to review the full reports.

### ***HOMES FOR A CHANGING REGION (2006)***

"Homes for a Changing Region" is a comprehensive, ongoing project led by the Metropolitan Mayors Caucus (MMC) and Chicago Metropolitan Agency for Planning (CMAP), supported by the Metropolitan Planning Council. It aims to identify tailored strategies to address housing imbalances in northeastern Illinois. Phase I, initiated in 2006, analyzed demographic shifts and forecasted housing demands until 2030, revealing a significant mismatch between planned housing and population needs. Phase 2, specifically focusing on three suburbs including Aurora, provided recommendations such as promoting transit-oriented development, preserving existing housing stock, and encouraging sustainable development practices. Subsequent reports offered applicable recommendations addressing foreclosure issues and encouraging collaborative efforts among stakeholders.

Additionally, the MMC has produced further studies, including those examining neighboring communities' plans, to provide a comprehensive approach to addressing housing challenges in the region. A summary of the Aurora report as well as access to the other regional cities/suburbs is available on the Metropolitan Mayors Caucus website: [www.mayorscaucus.org/pages/Home/Issues/Housing.html](http://www.mayorscaucus.org/pages/Home/Issues/Housing.html)



Apart from the previously mentioned studies and reports, the Metropolitan Mayors Caucus (MMC) has undertaken several additional new studies, including recent assessments of neighboring communities such as Batavia, North Aurora, and Naperville, with Elgin's plan also reviewed due to its similarities to Aurora. These studies offer a range of housing initiatives categorized into different aspects, addressing various challenges and opportunities within communities. It is essential to assess each idea's potential advantages and disadvantages comprehensively, considering the complexity of housing issues and the necessity for a nuanced approach to sustainable and inclusive community development. This analysis aims to provide insight into the potential benefits and drawbacks of the outlined initiatives, thereby facilitating informed decision-making and effective implementation strategies.

There were six main strategies that were concluded from this plan to address housing imbalances in Northeastern Illinois. The first strategy discussed that of meeting the demand of senior housing. This strategy focuses on the growing need for housing seniors, and also acknowledges the importance of accessibility, and promotes multi-generational housing. A challenge to meet this need may be that implementation may require significant resources and infrastructure modifications. The next strategy was Transit-Oriented-Development (TOD). This strategy encourages sustainable development, reduces car dependency, and creates vibrant, walkable communities. The downside of this approach is that it requires careful planning and investment in transit infrastructure and potential resistance to higher density developments.

The third strategy identified was housing affordability and accessibility. This strategy approaches the potential to retrofit existing properties with energy-efficient infrastructure which reduces environmental impact. In addition, community land trusts can ensure long-term affordability and employer-assisted housing supports to ensure workforce stability. However, this approach may face financial challenges for implementation and scattered site rental programs may require careful management. Subsequently, the next strategy was identified as regulatory and policy changes. This strategy could assist with diversifying the housing stock which could meet the different needs of a diverse population, modifying development fees which could incentivize land reuse, and regulatory changes may foster innovation. Regardless of the positives of this strategy, there could be potential resistance to regulatory changes, and there may be a challenge in finding the right balance between flexibility and control.

The fifth strategy explored was community collaboration and revitalization. Collaborative outreach enhances community engagement, and strategic use of funds can revitalize older neighborhoods and address vacant property issues which can improve aesthetics and safety. On the contrary, this strategy requires effective coordination among various stakeholders, potential conflicts of interest may arise, and securing funds for revitalization efforts can be challenging. The last strategy revealed was the foreclosure issue. By effectively addressing the aftermath of foreclosures, could incentivize private sector involvement and focus government resources on large-scale rehab programs. The problem faced with this strategy, as a common reoccurring theme with many of the other strategies is that it may require substantial financial resources, and potential challenges in coordinating efforts across multiple sectors. Overall, the success of the above ideas will depend on careful planning, community engagement, and effective implementation. Addressing

housing challenges often requires a multifaceted approach that considers the unique needs and dynamics of each community. Additionally, potential obstacles such as financial constraints, regulatory hurdles, and community resistance need to be navigated to achieve successful outcomes.<sup>xi</sup>

### **CHICAGO METROPOLITAN AGENCY FOR PLANNING (CMAP)**

CMAP is the regional planning organization for the northeastern Illinois counties of Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will. CMAP is involved in numerous housing and development efforts throughout the region. Among the topics that CMAP studies are:

- Regional economy
- Livability Planning
- Local Planning
- Transportation Planning and Analysis
- Transportation Programming

Under their Livability Planning Program, CMAP reviews local plans and policies to assist communities in their affordable housing planning efforts. See:

#### **CMAP “ON TO 2050” REGIONAL COMPREHENSIVE PLAN (2018, updated 2022)**

The Chicago Metropolitan Agency for Planning (CMAP) developed the "On to 2050" Plan, a comprehensive framework aimed at fostering sustainable development in the Chicago metropolitan region until 2050. This plan, built upon principles of inclusive growth, resilience, and prioritized investment, addresses challenges and opportunities related to population growth, economic development, transportation, infrastructure, and environmental sustainability. It specifically addresses the need for housing within close proximity to transit centers and affordable housing options, especially for elderly and immigrant populations, over the next three decades. Recommendations include collaborative efforts among CMAP and regional partners to provide a well-balanced and sustainable approach to housing development, with strategies ranging from promoting housing affordability near transit to reforming state and federal regulations. The success of the plan's implementation is measured through various indicators, such as the Percentage of Income Spent on Housing and Transportation by Moderate- and Low-Income Residents. Additionally, CMAP's Implementation Strategies under the "Community" chapter further outline specific actions to facilitate housing development, including creating programs for targeted reinvestment areas, disseminating best practices for promoting community consensus, aligning zoning and approval processes, and improving the efficiency of housing subsidy programs.

### **ON TO 2050 INDICATORS**

The Chicago Metropolitan Agency for Planning (CMAP) developed the "On to 2050" Plan, a comprehensive framework aimed at fostering sustainable development in the Chicago metropolitan region until 2050. This plan, built upon principles of inclusive growth, resilience, and prioritized investment, addresses challenges and opportunities related to population growth, economic development, transportation, infrastructure, and environmental sustainability. It specifically addresses the need for housing within close



proximity to transit centers and affordable housing options, especially for elderly and immigrant populations, over the next three decades. Recommendations include collaborative efforts among CMAP and regional partners to provide a well-balanced and sustainable approach to housing development, with strategies ranging from promoting housing affordability near transit to reforming state and federal regulations. The success of the plan's implementation is measured through various indicators, such as the Percentage of Income Spent on Housing and Transportation by Moderate- and Low-Income Residents. Additionally, CMAP's Implementation Strategies under the "Community" chapter further outline specific actions to facilitate housing development, including creating programs for targeted reinvestment areas, disseminating best practices for promoting community consensus, aligning zoning and approval processes, and improving the efficiency of housing subsidy programs.

### **STRATEGIES THAT THE CITY COULD APPLY**

#### **Align zoning, approval processes, building codes, and inspections to generate more housing options**

- Plan for future housing needs, and in doing so, considering how demographics and consumer preferences may create the need for a greater range of housing types. After establishing that housing vision, align local zoning, entitlements, and building code content and processes to promote that vision.

#### **CREATE ACCESSIBLE HOUSING THAT MEETS THE REGION'S CURRENT AND FUTURE DEMOGRAPHICS**

- Plan for and permit housing types that increase the number of accessible and affordable units for seniors and people with disabilities, such as multi-family housing, mixed-use housing, transit oriented housing, accessory dwelling units, co-housing, and multi-generational housing.
- Implement local efforts to improve the accessibility of existing units, such as home modification programs and home safety assessments.

#### **CONTINUE TO IMPROVE THE EFFICIENCY AND EFFECTIVENESS OF HOUSING SUBSIDY PROGRAMS**

- Continue improving efficiency to make scarce funds go farther, including exploring opportunities to partner in meeting various administrative requirements, such as the development of consolidated plans, fair housing plans, and funding applications.

#### **REFORM STATE AND FEDERAL REGULATIONS THAT NEGATIVELY AFFECT DEVELOPMENT OF DIVERSE HOUSING TYPES**

- Determine which aspects of federal regulations are the most substantial barriers to the pursuit of housing choice and promotion of compact, mixed-use housing in metropolitan Chicago and outline local, regional, state, and federal strategies to address these barriers.<sup>xii</sup>

(All information taken from CMAP <https://www.cmap.illinois.gov/2050/community> )

## ***ILLINOIS' ANNUAL COMPREHENSIVE HOUSING PLAN CALENDAR YEAR 2024 (2024)***

The State's Comprehensive Housing Planning Act, enacted in 2003, established a framework for the allocation of affordable housing funding and services. This legislation created a Housing Task Force overseen by the Illinois Housing Development Authority, tasked with collaborating with various entities to address the housing needs of vulnerable groups. Annually, the State releases its Annual Comprehensive Housing Plan (ACHP), which outlines affordable housing allocations and priorities. The ACHP identifies priority populations, such as low-income households, seniors, persons with disabilities, and those experiencing homelessness, and advocates for policy priorities aimed at addressing housing disparities, enhancing accessibility, fostering economic resilience, and optimizing resource utilization.

