

PUBLIC NOTICE
Annual Action Plan Substantial Amendments (2014 - #7 and 2015 - #3)

In accordance with the City of Aurora’s Citizen Participation Plan and the requirements of the U.S. Department of Housing and Urban Development (HUD), a public hearing is being held at 5:00 p.m. on March 14, 2016 in City Hall, 2nd floor Council Chambers, 44 E. Downer Place, Aurora, IL to provide the public an opportunity to comment on the Annual Action Plan Substantial Amendments (2014 - #7 and 2015 - #3) and program funding reallocation for projects as outlined below. The substantial amendments will result in a deobligation of remaining balances on completed projects, reallocation of unexpended funds, and adjustments needed to ensure the integrity of the City’s spending obligations.

The proposed substantial amendments will also correct the funding sources identified in Annual Action Plan Substantial Amendment 2015 - #1. On March 8, 2015, the City posted a Public Notice in *The Beacon News* proposing to award 2014 “unallocated funds” in the amount of \$150,000 to the Aurora Interfaith Food Pantry – On site Parking Lot Vehicular and Pedestrian Safety Improvements project and \$4,496 to the Neighborhood Revitalization Strategic Planning Area (NRSA) Façade Improvement Grant Program. The City is issuing a correction to the original notice. Funds to be used for both projects should have been categorized as “reallocated” 2014 funds. This Notice does not alter the original public comment period for the proposed items. The minimum 30-day required public comment period began on March 9, 2015 and ended on April 21, 2015.

Please be advised that effective March 7, 2016, the City of Aurora Annual Action Plan Substantial Amendments (2014-#7 and 2015-#3) will be available for review and public comments at the following locations: City of Aurora-Neighborhood Redevelopment, 51 E. Galena Blvd, Aurora, IL; Library-Main, 101 S. River St., Aurora, IL; Library-Eola, 555 S. Eola Rd., Aurora, IL; Library-West, 233 S. Constitution Dr., Aurora, IL; and on the City of Aurora website: www.aurora-il.org.

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 Amy Munro, Neighborhood Redevelopment Division, 51 E. Galena Blvd, (630) 256-3320 or DNR@aurora-il.org. Comments are being accepted no later than April 12, 2016.

The City of Aurora (“City”) proposes to reallocate/reprogram the following unexpended funds from the 2014 Annual Action Plan as follows:

CDBG Subrecipient	Closed Activity Name	Original Amount	Unexpended Amount	Reallocation Comments
JOSEPH CORPORATION	Safety First	\$185,000.00	\$6,294.22	Reallocate \$5,957.69 to 2015 Program Year CDBG Project: Aurora Interfaith Food Pantry – On site Parking Lot Vehicular and Pedestrian Safety Improvements.
				Reallocate remaining balance/unused funds to eligible CDBG projects/activities, TBD
CITY OF AURORA	City of Aurora Engineering Division- Residential Resurfacing Program	\$300,000.00	\$47,542.74	Reallocate all unused/remaining funds to 2015 Program Year CDBG Project: Aurora Interfaith Food Pantry – On site Parking Lot Vehicular and Pedestrian Safety Improvements
REBUILDING TOGETHER AURORA	Safe at Home	\$244,998.00	\$96,499.57	Reallocate all unused/remaining funds to 2015 Program Year CDBG Project: Aurora Interfaith Food

				Pantry – On site Parking Lot Vehicular and Pedestrian Safety Improvements
REBUILDING TOGETHER AURORA	Insulation Program	\$75,000.00	\$1,936.48	Reallocate \$214.14 to 2015 CDBG Project: City of Aurora - Neighborhood Revitalization Strategic Planning Area (NRSA) Façade Improvement Grant Program
				Reallocate remaining balance/unused funds to eligible CDBG projects/activities, TBD
CONSUMER CREDIT COUNSELING	Foreclosure Prevention	\$20,000.00	\$4,381.86	Reallocate to 2015 CDBG Project: City of Aurora - Neighborhood Revitalization Strategic Planning Area (NRSA) Façade Improvement Grant Program
FOX VALLEY HABITAT FOR HUMANITY	Working Families Rebuilding Neighborhoods Program	\$50,000.00	\$0.04	Reallocate remaining balance/unused funds to another eligible CDBG activity, TBD
QUAD COUNTY URBAN LEAGUE	Employment Assistance Referral	\$15,000.00	\$194.05	Reallocate remaining balance/unused funds to another eligible CDBG activity, TBD
BREAKING FREE	Homeless Substance Abuse Treatment Program	\$20,400.00	\$52.20	Reallocate remaining balance/unused funds to another eligible CDBG activity, TBD
TOTAL 2014 CDBG FUNDS TO BE REALLOCATED			\$156,901.16	