The ACHP's policy priorities collectively form a comprehensive approach to sustainable and equitable housing development, emphasizing mitigating disparities and enhancing accessibility for priority populations. Additionally, the plan provides policy strategies to guide improvements, including the use of a Diversity, Equity, and Inclusion (DEI) lens, implementation of robust planning practices, exploration of innovative solutions, and maximizing resource utilization through interagency collaboration. These strategies aim to improve access to safe, decent, and affordable housing, support community revitalization efforts, and promote economic development, underscoring a holistic strategy for addressing housing challenges in Illinois.

In keeping with this, the State's ACHP's recommendations (which represent communities across the State) are valuable and in many instances, support the City's implementation of its affordable housing strategies, especially for its vulnerable populations.

## ***CITY OF AURORA CONSOLIDATED PLAN – 2020-2024 (2020)***

The City of Aurora's eligibility for funding from the U.S. Department of Housing and Urban Development (HUD) for programs like the Community Development Block Grant and HOME Programs hinges on the completion of a five-year Consolidated Plan (Con Plan). Aurora's most recent Con Plan, spanning 2020 to 2024, incorporates an analysis of housing conditions, identifies barriers to affordable housing, and outlines goals, objectives, and priorities related to affordable housing development. The plan's demographic analysis, based on the 2017 American Community Survey (ACS), highlights the prevalence of single-person households, particularly among renters, and underscores the housing needs of low-income households, seniors, persons with disabilities, and young adults. Additionally, the Con Plan identifies common housing problems such as cost burden, overcrowding, and substandard housing, particularly affecting low-income households, renters, and special needs populations.

Moreover, the Con Plan emphasizes the severe housing affordability issue in Aurora, exacerbated by stagnant wages and insufficient public assistance. The plan addresses the impacts of foreclosures, evictions, and lack of supportive services, which contribute to housing instability and homelessness. Aurora faces a higher foreclosure rate compared to the national average, leading to adverse effects on property values and increased

demand for rental housing. Evictions, though declining, remain a significant concern, with long-term consequences for affected families, including job loss, educational disruption, and mental health impacts. The lack of supportive services further exacerbates housing instability, emphasizing the need for comprehensive strategies to address housing challenges and support vulnerable populations in Aurora.

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

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

**Subsidized Housing:** The City of Aurora has approximately 2,174 subsidized housing units, comprising about 11% of the total occupied rental housing stock, according to the National Housing Preservation Database. These units are subsidized through various federal programs, including the low-income housing tax credit, project-based Section 8, HOME Investment Partnership Program, and public housing, with income targets restricted to residents earning less than 80% of the area median income. Additionally, the Picture of Subsidized Housing query tool by the U.S. Department of Housing and Urban Development provides demographic insights into residents living in subsidized housing, such as public housing, Section 202/811, project-based Section 8, and those with housing choice vouchers. Key statistics from this dataset reveal that nearly 4,000 residents live in these subsidized units, with three-quarters being extremely low-income, averaging an annual household income of \$14,000. Moreover, the data shows that more than half of the households are Black, 19% are Hispanic, and one in five residents is a person with a disability, underscoring the diversity and special needs of the subsidized housing population.

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

1. **Choose Aurora Homebuyer Assistance Program:** The City's Choose Aurora first-time homebuyer down payment assistance program provides up to \$5,000 in a forgivable home loan to households who choose to purchase their home in the City.

2. **Safety First Program:** Qualified homeowners may receive a 5-year forgivable loan (up to a \$15,000) to address improvements such as electrical upgrades, porch repair/replacement, roof repair/replacement, radon remediation, among others.
3. **Safe at Home Program:** Lower-income homeowners older than 62 or who are (or care for) a person with a disability may receive a grant up to a \$4,999 grant to make safety improvements (e.g. electrical failures) or features that accessibility retrofits to add hand railings, accessibility ramps, or expand doorways for ADA compliance. Since the program inception, the City has helped 189 households remain in their homes.

### **Barriers to Affordable Housing**

The Consolidated Plan for the City of Aurora encompasses an analysis of barriers to affordable housing, drawing insights from stakeholder consultations, staff input, and a review of past assessments. Identified barriers include the need to enhance community outreach to disseminate information on existing housing resources and fair housing laws, particularly targeting limited English proficient residents. Additionally, concerns about discriminatory practices persist, especially from rental property owners/managers towards low-income, minority renters, voucher holders, and households with disabilities. To address these issues, the City aims to gather real-time data to inform decision-making and prioritize target populations for local and federal resources.

Underwriting guidelines pose another challenge, particularly for projects requiring significant maintenance, housing for persons with disabilities, and permanent supportive housing for the chronically homeless. The City acknowledges the difficulty in producing affordable housing without substantial subsidies, emphasizing the importance of adjusting underwriting standards based on project complexity and exploring increased subsidy ratios per housing unit for targeted projects with higher per unit costs. Furthermore, the selection criteria for Housing Choice Voucher waitlist candidates present obstacles for unemployed households, necessitating a review to ensure equitable access to housing. Despite limited affordable housing developers in the City, the City remains committed to enhancing development capacity through capacity-building programs aimed at nonprofits and affordable housing developers to promote additional affordable housing development.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Aurora aims to bolster funding for affordable housing development through targeted allocation of resources from programs like HOME and CDBG toward new construction or rehabilitation initiatives via a request for proposal process. Collaborating with the development community, efforts will be made to streamline proposal evaluation and reduce barriers to development. Recognizing the limitations of federal resources, the City plans to proactively leverage additional local, state, and federal funding sources, alongside private sector engagement, to augment affordable housing initiatives. This strategy intends to ensure that developers and community organizations have the necessary resources to expand the supply of affordable housing in Aurora.

The Consolidated Plan process mandated that the City of Aurora collaborate with the local housing authority and incorporate its plans and long-term strategies. The Aurora Housing Authority (AHA) focused on enhancing the quality of existing housing while also addressing resident concerns and fostering community engagement. AHA implemented measures to expedite work order requests and enforced lease terms to maintain community standards. Monthly meetings at each housing site provided residents a platform to voice concerns, fostering better relationships between residents and AHA staff for more effective issue resolution and environment improvement.

Moreover, AHA actively pursued resident programming to promote social and economic opportunities. Initiatives like the Skills Training Program (STEP) for teenagers aimed to equip them with essential life skills to navigate daily challenges. AHA also reviewed options to rehabilitate family and senior housing sites, with plans to complete total rehabilitation through request for proposals. Each site's rehabilitation plan was tailored to consider available funding, debt, equity, community needs, and resident input. This approach aligned with AHA's Five Year Plan, emphasizing sensitivity to resident concerns and community input throughout the redevelopment and modernization process.

### **Persons At Risk of or Experiencing Homeless**

The Consolidated Plan mandated consultation with local Continuums of Care (COC) regarding homelessness plans and strategies. In alignment with this requirement, the City of Aurora actively partnered with the Kane County COC to address homelessness issues. The 2020-2024 Con Plan outlined objectives and priorities established in consultation with the COC:

1. Efficient partners from community-based organizations were sought out to deliver programs and services more effectively.
2. Existing programs were re-evaluated to ensure they met community needs. The Safety-First Program was updated to offer a hybrid forgivable loan and deferred loan totaling up to \$9,999 for addressing environmental hazards, reflecting a response to low homeowner participation and insufficient funding amounts.
3. Relationships with government agencies, including the COC and the Aurora Housing Authority, were fostered to support the goals of the Consolidated Plan. Staff actively explored partnerships and built relationships with relevant agencies.
4. Staff participation and neighborhood canvassing were increased to generate interest in programs. This approach aimed to enhance community engagement and participation in homelessness-related initiatives.
5. Coordination of discharge policies for individuals leaving institutionalized care was streamlined. Efforts focused on facilitating smoother transitions for individuals exiting institutionalized settings, aligning with homelessness prevention strategies.
6. Relationships with the development community were enhanced to raise awareness of available funds and streamline services for housing individuals with special needs. Increased education and capacity-building opportunities were provided to encourage more organizations to apply for funding and improve service coordination.