Video details for jurors events



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PUBLIC HEARING ANNOUNCEMENT Annual Action Plan Amendment (2015 - #1)

In accordance with the City of Aurora's Citizen Participation Plan and the requirements of the U.S. Department of Housing and Urban Development (HUD), a public hearing is being held at 5:00 p.m. on March 23, 2015 in City Hall, 2nd floor Council Chambers, 44 E. Downer Place, Aurora, IL to provide the public an opportunity to comment on the Annual Action Plan Substantial Amendment (2015 - #1) and program funding allocation for projects as outlined below.

Please be advised that effective March 9, 2015, the Annual Action Plan Amendment (2015 - #1) will be available for review and public comments at the following locations: City of Aurora-Neighborhood Redevelopment, 51 E. Galena Blvd, Aurora, IL; Library-Main, 1 E. Benton, 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. As an entitlement community the City of Aurora, Illinois receives funding through the Community Development Block Grant Program (CDBG) and HOME Investment Partnerships Program (HOME) from HUD.

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 Neighborhood Redevelopment Division, 51 E. Galena Blvd, (630) 256-3320 or DNR@aurora-il.org. Comments on this Amendment are being accepted no later than April 21, 2015.

CDBG PROJECT	Funding Source	Comments	Amount
Aurora Interfaith Food Pantry – On site Parking Lot Vehicular and Pedestrian Safety Improvements	City of Aurora 2014 – Unallocated Funds	Unallocated Entitlement	\$150,000
City of Aurora - Neighborhood Revitalization Strategic Planning Area (NRSA) Façade Improvement Grant Program	City of Aurora 2014 – Unallocated Funds	Unallocated Entitlement	\$ 4,596
	2014 CDBG– Boy Scouts LaSalle Community Center/ Aurora Youth Leadership Academy	Reallocation of Unexpended funds	\$ 95,404
Total CDBG:			\$250,000

630-801-9850
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Aurora, IL 60504
630.978.6620 |
| West Aurora
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Aurora, IL 60506
630.859.6824 | |

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 Advocate Dreyer

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& Sandwich Middle School
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(South of Rt. On Wells, Lions & Dayton Street)

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One Day Only in the Spring

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PUBLIC HEARING ANNOUNCEMENT
Annual Action Plan Amendment (2015 - #1)

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Total CDBG:			\$250,000

Table 3C

Consolidated Plan Listing of Projects

(Updated 3/6/15)

Jurisdiction's Name: City of Aurora

Priority Need: CD**: Special Public Facilities Projects: Projects designed to specifically address the availability and/or accessibility to suitable living environment

Project: Aurora Interfaith Food Pantry – Food Pantry Parking Lot Improvement

Description: Project will provide funding to rehabilitate the Pantry's existing parking lot to address and further accomodate parking and safety issues. The improvements will include the installation of lighting (for evening hours), paving and re-paving of the parking lot, and the installation of a driveway along the west side of the pantry building to allow for more functional ingress and egress to the Pantry's site.

Outcome - Objective category: Availability/Accessibility - Suitable Living Environment

Location / Target Area: City-wide
(Street Address): 1110 Jericho Road, Aurora, IL
(City, State, Zip Code): Aurora, IL 60506

Specific Objective Number:	CD**
Project ID:	
HUD Matrix Code:	03
CDBG Citation:	570.201(c)
Type of Recipient:	Private Non-Profit
CDBG National Objective:	LMC
Start Date:	05/01/15
Completion Date:	12/31/15
Performance Indicator:	People
Annual Units:	1 facility/ 6,800 people
Local ID:	
Units upon Completion:	1 facility/ 6,800 people

Funding Sources:	
CDBG:	\$150,000
ESG:	
HOME:	\$
HOPWA:	
Total Formula:	
Prior Year Funds:	\$
Assisted Housing:	
PHA:	
Other Funding:	\$ 66,606
TOTAL:	\$150,000

The primary purpose of the project is to help:

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

Table 3C
Consolidated Plan Listing of Projects
(Updated 3/6/15)

Jurisdiction's Name: City of Aurora

Priority Need: CD7 - Micro-businesses: Improve rate of survival of micro-enterprises

Project: Neighborhood Revitalization Strategy Area (NRSA) Business Facade Improvement Program

Description: The purpose of the Downtown Façade Improvement Grant (90/10 Match: CDBG/Property Owner) Program is to support the rehabilitation and preservation of commerical property within the city's NRSA; encourage new business; and retain, revitalize, and expand existing business opportunities within downtown Aurora. This program will make it easier for businesses to upgrade their appearance from the street, making them more inviting to those patronizing downtown businesses within the NRSA.

Outcome - Objective category: Economic Opportunity -Availability/Accessibility

Location / Target Area: NRSA

(Street Address): TBD

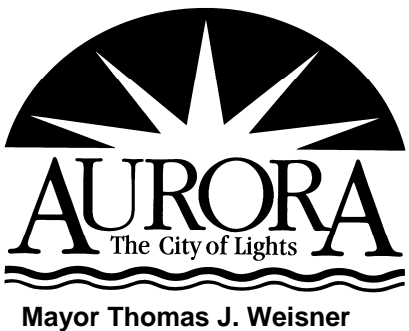
(City, State, Zip Code): Aurora, IL

Specific Objective Number:	CD7
Project ID:	
HUD Matrix Code:	18A
CDBG Citation:	570.201 (e)
Type of Recipient:	NRSA Business Owner
CDBG National Objective:	LMC
Start Date:	05/01/15
Completion Date:	12/31/15
Performance Indicator:	Rehabilitated Properties
Annual Units:	20
Local ID:	
Units upon Completion:	20

Funding Sources:	
CDBG:	\$100,000
ESG:	
HOME:	\$
HOPWA:	
Total Formula:	
Prior Year Funds:	\$
Assisted Housing:	
PHA:	
Other Funding:	\$
TOTAL:	\$ 100,000

The primary purpose of the project is to help:

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



HOUSING & COMMUNITY DEVELOPMENT BLOCK GRANT CONSOLIDATED PLAN

Program Years 2015 - 2019



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

2014 Funds (Sub. Amendment #6) 1. City of Aurora Neighborhood Redevelopment Division HOME Administration (10%) Entitlement Funds: \$ 44,918.50 (Prior Funded Amount) to \$53,253.00 (Amended Funding Amount)2. Community Housing Development Organizations (CHDO) Direct Project Activities (15%)2014 CHDO Reserve/Entitlement Funds: \$404,266.50 (Prior Funded Amount) to \$ 79,879.50 (Amended Funding Amount)3. Boreas, LLC Aurora Impact Initiative Unallocated Entitlement:\$ 0.00 (Prior Funded Amount) to \$ 7,092.76 (Amended Funding Amount)4. Verigreen St. Charles Hospital Project Senior Housing Rental Units Unallocated/Reallocated/Entitlement \$ 0.00 (Prior Funded Amount) to \$392,304.74 (Amended Funding Amount)2015 Funds 1. VeriGreen St. Charles Hospital Project Senior Housing Rental Units - 2015 Unallocated/ Entitlement: \$0.00 (Prior Funded Amount) to \$107,695.26 (Amended Funding Amount).2. Section 108 Application Request to utilize the Section 108 Program to create a Six Million Dollar (\$6,000,000) loan pool, pursuant to the National Objectives outlined in 24 CFR 570.208. This loan pool will establish a funding source for City projects where funding might otherwise be unavailable in the following project areas (\$2,000,000 in each program area): Economic Development, Housing, and Public Services/Facilities.