The Consolidated Plan also identified the following housing goals:

Expand the Affordable Housing Stock.

- Strengthen Homeownership Among Low- and Moderate-Income Households.
- Ensure the Housing Stock is Safe, Healthy, and Accessible for all residents.
- Prevent and Reduce Homelessness.
- Address Blighted Property Issues.
- Promote Energy-Efficiency and Sustainable Investment in Low and Moderate-Income Communities.<sup>xiii</sup>

### **AURORA-ELGIN-KANE COUNTY ANALYSIS OF IMPEDIMENTS (2012)**

HUD programs, such as CDBG and HOME, mandate grantees to take affirmative actions to further fair housing and document these efforts. This involves conducting an Analysis of Impediments (AI) to identify barriers to fair housing choice and implementing appropriate measures to overcome them. In 2012, the City of Aurora collaborated with Elgin and Kane County to develop an AI, revealing issues like lack of awareness of fair housing laws and discriminatory practices in rental properties. Over the years, Aurora has addressed these findings, but challenges persist, including the need for better planning and communication among local jurisdictions and housing authorities, as well as updated data on fair housing compliance. To tackle these issues, the AI recommended various actions, such as developing a housing website, providing fair housing training, and supporting collaboration initiatives. Similarly, public housing agencies like the Aurora Housing Authority conduct AIs to assess and address fair housing impediments, aligning with HUD mandates.<sup>xiv</sup>

### **AURORA HOUSING AUTHORITY FIVE YEAR ANNUAL PLAN (2024)**

The Aurora Housing Authority (AHA) has established comprehensive plans and activities to address housing needs and enhance community well-being. The Five Year Plan (2020-2025) and Draft 2024 Annual Action Plan outline goals and strategies, including expanding housing supply, improving housing quality, increasing housing choices, and ensuring equal opportunity in housing.

In collaboration with the Aurora Police Department, AHA prioritizes safety and crime prevention through monthly resident meetings and information sharing sessions. Operational efficiency is maintained through high-performance standards in financial management, occupancy, and property maintenance. AHA's development initiatives include a senior housing project aimed at veterans, funded by the Illinois Housing Development Authority. Transitioning to the Asset Management model has led to significant financial improvements and efficient operations.

Efforts to increase occupancy rates and maintain high scores in assessments like PHAS and SEMAP reflect AHA's commitment to excellence. Customer service is prioritized through regular management meetings, while modernization projects enhance living conditions for residents. Plans for demolition/disposition of the Eastwood Family Site (1644 Grove Street, Aurora, IL 60505) aim to provide better housing options for affected residents.

AHA's Strategic Plan emphasizes the strategic placement of affordable housing units in opportunity areas, promoting decentralization of poverty and enhancing residents' quality of life. Efforts also focus on fostering self-sufficiency among families through employment services and homeownership initiatives, aligning with the goal of long-term success and sustainability.<sup>xv</sup>

## **KANE COUNTY CONTINUUM OF CARE (COC)**

In the Aurora area, various coordination efforts reflect the pressing housing needs and efforts to address homelessness. One notable example is the Continuum of Care Kane County, which was established in 1999 and covers Kane County's CDBG Program Area, including the cities of Aurora and Elgin. This coalition consists of diverse organizations and agencies dedicated to assisting individuals and families at risk of homelessness or experiencing various stages of homelessness.

The Continuum of Care provides a range of services such as outreach, emergency shelter, permanent housing, permanent supportive housing, and supportive services. Its primary goal is to coordinate these efforts countywide to bridge service gaps and minimize overlaps, ensuring comprehensive support for those in need. Moreover, the Continuum actively participates in HUD's annual SuperNOFA (Notice of Funding Availability) grant process, securing an average of \$1.5 million annually for various homelessness prevention activities. These funds support critical social service programs and contribute to increasing the availability of affordable housing for at-risk and homeless individuals and families across Kane County.

Furthermore, since 2017, the Kane County Continuum of Care has implemented a coordinated entry system. This system prioritizes individuals in need of housing assistance based on a vulnerability index, streamlining the process of housing placement and enhancing overall efficiency in addressing homelessness in the Aurora area.

### ***COC and Con Plan Common Goals***

Additionally, the COC listed the following goals in its Strategic Plan that are also included in the City's Consolidated Plan. According to the Con Plan, Aurora will work with the Kane County CoC to take the following steps:

Needs Assessment Data - planning for Outcomes;

1. Prevention of homelessness;
2. Prevent discharge into homelessness;
3. Outreach to bring in unsheltered;
4. Shorten homelessness;
5. Rehousing as quickly as possible;
6. Build support services infrastructure, fill gaps;
7. Increase income; and,
8. Create permanent housing.

During 2018, the CoC conducted a Race Ethnicity Disparity analysis with key findings relevant to Aurora:

1. People from two racial/ethnic groups, those with multiracial backgrounds and those reporting Hispanic or Latino heritage, were less likely to obtain permanent housing than others in Kane County.
2. Individuals and heads of households who identified as American Indian or Alaskan Native, Asian, or Native Hawaiian or Other Pacific Islander totally failed to obtain housing during 2018, but their numbers were too small to examine in detail.
3. People who identified as Hispanic/Latinx were 11% more likely to remain homeless than those who did not, and they were also less likely to obtain rental housing with no subsidy, permanent housing (other than Rapid Rehousing), rental housing with another subsidy, Rapid Rehousing assistance, and a VASH housing voucher.
4. Individuals and multi-person households with Black or African American backgrounds obtained permanent housing about 15 days sooner than people in Kane County's two other predominant racial groups.
5. People of Hispanic or Latinx heritage took, on average, 20 days longer to obtain housing compared to those who identified as non-Hispanic/Non-Latino.

**DUNHAM FOUNDATION COMMUNITY NEEDS ASSESSMENT: SIGNIFICANT COMMUNITY NEED #1: HOUSING & AFFORDABLE HOUSING (COMMUNITY NEEDS PDF - DUNHAM FOUNDATION) (2023)**

The Dunham Foundation Community Needs Assessment highlights the urgent need for affordable housing in Aurora due to rising costs and decreasing availability of multifamily housing and affordable rentals. Primary data reveals challenges faced by seniors in aging in place and stresses the importance of affordable housing for wealth creation. Secondary data for Kane and Kendall counties shows concerning indicators such as high median household gross rent and a significant cost burden for renters. Regional collaboration is recommended to address affordable housing as a shared issue, with proposals for enhanced partnerships and capacity development among local nonprofits and housing agencies. Efforts by state and local governments include innovative financing mechanisms like multifamily housing bonds and Low-Income Housing Tax Credits (LIHTC) to combat the affordability crisis. Challenges remain in balancing renters' protection with property owners' concerns and addressing long-term housing supply issues. Overall, there is an urgent need to confront affordable housing obstacles effectively in Aurora. The following figure taken from the Needs Assessment reflects common affordable housing themes found throughout local and regional studies.