Executive Summary

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

1. Introduction

The Annual Action Plan (Plan) outlines the current and future housing needs for the City of Aurora, IL, including physical, economic, demographic, and social conditions throughout the city. The Plan is specifically required for receipt of Federal Community Development Block funds (CDBG) and HOME funds and follows the format intended for review by the Department of Housing and Urban Development. The Annual Action Plan is effective from January 1, 2015 through December 31, 2015 and promotes decent, safe, sanitary, and affordable housing, as well as neighborhood stability. Oversight of the Con Plan lies within the city's Neighborhood Redevelopment Division (NRD).

2. Summarize the objectives and outcomes identified in the Plan

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

Based on the data included in the HUD tables and available to the City of Aurora, as well as the preferences and observations expressed during the community-wide and stakeholder surveys, the focus groups and the special information interviews, the City has identified these higher priority housing needs for the 2015-2019 Consolidated Plan period:

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

Based on the City's evaluation of the needs within the community and on the preferences and observations expressed during the community-wide and stakeholder surveys, the focus groups and the special information interviews, the City has identified these higher priority non-housing needs for the upcoming 2015 period:

- Increase youth services, especially those proposals/projects which complement overall City goals of violence prevention and youth education.
- Provide supportive services for elderly/disabled persons.
- Provide employment training to unemployed persons
- Mitigate or prevent homelessness.
- Increase/improve the quality of facilities (including public service facilities).
- Help smaller businesses create or retain full time jobs at a living wage.
- Improve rate of survival of micro-enterprise businesses.
- Provide micro-business expansion within locally selected neighborhoods, including the NRSA.
- Initiate improvement efforts in locally selected geographical areas that complement City Neighborhood Plans.

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

3. Evaluation of past performance

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

The Stakeholder Focus Groups held to meet the Consultation requirements for the development of the Consolidated Plan resulted in the following list of Strengths and Accomplishments of community development programs administered by the City over the past 5 Years:

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

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

- H1: Repair/rehab existing housing units occupied by LMI owners (215 Units)
- H2: Assisted 1st time homebuyers into ownership (23 Units)
- H3: Promote adaptation of multi-units into lower density and ownership units in target areas (0 Units)
- H4: Assist rental owners improve LMI rental units for special needs/homeless persons (135 Units)
- CD-1: Increase child care/youth services (children served)
- CD-2: Provide support services to elderly/disabled households (869 HH)
- CD-3: Provide employment services to unemployed persons (2359 P)
- CD-4: Reduce homelessness; persons provided prevention and supportive services
- CD-5: Improve child care facilities benefitting LMI families (2 Facilities)
- CD-6: Create/retain permanent FTE jobs at living wages (372 Jobs)
- CD-7: Improve rate of survival for micro-enterprises (5 Businesses)
- CD-8: Promote expansion/start-up of businesses within NRSA (0)
- CD-9: Improve appearances of selected NRSA neighborhoods (34 Street Projects, Ash Tree replacement)
- CD-10: Improve planning and administrative capacity

CD-11: Improve CHDO capacity to qualify, initiate housing projects

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Aurora invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On July 30, 2014 and July 31, 2014, Community Planning and Development Advisors, LLC (consultants) conducted two focus groups for stakeholders and practitioners in Aurora to provide an opportunity for advice and input to the City for the development of the 2015-2019 Consolidated Plan. The Focus Group participants provided input on the strengths and weaknesses of the community development programs in Aurora over the past five years (2010-2014) and what the community development needs will be in Aurora over the next five years (2015-2019). They were asked what programs, policies or efforts by the City would most help their organization to be more effective and what criteria or measures of success would they use to judge the success of Aurora's overall community development programs five years from now in 2019.

A Consolidated Plan Community Needs Survey was conducted during the months of July and August 2014 and was accessible to residents through the City's website. The Mayor of Aurora and the City Council invited residents of the City of Aurora to participate in the online Community-Wide Needs Survey in a press release issued by the Mayor. The press release was submitted to the Aurora Beacon News. The results of the needs survey were to help the City determine the use of public funds, including their yearly allocations of Community Development Block Grant funds and HOME funds.

Two hundred and seventy-six (276) residents of the City of Aurora accessed the survey. A large majority of the respondents were homeowners (91%) with 30% living in the city for more than 10 years and 38% more than 20 years.