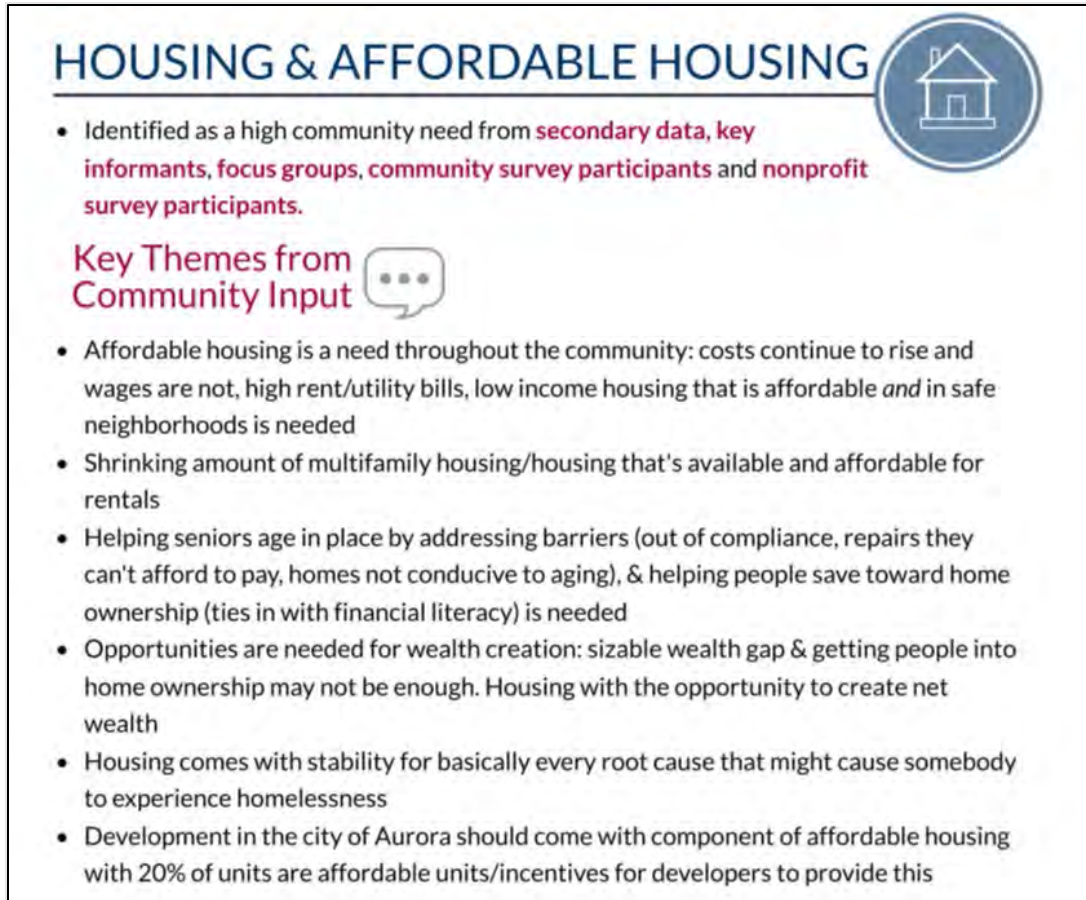


Figure 25: Above graphic taken from Dunham Foundation Community Needs Assessment

The Needs Assessment's primary data analysis highlighted the pressing need for affordable housing within the community, exacerbated by rising housing costs and stagnant wages. Participants emphasized the scarcity of multifamily housing and affordable rentals in safe neighborhoods. Discussions also underscored the generational cycle of poverty, inadequate housing conditions, and the historical impact of redlining. Additionally, there was a recognized need to support seniors in aging in place by addressing housing compliance issues, unaffordable repairs, and housing unsuitable for aging individuals.

Furthermore, focus group participants emphasized the importance of creating opportunities for wealth accumulation, noting a significant wealth gap within the community. While homeownership is desirable, it may not be sustainable for individuals without net savings or wealth. This lack of financial security hinders their ability to weather crises and seize opportunities for economic advancement. Thus, affordable housing with mechanisms for wealth creation emerged as a primary concern.

Secondary data corroborated these findings, with housing/homelessness and affordable housing identified as top needs in Kane and Kendall counties. Indicators within the Economy health topic indirectly reflected housing-related challenges, offering a broader

perspective on prioritized health issues. Analysis using Conduent HCI's secondary data scoring technique identified specific indicators of concern across the counties, further highlighting the critical need for affordable housing solutions. From the secondary data results, there were several indicators in this topic area that raise concern for both Kane County and Kendall County. Compared to other counties in Illinois, both counties have higher median households gross rent, and the trend is increasing significantly. In addition, Renters Spending 30% or More of Household Income on Rent is an area of concern for both counties. In Kane County, 49.4% of renters spend at least 30% of their income, compared to 46.9% in Kendall County.<sup>xvi</sup>

### **JOINT CENTER FOR HOUSING STUDIES OF HARVARD UNIVERSITY, *AMERICA'S RENTAL HOUSING 2024 (2024)***

Rental affordability in the United States has reached unprecedented levels of strain, with a record high of 22.4 million cost-burdened renter households in 2022. Even middle-income renters are experiencing escalating cost burdens, with those making \$45,000 to \$74,999 witnessing a significant 5.4 percentage point increase in cost-burden rates. Affordability challenges are particularly acute in large metropolitan areas, where over half of renter households face housing cost burdens. Despite being fully employed, a considerable portion of households struggle with high housing costs, with over 8 million households headed by full-time, year-round workers experiencing cost burdens in 2022. Moreover, housing cost increases have outpaced income gains, leading to diminished residual incomes for lower-income renters, exacerbating financial instability and limiting spending on essential needs like food and healthcare.

Although rent growth has slowed significantly following record-breaking increases in previous years, the rental market remains complex. Rental vacancy rates have rebounded, and property prices have declined for the first time in over a decade. However, multifamily construction has decelerated, and the loss of low-rent units has been widespread, exacerbating affordability challenges. Rental demand, primarily driven by younger generations like Gen Z and higher-income households, remains robust, with mobility rates among renters declining. Despite increasing demand, rental subsidies fall short of meeting the need, leaving millions of eligible households unassisted. Furthermore, homelessness has surged to an all-time high, with over 653,000 people experiencing homelessness in January 2023, fueled by rising rents, the expiration of relief measures, and the impacts of climate change on housing costs.

The study's following key themes reflect the complex challenges and dynamics within the rental housing market and are relevant to the City's affordable housing needs:

1. **Rising Cost Burdens:** The number of cost-burdened renter households has increased significantly, with half of all renter households being cost burdened, and affordability worsening across income groups.
2. **Geographical Affordability Disparities:** Cost burden shares are highest in large metros, and high housing costs make it difficult for households to pay for essentials, affecting their well-being.

3. Cooling Rental Markets: Rent growth has almost halted, rental vacancy rates have rebounded, and property prices have decreased due to rising costs of debt and equity.
4. Shifts in Rental Demand: Rental demand has returned to pre-pandemic levels, primarily driven by younger generations like Gen Z and higher-income households.
5. Loss of Low-Rent Units: While the rental supply has increased, there has been a significant loss of low-rent units, affecting households with lower incomes and communities across various states.
6. Substandard Housing Conditions: Many renter households live in substandard housing with structural deficiencies, affecting lower-income and minority households disproportionately.
7. Environmental Hazards: Environmental hazards and disasters pose a threat to the rental stock, particularly affecting low-rent or subsidized units.
8. Rental Assistance Shortage: Rental subsidies fall short of need, leaving many income-eligible households unassisted, contributing to homelessness and eviction concerns.
9. Zoning and Housing Options: Single-family zoning laws are being reconsidered to allow a range of housing options, and states rely on multifamily housing bonds to finance affordable housing.
10. Impact of Climate Change: Extreme weather variability and rising temperatures due to climate change are expected to increase renters' housing costs and energy insecurity, especially for lower-income households.<sup>xvii</sup>

## **CENTER FOR NEIGHBORHOOD TECHNOLOGY (CNT) – AURORA COMPREHENSIVE REHABILITATION PROGRAM EVALUATION (2022)**

The Center for Neighborhood Technology (CNT) conducted an analysis of the City of Aurora's subsidized housing rehabilitation ecosystem, focusing on The Neighbor Project's Safety-First Program, funded by the City CDBG Program, Community Foundation of the Fox River Valley, and the MacArthur Foundation. The study revealed Aurora's housing needs, including an increased availability of affordable units and the rehabilitation of pre-1950 structures. Marginalized communities, particularly low-income households, Latinx residents, and those with disabilities or criminal records, are disproportionately impacted by affordability challenges and housing quality issues.

Key findings highlighted prevalent housing problems such as lack of complete kitchen and plumbing facilities, household overcrowding, and housing cost burdens, especially

affecting communities of color in downtown and east-side neighborhoods. The City's public housing complexes require substantial renovation, emphasizing the need for targeted interventions to address affordability and housing quality.

To enhance the housing rehabilitation program, CNT recommended establishing a comprehensive "One Stop Shop" initiative focusing on climate-resilient homeownership. The program aims to assist residents in achieving sustainable homeownership through weatherization, solar installations, and stormwater management. Integration of a pre-screening procedure, educational workshops, and regular check-ins with homeowners are proposed for effective program implementation, aiming to complete rehabilitation within 60-90 days.<sup>xviii</sup>

### **ELEVATING AGING-IN-COMMUNITY IN AURORA (COA WITH METROPOLITAN MAYORS CAUCUS, 2023)**

This report explored housing for the City's senior citizen population and identified key challenges and considerations as follows:

1. Shortage of Affordable Housing: The City faces a scarcity of affordable, smaller, and easily maintained.
2. Aging Population Housing Needs: With an aging population, there's a need to evaluate the existing housing stock to ensure it meets the preferences and requirements of older residents, focusing on affordability and accessibility.
3. Infrastructure Concerns: Persistent issues with sidewalk conditions and inadequate street lighting, particularly downtown and on the East Side, affect the safety of older adults and pedestrians.
4. Increased Demand for Senior Housing: The Aurora Housing Authority reports a surge in demand for senior housing, leading to long waiting lists for older adults seeking accommodation.
5. Aging-in-Community Recommendations: Recommendations to support Aging-in-Community indirectly address housing issues, including reviewing municipal operations, incorporating Aging-in-Community into City initiatives, partnering with housing providers, exploring "Missing Middle Housing" options (generally, housing in between single family homes and high rise units), and updating the Comprehensive Plan with an Aging-in-Community focus.
6. Livability Enhancement: These measures aim to address housing challenges and improve the overall livability of Aurora for its residents.<sup>xix</sup>

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## **CONCLUSIONS**

After conducting an in-depth review of local housing plans and studies, the findings have informed the City's recommended strategies aimed at addressing affordable housing needs in Aurora. This examination highlighted common themes and recommendations which are consistent with this Plan's community engagement feedback as well the City's review of best practices, all of which underscore the pressing need for action in Aurora's housing market. Key themes and recommendations are as follows:

### **THEMES:**

#### **Development Approaches:**

- Encourage mixed-use, mixed-income developments.
- Implement transit-oriented development (TOD).
- Explore sustainable development practices.
- Retrofit existing housing units for energy efficiency.
- Explore innovative housing solutions.