The survey asked community residents to rate the importance of spending public dollars on various activities relating to housing, economic development, public improvements, revitalization efforts, homeless programs and public services. The activities listed in the survey were selected for inclusion based on a review of funding decisions made by the City in allocating Community Development Block Grant (CDBG) funds over the last 5 years.

In addition, a Stakeholder Survey was sent to a group of key community development stakeholders for their input into the effectiveness of previously funded housing, public infrastructure/improvement, public services and economic development activities over the past five years, the needs of low- and moderate-income community residents over the next 5 years and the priority for funding activities with CDBG/HOME to meet those needs over the next five years.

A complete summary of the responses from Focus Groups participants and Survey respondents are provided as an attachment to the city's 2015-2019 Consolidated Plan.

5. Summary of public comments

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

A summary of comments received through surveys, focus groups and public hearings is provided as an attachment to the 2015-2019 Consolidated Plan.

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

All comments were accepted.

7. Summary

These funds will be used to meet goals and objectives established and approved by the City of Aurora. The Plan's goals and objectives were developed in consultation with citizens, nonprofit organizations, developers, businesses, funding partners, schools and other governmental bodies. Their overarching purpose is to support the development of viable communities with decent housing, suitable living environments and economic opportunities for the City's low to moderate income households.

The City will pursue these goals and objectives by working with the nonprofit community, housing developers, neighborhood groups, associated businesses, stakeholders, labor union representatives, other local government entities, residents and partners. The Neighborhood Redevelopment Division will also work closely with several other City agencies to jointly plan, implement and evaluate the Plan's core activities.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

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))

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.

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

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

Table 2 – Agencies, groups, organizations who participated

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

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

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

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

In the development of its Consolidated Plan, a Community Needs Survey was conducted during the months of July and August 2014 and was accessible to residents through the City's website. The Mayor of Aurora and the City Council invited residents of the City of Aurora to participate in the online Community-Wide Needs Survey in a press release issued by the Mayor. The press release was submitted to the Aurora Beacon News. The results of the needs survey were to help the City determine the use of public funds, including their yearly allocations of Community Development Block Grant funds and HOME funds.

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The survey asked community residents to rate the importance of spending public dollars on various activities relating to housing, economic development, public improvements, revitalization efforts, homeless programs and public services. The activities listed in the survey were selected for inclusion based on a review of funding decisions made by the City in allocating Community Development Block Grant (CDBG) funds over the last 5 years.

For the city's CDBG Substantial Amendment #2 and as per the prior 2015-2019 proceedings, the city followed its Citizen Participation Plan as per the following:

A substantial amendment will be undertaken in the following circumstances:

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

Public Notice and Publication

In the case of a proposed amendment or substantial amendment, the City will publish a public notice

in the Beacon News (“Our Towns” section), describing the project and the amount to be spent and establishing a 30-day public comment period. The public comment period will be scheduled so as to end on the day of the City Council meeting at which the proposed amendment is slated for adoption. In the case of a proposed substantial amendment, in addition to the information described in the previous paragraph, the published public notice will set a date for a public hearing, which will occur at least 15 days prior to the City Council meeting at which the proposed substantial amendment will be slated for adoption.

The public notice will list the locations where copies of the proposed amendment may be examined. These locations include all branches of the Aurora Public Library and the Neighborhood Redevelopment Division office. Free digital copies of the amendment will be made available at the Neighborhood Redevelopment Division office. The amendment will be posted on the City’s website, www.aurora-il.org.

A public hearing was held on September 28, 2015, 15 days prior to the City Council's October 13, 2015 meeting.

The Substantial Amendments were unanimously approved by the City Council on October 13, 2015.