#### **Preservation and Enhancement:**

- Preserve and enhance existing housing stock.
- Preserve existing affordable housing.
- Prioritize specific types of affordable housing.

#### **Partnerships and Collaboration:**

- Partner with community-based groups and non-profits.
- Coordinate with regional partners.
- Collaborate with housing authorities and organizations.
- Collaborate with housing providers.
- Streamline coordination among stakeholders.

#### **Regulation and Zoning:**

- Review and modify zoning regulations.
- Update zoning regulations and approval processes.
- Implement inclusionary zoning.

#### **Funding and Resources:**

- Secure funding for affordable housing projects.

- Leverage public and private resources.
- Establish an affordable housing trust fund and funding sources.
- Explore partnerships and funding opportunities.

### **Programs and Education:**

- Consider rent/buy option programs.
- Increase public awareness and education.
- Streamline development processes.

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## **RECOMMENDATIONS**

The following recommendations were referenced in the consulted studies and reports:

1. Create a community land trust for Aurora: A community land trust is a nonprofit organization that acquires and holds land for the purpose of providing affordable housing. By establishing a community land trust, Aurora can ensure long-term affordability and prevent the displacement of low-income residents.
2. Explore an inclusionary zoning framework: Inclusionary zoning requires developers to include a certain percentage of affordable housing units in new residential developments. By implementing inclusionary zoning, Aurora can increase the supply of affordable housing and promote mixed-income communities.
3. Meet senior demand for more housing types: As the aging population in Aurora increases, there is a need to assess the existing housing stock and determine if it meets the needs and preferences of older residents. This may involve developing more accessible and age-friendly housing options, such as senior-friendly apartments or assisted living facilities.
4. Collaboratively design outreach materials to inform residents and developers about the housing market: By improving communication and providing information about the housing market, Aurora can ensure that residents and developers are aware of the available affordable housing options and opportunities for development.
5. Retrofit existing dwelling units and encourage energy-efficient housing development: Retrofitting existing housing units to improve energy efficiency can help reduce utility costs for residents and make housing more affordable. Additionally, encouraging the development of energy-efficient housing can contribute to long-term affordability and sustainability.
6. Streamline coordination among stakeholders to improve housing program efficiency: By improving coordination and collaboration among stakeholders, such as government agencies, housing authorities, and nonprofit organizations, Aurora can enhance the efficiency and effectiveness of housing programs and initiatives.
7. Explore multi-generational housing given the future demand for senior housing: Multi-generational housing refers to housing that accommodates multiple generations, such as older adults living with their adult children or grandchildren.



This type of housing can address the needs of both older adults and younger generations, promoting intergenerational support and affordability.

8. Re-evaluate selection criteria for Housing Choice Vouchers to ensure equitable access: Housing Choice Vouchers provide rental assistance to low-income individuals and families. By reviewing the selection criteria for these vouchers, Aurora can ensure that they are distributed equitably and reach those who need them the most.
9. Provide voucher mobility counseling and conduct outreach efforts to potential Housing Choice Voucher landlords: Voucher mobility counseling can help voucher recipients navigate the rental market and find suitable housing options. Additionally, conducting outreach to landlords can encourage their participation in the Housing Choice Voucher program and increase the availability of affordable rental units.

In conclusion, the review of local housing plans and studies reflects common themes and strategies relevant to the City and its effort to address its affordable housing needs. By implementing these strategies, Aurora can make substantial progress in ensuring equitable access to housing and fostering sustainable community development.

## BEST PRACTICES

Along with stakeholder engagement that was conducted across the City, research was carried out to collect best practices from municipalities across the nation that identified affordable housing as an issue, and in effect, established and implemented a wide variety or cross cutting affordable housing solutions. Reviewing national best practices for this study was critical because it provided firsthand experience and successes regarding affordable housing that could potentially then be used in Aurora to best provide for residents.

During City staff best practice collection, more than 100 best practices were initially collected for further review and analysis. Below is a list of best practices that City staff further reviewed based on the size of the comparative City and type of strategy outlined.

City	Population	Best Practice
North Richland Hills, TX	69,920	The North Richland Hills Neighborhood Revitalization Program (NRP) revitalizes targeted neighborhoods through owner-occupied housing renovation incentives. Potential homebuyers looking to move to this small Texas community have the opportunity to purchase a safe, modernized home at an affordable price and receive grants up to \$10,000 to complete well-designed home renovations which increase the value by up to 40 percent.
Philadelphia, PA	1,600,000	Affordable Housing Trust Fund
Cambridge, MA	118,400	Improve housing voucher program
King County, WA	2,269,675	Inventory and allocate public land for affordable housing
Tacoma, WA	219,350	Strategic Objective 1: Create more homes for more people, SO 2: Keep Housing Affordable and in Good Repair SO 3: Help people stay in their homes and communities, SO 4: Reduce Barriers for people who often encounter them.
Bloomington, IN	79,968	ADU, tiny homes, inclusionary zoning, cooperative housing, long term affordability covenants, housing development fund, other incentives
Chapel Hill, NC	61,128	Community Land Trust
Santa Clara, Ca	126,930	Employer Assisted Housing
Salt Lake City, UT	200,479	Public Private Partnership



Orem, UT	97,861	Educate residents on housing affordability issues
Oak Park, IL	53,224	Continue and build on existing Oak Park housing programs
Blue Island, IL	22,005	Encourage sustainable development
Broadway, IL	7,998	Counsel younger residents to purchase homes
Calumet Park, IL	6,755	Market assistance resources to prevent evictions
Carpentersville, IL	37,984	Vistability ordinance
Elgin, IL	114,800	Use strategic use of funding
Lansing, IL	28,379	Attract younger population
Olympia fields, IL	4,654	Change perceptions of rental housing.
Oak Forest, IL	26,793	Encourage property managers to maintain and invest in multifamily buildings.
Sauk Village, IL	10,506	Adopt multi-faceted data-driven approach to address vacancy, abandonment, and unit quality.
Boilingbrook, IL	73,920	Accessibility/Vistability Requirements -
Arlington Heights, IL	77,680	Multifamily Affordable Housing Policy
Oak Park, IL	54,580	Multifamily Housing Incentives Program
Oak Park, IL	54,580	Single-Family Rehabilitation Loan Program
Chicago, IL	2,750,000	Pilsen Land Use Committee
Los Angeles County, CA	10,010,000	LACDA/Cities Small Business Grant Program
Arlington County, VA	236,640	Barcroft Apartments: Preserving Affordability and Preventing Displacement
Arlington County, VA	236,640	Lucille and Bruce Terwilliger Place: Veteran health and housing services
Los Angeles County, CA	10,010,000	Open Doors - incentives to landlords
County of Essex, NJ	799,000	Valley Road Residential Urban Renewal LLC: mixed income units

Fairfax County, VA	1,150,000	Lewinsville Center Development project
High Point, NC	114,060	Avondale Trace development: Section 106 funds:72 mixed income units
Eastpoint, MI	34,037	Erin Park: deed-restricted homeownership - rent to own-lease purchase program- mixed income housing development
Rutland, VT	15,851	Lincoln Place: development of public property, Historic Tax Credits, National Housing Trust Fund, HOME, and CDBG
City of San Buenaventura (HA)	109,925	Westview Village: deed restricted for entry level families, RAD conversion
Roseland, IL	64,489	Affordable modular homes
Fitchburg, MA	41,732	HOME funds supporting conversions - 60 units of affordable rental artist living and working space - 70% of units are affordable
Memphis, TN	628,127	HUD Section 108 Loans for conversion opportunities - former ten story Sears warehouse into multi-use facility providing employment, medical services, education, and housing.
New York State		Making moves
Seattle, Wa	733,919	Evergreen Impact Housing Fund
South Los Angeles	271,040	SoLa Impact
Philadelphia, PA	1,600,000	Social Impact Bonds for affordable housing
Charlotte, NC	937,470	Retrofitting former motels into affordable housing
Denver County	711,463	Reducing stigma around affordable housing and social services

Table 15- National Affordable Housing Best Practices

## **SUMMARY OF BEST PRACTICES IN SUPPORT OF RECOMMENDATIONS**

City staff reviewed a wide variety of polices and best practices to determine if any could be considered for implementing in Aurora. Increasing and preserving affordable housing is not just a local issue, but a national issue each with local influences such as zoning, approval process, funding availability, government collaboration with nonprofits and the private sector, funding mechanisms, and in some cases pushback from the public and elected officials. While each situation is unique, a City should have multiple strategies when considering expanding and preserving affordable housing.