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	Newspaper Ad	Non-targeted/broad community	0	0	0	

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)
2	Internet Outreach	Non-targeted/broad community	0	0	0	https://www.aurora-il.org/documents/neighborhooddevelopment/pub_note_2014-6_2015_2_AAP_Sub_Amend.pdf
3	Public Hearing	Non-targeted/broad community	1	1	0	
4	Public Meeting	Non-targeted/broad community	0	0	0	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Contingency Statement:

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

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,462,042	0	0	1,462,042	0	If the total grant received by the City of Aurora is less than the funds allocated to activities, then each activity's budget will be reduced in the same proportion as the percentage difference between the estimated total grant and the actual total grant. If the total grant received by the City of Aurora is more than the funds allocated to activities, then the budget for all goals and objectives will be raised proportionately, and the City's Block Grant Advisory Committee shall entertain proposals to spend the funds either on projects that were proposed, but not funded, in the previous competitive round; on new proposals as presented by City Staff; or to increase funding for existing programs/projects where the additional funds are judged to have the most impact. Some excess funds will be designated, consistent with the regulatory framework of the programs, for program administration. For example, the City has reserved 20% of the City's estimated CDBG allocation and 10% of the City's estimated HOME allocation for program administration consistent with federal regulations.
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HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	494,914	0	0	494,914	0	<p>If the total grant received by the City of Aurora is less than the funds allocated to activities, then each activity's budget will be reduced in the same proportion as the percentage difference between the estimated total grant and the actual total grant. If the total grant received by the City of Aurora is more than the funds allocated to activities, then the budget for all goals and objectives will be raised proportionately, and the City's Block Grant Advisory Committee shall entertain proposals to spend the funds either on projects that were proposed, but not funded, in the previous competitive round; on new proposals as presented by City Staff; or to increase funding for existing programs/projects where the additional funds are judged to have the most impact. Some excess funds will be designated, consistent with the regulatory framework of the programs, for program administration. For example, the City has reserved 20% of the City's estimated CDBG allocation and 10% of the City's estimated HOME allocation for program administration consistent with federal regulations.</p>
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Table 5 - Expected Resources – Priority Table

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

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

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

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

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

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

identified in the plan

Not applicable.

Discussion

Not applicable.

Annual Goals and Objectives

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

Goals Summary Information

No Goals Found

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration	2015	2019	CDBG/HOME Admin/CHDO Operating Costs	Neighborhood Revitalization Strategy Area	Economic Development/Small Businesses Economic Development/Micro-Businesses	CDBG: \$100,000	Facade treatment/business building rehabilitation: 20 Business
2	Public Facilities	2015	2016	Non-Housing Community Development	City of Aurora	Public Facilities	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6800 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Administration
	Goal Description	The purpose of the Downtown Façade Improvement Grant (90/10 Match: CDBG/Property Owner) Program is to support the rehabilitation and preservation of commerical property within the city's NRSA; encourage new business; and retain, revitalize, and expand existing business opportunities within downtown Aurora. This program will make it easier for businesses to upgrade their appearance from the street, making them more inviting to those patronizing downtown businesses within the NRSA.
2	Goal Name	Public Facilities
	Goal Description	Project will provide funding to rehablitate the Pantry's existing parking lot to address and further accomodate parking and safety issues. The improvements will include the installation of lighting (for evening hours), paving and re-paving of the parking lot, and the installation of a drivewaly along the west side of the pantry buildng to allow for more functional ingress and egress to the Pantry's site.

Table 7 – Goal Descriptions

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

For its 2015 Program Year, the city has estimated that it will assist approximately 147 households through its three housing programs (Safety/Code corrections, home ownership, and redevelopment or creation of rental units: replacement scattered site housing, elderly, special needs or homeless.)

AP-35 Projects – 91.220(d)

Introduction

#	Project Name

Table 8 – Project Information

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

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

The major obstacles to addressing underserved needs are as follows.

- The City’s ability to provide comprehensive service delivery has been hindered by continuing cutbacks in funding for social services. The lack of awareness concerning service availability and the lack of transportation impede effective delivery of services to those who need them.

Efforts to adequately house the homeless are hindered by a lack of adequate space, by the lack

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

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

The Commercial Facade Improvement program will focus upon property owners within the NRSA.

Geographic Distribution

Target Area	Percentage of Funds
Neighborhood Revitalization Strategy Area	40
City of Aurora	100
Low-Mod Census Tracts	40

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The allocations relate to addressing economic development efforts within the City's NRSA and safety

issues for one of the city's food pantries. Project descriptions are provided in the "Discussion" section.