While reviewing policies and best practices, inclusiveness, sustainability, and innovation in development and program design became some of the main themes City staff focused on. These three themes could lead to increased funding opportunities, additional partners, and new strategies that the City has not previously considered. Examples reviewed included the development of a local fund dedicated to affordable housing activities, partnering with local businesses or other public entities to create affordable housing for specific employer groups, and establishing partnerships with local landlords to provide educational opportunities and programs to assist in housing tenants who may have experienced a previous hardship that makes it harder for them to be selected as a tenant.

Additionally, research found that the City already has implemented several of the best practices identified in place including single family rehab programs, an accessibility program, and has engaged in several public private partnerships to expand and preserve affordable housing. In researching these similar policies and programs, City staff considered different aspects of these programs such as eligible activities, funding structure, and application process. A wide variety of tools to make incremental improvements across different subgroups in need of housing can over time create more inclusive neighborhoods and provide opportunities for diverse populations.

Based on the research conducted and comparing like communities based on size and market conditions, the following best practices were identified to be considered as part of final recommendations as part of this plan:

- Support the development of mixed-income multi-family housing to expand affordable housing opportunities for different income levels.
- Create a revolving loan, trust fund, or social impact fund to create additional opportunities for affordable housing.
- Develop a landlord incentive program to assist in housing prospective tenants that may have a prior eviction, past criminal record, poor credit score, or other issues that would prevent them from being a top candidate.
- Review current policies and procedures to enhance and streamline current City programs.

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# RECOMMENDATIONS

## OVERVIEW

City staff established a best practice at the beginning of this study to focus on recommendations that were both measurable and could be implemented on both small pilotable scales and on larger scales. City staff also focused on drafting recommendations that took into consideration research on national best practices, literature review, and feedback received from stakeholder engagement activities. Based on analysis of the research and feedback collected, City staff created the O.N.E. Aurora Strategy framework to sort recommendations into three main categories:

**OPTIMIZE** opportunities to preserve and expand affordable housing for renters and landlords, homeowners, and future homebuyers.

**NAVIGATE** resources to provide supportive services and opportunities needed in an equitable and inclusive manner for diverse households and other stakeholders.

**EMPOWER** stakeholders by providing opportunities for continued input on local policy and decision-making process activities for expanding and preserving affordable housing activities.



Figure 26. O.N.E. AURORA Logo

In each section of the **O.N.E Aurora Framework**, the City identified 9 total recommendations that will either directly or indirectly link back to the City strategy of expanding and preserving affordable housing.

## **RECOMMENDATIONS** (In order of priority for each category)

### **OPTIMIZE**

#### **RECOMMENDATION #1: SUPPORT THE DEVELOPMENT OF MIXED-INCOME UNITS TO EXPAND AFFORDABLE HOUSING OPPORTUNITIES TO INCREASE LONG TERM SUSTAINABILITY.**

Encourage and incentivize mixed income unit development for new affordable rental and homebuyer housing developments to prioritize inclusion and sustainability.

#### **RECOMMENDATION #2: UTILIZE PUBLIC LAND AND UNDER-UTILIZED PROPERTY TO EXPAND AFFORDABLE HOUSING OPPORTUNITIES BY CREATING A LANDBANK.**

Assess the development suitability and best use of public land and vacant building space that includes City, school, office, religious building, and other entity spaces that may be available for sale or donation for future development.

#### **RECOMMENDATION #3: ENHANCE THE CITY'S CURRENT SINGLE FAMILY REHABILITATION PROGRAMS TO PRESERVE HOUSING AND TO PROMOTE AGING IN PLACE.**

Enhance the City's current single family rehabilitation programs by leveraging multiple funding sources to expand eligible rehabilitation activities and to increase the number of households that could qualify for assistance.

### **NAVIGATE**

#### **RECOMMENDATION #1: EDUCATE AND INFORM STAKEHOLDERS ABOUT LOCAL PROGRAMS, SERVICES, DATA TRENDS, AND THE IMPORTANCE OF AFFORDABLE HOUSING IN AURORA.**

Educate stakeholders about the importance of diverse, quality affordable housing and supportive services currently available by the City and partners. Additionally provide findings from continued data analysis to provide updated information and new opportunities as they become available.

#### **RECOMMENDATION #2: LEVERAGE MULTIPLE FUNDING SOURCES, PARTNERS, AND SOLUTIONS FOR AFFORDABLE HOUSING ACTIVITIES.**

Explore new ways to increase funding, partnerships, and emerging solutions for affordable housing activities to provide sustainable quality affordable housing.

#### **RECOMMENDATION #3: CREATE A COMMUNITY RESOURCE COORDINATOR POSITION AT THE CITY TO ASSIST RESIDENTS IN NEED.**

Develop a City position or support a contractor that acts as a case manager and collaborator with other service providers to streamline solutions that can be tracked in the City ticketing system.

## EMPOWER

### **RECOMMENDATION #1: ESTABLISH AN AURORA AFFORDABLE HOUSING FUND TO PRESERVE AND EXPAND AFFORDABLE HOUSING OPPORTUNITIES.**

Establish a flexible fund to implement programs and development to preserve and expand affordable housing opportunities for renters, homebuyers, and future residents including funding for new construction, rehabilitation, supportive services, and other activities that contribute to providing and maintaining housing solutions for all.

### **RECOMMENDATION #2: PROVIDE LANDLORDS WITH TRAINING OPPORTUNITIES AND INCENTIVE PROGRAMS TO ENHANCE HOUSING STOCK AND ASSIST CURRENT AND FUTURE TENANTS.**

Enhance landlord training and provide information on available City programs including the development of a landlord incentive program to partner with nonprofit agencies that are assisting clients in finding safe, decent, and sanitary rental housing.

### **RECOMMENDATION #3: ENHANCE DOWN PAYMENT ASSISTANCE PROGRAM TO INCREASE HOMEOWNERSHIP.**

Enhance the City's current down payment assistance program to increase homeownership opportunities for prospective homebuyers including households that exceed defined low-income thresholds.

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## CONCLUSION

Enhance the City's current down payment assistance program to increase homeownership opportunities for prospective homebuyers including households that exceed defined low-income thresholds.

Throughout the course of this study, it became increasingly clear that similar to the national affordable housing crisis, increasing and preserving affordable housing is a local concern and addressing it must be a priority for the City. Local factors, such as zoning regulations, approval processes, funding availability, government collaboration with nonprofits and the private sector, funding mechanisms, and public and elected officials' feedback, all play a role in shaping the approach to affordable housing. While each situation is unique, a comprehensive strategy is essential for expanding and preserving affordable housing. During the review process, three key themes emerged: inclusiveness, sustainability, and innovation in development and program design.

These themes offer opportunities for increased funding, additional partnerships, and novel strategies that the City may not have previously considered. Examples include establishing a local fund dedicated to affordable housing activities, collaborating with local businesses or public entities to create housing for specific employer groups, and partnering with landlords to provide educational programs for tenants who have faced previous hardships. By considering different aspects of these programs—such as eligible activities, funding structures, and application processes—City staff can continue making incremental improvements across various subgroups in need of housing. Over time, these efforts will contribute to a more equitable and sustainable housing landscape in Aurora.

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## ACKNOWLEDGEMENTS

**The City of Aurora would like to acknowledge and thank all stakeholders and contributors that participated in the Affordable Housing Study which allowed for the completion of this Affordable Housing Strategy which will guide City leaders and stakeholders to expanding and preserving affordable housing for the next 10 years.**

360 YOUTH SERVICES	CITY OF AURORA COMMITTEES AND COMMISSIONS
AFRICAN AMERICAN MEN OF UNITY	CITY OF AURORA RESIDENTS
AGAPE CONNECTION, INC.	COLDWELL BANKER REALTY
ALIVE TEEN CENTERS - AURORA	COMMUNITIES IN SCHOOLS AURORA 2000, INC.
ASCENSION MERCY HOSPITAL, AURORA	DOMINICAN LITERACY CENTER
ASSOCIATION FOR INDIVIDUAL DEVELOPMENT (AID)	DUPAGE SENIOR CITIZEN COUNCIL
AURORA AREA INTERFAITH FOOD PANTRY	EAST AURORA SCHOOL DISTRICT 131
AURORA GRASSROOTS ALLIANCE	FIRST NATIONAL BANK OF OMAHA
AURORA HOUSING AUTHORITY	FOX VALLEY HABITAT FOR HUMANITY
AURORA PUBLIC LIBRARY	FOX VALLEY UNITED WAY
AURORA UNIVERSITY	FUNSTON ELEMENTARY
BANK OF AMERICA	HESED HOUSE
BOY SCOUTS OF AMERICA, THREE FIRES COUNCIL	HOPE FAIR HOUSING CENTER
BOYS & GIRLS CLUB OF ELGIN	HOPE FOR TOMORROW, INC.
CASA KANE COUNTY	IMPERFECT ANGELS
CHALLENGE II CHANGE	INDIAN PRAIRIE EDUCATIONAL FOUNDATION
CHANGING CHILDREN'S WORLDS FOUNDATION	JUDAH ROBINSON FOUNDATION / EAST AURORA COUNSELING
CHICAGO METROPOLITAN AGENCY FOR PLANNING	KANE COUNTY CONTINUUM OF CARE
CITY OF AURORA CITY COUNCIL	KANE COUNTY UNITED



**KANE PRE-ARREST DIVERSION PROGRAM**

**KELLER WILLIAMS INNOVATE REAL  
ESTATE**

**LEWIS SIMMONS FOUNDATION**

**LOAVES & FISHES COMMUNITY SERVICES**

**MARIE WILKINSON CHILD DEVELOPMENT  
CENTER**

**MARIE WILKINSON FOOD PANTRY**

**METROPOLITAN MAYOR'S CAUCUS**

**MISSION J.A.D.E.**

**MUTUAL GROUND, INC.**

**NAMI KDK**

**NORTHERN ILLINOIS FOOD BANK**

**QUAD COUNTY URBAN LEAGUE**

**REBUILDING TOGETHER AURORA**

**RITAS MINISTRIES**

**RIVERWALK ADULT DAYCARE**

**SENIOR SERVICES ASSOCIATES**

**SIMPLY DESTINEE**

**THE NEIGHBOR PROJECT**

**U.S. DEPARTMENT OF HOUSING & URBAN  
DEVELOPMENT**

**VETERANS OUTREACH OF ILLINOIS**

**VNA HEALTH**

**WAUBONSEE COMMUNITY COLLEGE**

**WAYSIDE CROSS MINISTRY**

**WHEATLAND ATHLETIC ASSOCIATION**

**WORLD RELIEF CHICAGOLAND/AURORA  
OFFICE**

**XILIN ASSOCIATION**

**YWCA**

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Economic & Planning Systems, Inc.  
730 17<sup>th</sup> Street, Suite 630, Denver, Colorado 80202  
Microsoft Word - 20836-DR-AI-012312 (kanecountyil.gov)

### ***Aurora Housing Authority Five-Year Annual Plan***

1449 Jericho Circle, Aurora, Illinois 60506  
[Annual-Plan.pdf \(auroraha.com\)](#)

Center for Neighborhood Technology  
17 North State Street #1400, Chicago, Illinois 60602  
[Center for Neighborhood Technology \(cnt.org\)](#)

### ***Chicago Metropolitan Agency for Planning***

433 West Van Buren Street, Suite 450, Chicago, Illinois 60607  
[Chicago Metropolitan Agency for Planning - CMAP \(illinois.gov\)](#)  
["On to 2050 Comprehensive Plan."](#)  
[Updating the Plan - CMAP \(illinois.gov\)](#)  
Elevating Aging-In-Place Community in Aurora  
Pilsen & Little Village Action Plan  
[18ba26b2-02a1-4814-a81e-b4d3a4b329e2 \(illinois.gov\)](#)

### ***Chicago Metropolis 202 & The Metropolitan Mayors Caucus***

30 West Monroe 18<sup>th</sup> Floor, Chicago, Illinois 60603  
433 West Van Buren Street Suite 450, Chicago, Illinois 60607  
[Homes For A Changing Region: Phase 2: Implementing Balanced Housing Plans The Local Level Year Three: Blue Island, Plainfield and Woodstock](#)  
[Chicago Metropolis 2020 - Kolikkopelit Project: Building a Better Region](#)  
[Homes For A Changing Region: Phase 2: Implementing Balanced Housing Plans at the Local Level: Year One: Aurora, Libertyville, Oak Forest](#)  
[Housing Planning - Mayors Caucus](#)

### ***Chicago Metropolitan Agency for Planning, Illinois Housing Development Authority, and The Metropolitan Mayors Caucus***

433 West Van Buren Street, Suite 450, Chicago, Illinois 60607  
111 East Wacker Drive, Chicago, Illinois 60601  
[Homes for a Changing Region: Village of Broadview: Action Plan Grant Cycle 2018-2021.](#)  
[cf343146dbb72db66e72469b987569c0\\_Broadview\\_Action\\_Plan.pdf \(amazonaws.com\)](#)  
[Homes for a Changing Region: Village of Calumet Park: Action Plan Grant Cycle 2018-2021.](#)

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***Chicago Metropolitan Agency for Planning, The Metropolitan Mayors Caucus, and Metropolitan Planning Council***

433 West Van Buren Street, Suite 450, Chicago, Illinois 60607

140 South Dearborn Street, Suite 1400 Chicago, Illinois 60603

Homes for a Changing Region: Phase 3: Implementing Balanced Housing Plans at the Local Level: Year Seven: Carpentersville, East Dundee, Elgin, and West Dundee.

[Fox-Valley-Homes-Toolkit.pdf \(mayorscaucus.org\)](#)

Homes For A Changing Region: Phase 3: Implementing Balanced Housing Plans At The Local Level: Year Four: Hazel Crest, Lansing, Olympia Fields and Park Forest

Homes for a Changing Region: Sauk Village: Action Plan: Grant Cycle 2018-2021

[69788725df208a923d1aea5ca98dcf96\\_Sauk\\_Village\\_Action\\_Plan.pdf](#)

[\(amazonaws.com\)](#)

Homes for a Changing Region: Phase 3: Implementing Balanced Housing Plans at the Local Level: Year Six: Arlington Heights, Buffalo Grove, Mount Prospect, Palatine, and Rolling Meadows.

[Homes for a Changing Region - CMAP \(illinois.gov\)](#)

Homes for a Changing Region: Phase 3: Implementing Balanced Housing Plans at the Local Level: Year Five: Bellwood, Berwyn, Forest Park, Maywood, and Oak Park

[Homes for a Changing Region - CMAP \(illinois.gov\)](#)

***City of Aurora, Illinois***

City of Aurora Consolidated Plan 2020 – 2024

44 East Downer Place Aurora, IL 60507

[2020 – 2024 Consolidated Plan | Aurora, IL \(aurora-il.org\)](#)

***City of Bloomington, Indiana***

401 North Morton Street, Bloomington, Indiana 47404

Developing and Implementing an Affordable Housing Strategy for Bloomington

[2018 Affordable Housing Strategy Update.pdf](#)

***City of North Richland Hills, Texas***

4301 City Point Drive, North Richland Hills, Texas 76180

Neighborhood Initiative Program

[Neighborhood Initiative Program | North Richland Hills, TX - Official Website \(nrhtx.com\)](#)

***City of Philadelphia, Pennsylvania***

[1401 John F Kennedy Boulevard, Philadelphia, Pennsylvania 19102](#)

[Philadelphia-Housing-Trust-Fund-Report-2020-2021.pdf](#)

***City of Tacoma, Washington***

[747 Market Street, Tacoma, Washington 98402](#)

[Affordable Housing Action Strategy](#)

[AHAS Publication FINAL.pdf \(cityoftacoma.org\)](#)

***Dunham Foundation***

2430 West Indian Trail, Suite 201 Aurora, Illinois 60506  
Community Needs Assessment: Significant Community Need #1 Housing & Affordable Housing.  
Community Needs Assessment Report - Dunham Foundation

***Enterprise Community Partners***

11000 Broken Land Parkway Suite 700, Columbia, Maryland, 21044  
Enterprise Expands Fair-Based Development Initiative to New York City to Build 1,050 Affordable Homes  
Enterprise Expands Faith-Based Development Initiative to New York City to Build 1,050 Affordable Homes | Enterprise Community Partners

***Fox Business***

1211 Avenue of the Americas, New York City, New York 10036  
Major US Cities Create Innovative Solutions Amidst Continuing Housing Crisis  
Major US cities create innovative solutions amidst continuing housing crisis (msn.com)

***Governing Magazine***

1100 Connecticut Avenue Northwest, Suite 1300 Washington DC 20036  
Black Buyers Likely to Lose Gains as Housing Affordability Drops  
Black Buyers Likely to Lose Gains as Housing Affordability Drops (governing.com)

***Harvard Kennedy School***

79 John F. Kennedy Street Cambridge, Massachusetts 02138  
Improving Delivery of the Social Safety Net: The Role of Stigma  
Improving delivery of the social safety net: The role of stigma | Harvard Kennedy School

***Illinois Housing Development Agency***

111 East Wacker Drive, Chicago, Illinois 60601  
Affordable Housing Planning and Appeal Act (AHPAA)  
2023-AHPAA-Handbook.pdf (ihda.org)  
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Illinois' Annual Comprehensive Housing Plan  
2024-Annual-Comprehensive-Housing-Plan.pdf (ihda.org)

***Joint Center for Housing Studies of Harvard University***

1 Bow Street Suite 400, Cambridge, Massachusetts 02138  
America's Rental Housing 2024  
America's Rental Housing 2024 (harvard.edu)

***Kane County Continuum of Care***

Kane County Government  
719 S. Batavia Avenue, Building A, Geneva, Illinois 60134  
Pages - Continuum of Care (kanecountyil.gov)

Kane CoC Racial Disparities Analysis - Pathways MISI(1)

***Metropolitan Mayors Caucus***

433 West Van Buren Street Suite 450, Chicago, Illinois 60607

Housing Studies and Reports

Housing and Community Development - Mayors Caucus

Aging in a Changing Region

Aging in a Changing Region - Mayors Caucus

***Metropolitan Planning Council***

140 South Dearborn Street, Suite 1400 Chicago, Illinois 60603

Accessibility/Visitability Requirements: Bolingbrook, Will and DuPage Counties

Accessibility/Visitability Requirements – Metropolitan Planning Council

(metroplanning.org)

HomeTown Aurora

Home Grown – Metropolitan Planning Council (metroplanning.org)

***Metropolitan Research Center (MRC)***

201 Presidents Circle, Salt Lake City, Utah 84112

Affordable Housing Strategies: State-of-the Practice in Ten Utah Cities

Affordable Housing Strategies (apautah.org)

***National Association for County Community and Economic Development (NACCED)***

2001 K Street Northwest, #300, Washington DC 20006

LACDA/Cities Small Business Grant Program

2021 NACCED Annual Conference and Educational Training - NACCED

Barcroft Apartments: Preserving Affordability and Preventing Displacement

2021 NACCED Annual Conference and Educational Training – NACCED

Lucille and Bruce Terwilliger Place: Veteran health and housing services

Education – NACCED

Open Doors – Incentives to Landlords

Education – NACCED

Valley Road Residential Urban Renewal LLC: Mixed Income Units

Education – NACCED

Aurora Downtown Revitalization Project

Education – NACCED

Lewinsville Center Development Project

Education - NACCED

***National Housing Preservation Database (NHPD)***

Home - National Housing Preservation Database (NHPD)

***Newvue Communities***

470 Main Street, Fitchburg, Massachusetts 01420

Fitchburg Arts Community | New Vue Communities

***New York State***

Section 8 Mobility Program: Making Moves

Section 8 Mobility Program: Making Moves | Homes and Community Renewal (ny.gov)

***Seattle Foundation***

1601 5th Avenue, Seattle, Washington 98101

Evergreen Impact Housing Fund

Evergreen Impact Housing Fund

***Smart Cities News***

1255 23<sup>rd</sup> Street Northwest, Suite 550, Washington DC 20037

Social Impact Bonds for Affordable Housing gain Popularity Among Cities

Smart Cities News | Smart Cities Dive

SoLa Impact

10877 Wilshire Boulevard Suite 1404, Los Angeles, California 90024

SoLa Impact Fund

Home - SoLa Impact

***The Urbanist***

605 South Main Street, Seattle, Washington 98104

Disposition Policy: Let's Put Underused Public Land to Use as Affordable Housing - The Urbanist

Memphis to Redevelop Abandoned Sears Distribution Center Into Ambitious Healthcare Hub

Memphis to Redevelop Abandoned Sears Distribution Center Into Ambitious Healthcare Hub (nextcity.org)

***Town and Country Planning Association (TCPA)***

17 Carlton House Terrace, St. James's, Westminster, London, England SW1Y 5AS

20-Minute Neighborhoods: Creating Healthier, Active, Prosperous Communities, An

Introduction for Council Planners in England.

20MN\_Main.qxd (tcpa.org.uk)

***U.S. Census Bureau***

4600 Silver hill Road, Washington DC 20746

American Community Survey

American Community Survey (ACS) (census.gov)

***U.S. Department of Housing & Urban Development***

451 7<sup>th</sup> Street Southwest, Washington DC 20410

Definitions

Glossary of HUD Terms | HUD USER

Income Limits

FY 2023 Income Limits Documentation System -- Summary for Chicago-Joliet-Naperville, IL HUD Metro FMR Area (huduser.gov)

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PHAs Encourage Landlord Participation With Incentives | HUD USER

Increasing The Supply of New Affordable Housing: A Primer of Strategies to Implement Today

Increasing the Supply of New Affordable Housing - Primer (hudexchange.info)

Avondale Trace Development: Section 106 Funds: 72 Mixed Income Units

Increasing the Supply of New Affordable Housing - Primer (hudexchange.info)

Erin Park: Deed-Restricted homeownership – Rent to Own – Lease Purchase Program – Mixed-Income Housing Development

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Lincoln Place: Development of Public Property, Historic Tax Credits, National Housing Trust Fund, HOME, and CDBG

Increasing the Supply of New Affordable Housing - Primer (hudexchange.info)

Westview Village: Deed Restricted for Entry Level Families, RAD Conversion

Increasing the Supply of New Affordable Housing - Primer (hudexchange.info)

Defining Housing Affordability

Defining Housing Affordability | HUD USER

### ***U.S. Department of Treasury***

1500 Pennsylvania Avenue, Washington DC 20220

Affordable Housing How-To Guide (treasury.gov)

### ***Village of Oak Park, Illinois***

123 Madison Street, Oak Park, Illinois

Housing Programs

Housing Programs | Village of Oak Park (oak-park.us)

### ***WTTW Chicago News***

5400 North Saint Louis Avenue, Chicago, Illinois 60625

Roseland Initiative Works to Promote Homeownership, Revitalize Communities Using Modular Homes

Roseland Initiative Works to Promote Homeownership, Revitalize Communities Using Modular Homes | Chicago News | WTTW

# ENDNOTES

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- <sup>ii</sup> “Housing Needs Assessment,” Local Housing Solutions, NYU Furman Lab, Accessed: January 2024, <https://localhousingsolutions.org/housing-needs-assessment/>.
- <sup>iii</sup> “Streamlined Annual PHA Plan,” Public Documents, Aurora Housing Authority, April 1<sup>st</sup>, 2024, [FY2024-DRAFT-ANNUAL-50075-HP.pdf \(auroraha.com\)](https://auroraha.com/FY2024-DRAFT-ANNUAL-50075-HP.pdf)
- <sup>iv</sup> “Selected Housing Characteristics,” 2022 5-Year ACS Census Data DP04 Table, United States Census Bureau, Accessed: January 2024, [DP04 - Census Bureau Tables](https://data.census.gov/tables//2022/decennial/DP04).
- <sup>v</sup> “Defining Housing Affordability,” Office of Policy Development And Research (PD&R), Accessed: January 2024, [Defining Housing Affordability | HUD USER](https://www.huduser.gov/portal/datasets/il/il2024/select_Geography.odn).
- <sup>vi</sup> “FY2024 Income Limits Documentation,” Income Limits, Department of Housing & Urban Development, Accessed: January 2024, [huduser.gov/portal/datasets/il/il2024/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/il/il2024/select_Geography.odn).
- <sup>vii</sup> “Fair Market Rents,” Office of Policy Development And Research (PD&R), Department of Housing & Urban Development, Accessed: January 2024, [www.huduser.gov/portal/datasets/fmr.html](https://www.huduser.gov/portal/datasets/fmr.html).
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<sup>xviii</sup> “Aurora Comprehensive Rehabilitation Program Evaluation,” Center of Neighborhood Technology, City of Aurora, Accessed: January 2024.

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