Discussion

The purpose of the Downtown Façade Improvement Grant (90/10 Match: CDBG/Property Owner) Program is to support the rehabilitation and preservation of commercial property within the city's NRSA; encourage new business; and retain, revitalize, and expand existing business opportunities within downtown Aurora. This program will make it easier for businesses to upgrade their appearance from the street, making them more inviting to those patronizing downtown businesses within the NRSA.

Project will provide funding to rehabilitate the Pantry's existing parking lot to address and further accommodate parking and safety issues. The improvements will include the installation of lighting (for evening hours), paving and re-paving of the parking lot, and the installation of a driveway along the west side of the pantry building to allow for more functional ingress and egress to the Pantry's site.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing/Improve/Sustain Existing Housing Supply	2015	2019	Affordable Housing	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Housing/Improve Existing Supply	CDBG: \$1,462,042	Homeowner Housing Rehabilitated: 128 Household Housing Unit
2	Housing/Increase Homeownership	2015	2019	Affordable Housing	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Housing/Homeownership	CDBG: \$292,408	Homeowner Housing Added: 50 Household Housing Unit
3	Housing/Rental	2015	2019	Affordable Housing	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Housing/Rental	HOME: \$2,103,385	Rental units rehabilitated: 80 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Services/Youth	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Public Services/Youth	CDBG: \$438,613	Public service activities other than Low/Moderate Income Housing Benefit: 1750 Persons Assisted
5	Public Services/Elderly/Special Needs	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Public Services/Elderly/Special Needs	CDBG: \$73,102	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
6	Public Services/Employment Training	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Public Services/Employment Training	CDBG: \$219,306	Public service activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Services/Homelessness	2015	2019	Homeless	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Public Services/Homelessness	CDBG: \$292,408	Homelessness Prevention: 3000 Persons Assisted
8	Public Facilities	2015	2016	Non-Housing Community Development	Neighborhood Revitalization Strategy Area Low-Mod Census Tracts	Public Facilities	CDBG: \$438,613	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12000 Persons Assisted
9	Economic Development/Small Businesses	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Economic Development/Small Businesses	CDBG: \$877,225	Jobs created/retained: 33 Jobs
10	Economic Development/Micro-Businesses	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Economic Development/Micro-Businesses	CDBG: \$438,613	Businesses assisted: 140 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Economic Development/Micro-Business Expansion	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Economic Development/Micro-Businesses Neighborhood Improvements/revitalization	CDBG: \$146,204	Jobs created/retained: 46 Jobs
12	Neighborhood Revitalization/Improvements	2015	2019	Non-Housing Community Development	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	Neighborhood Improvements/revitalization	CDBG: \$1,169,634	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12000 Persons Assisted
13	Administration	2015	2019	CDBG/HOME Admin/CHDO Operating Costs	City of Aurora	HOME/CHDO Projects CDBG Administration HOME Program administration	CDBG: \$1,462,042 HOME: \$247,457	Other: 199932 Other
14	CHDO Operating Costs	2015	2019	Affordable Housing	Neighborhood Revitalization Strategy Area City of Aurora Low-Mod Census Tracts	HOME/CHDO Projects	HOME: \$123,729	Rental units constructed: 40 Household Housing Unit Rental units rehabilitated: 40 Household Housing Unit

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Housing/Improve/Sustain Existing Housing Supply
	Goal Description	Minor and/or substantial improvements to the existing housing supply to provide choice of decent, safe and sanitary housing for LMI persons.
2	Goal Name	Housing/Increase Homeownership
	Goal Description	Assist eligible households become homebuyers.
3	Goal Name	Housing/Rental
	Goal Description	Redevelop/rehab or create rental units serving persons with special needs or elderly persons.
4	Goal Name	Public Services/Youth
	Goal Description	Increase/sustain youth services
5	Goal Name	Public Services/Elderly/Special Needs
	Goal Description	Provide supportive services for elderly persons and persons with special needs
6	Goal Name	Public Services/Employment Training
	Goal Description	Provide employment training to unemployed persons

7	Goal Name	Public Services/Homelessness
	Goal Description	Provide assistance to reduce incidents of homelessness
8	Goal Name	Public Facilities
	Goal Description	Increase/improve quality of facilities
9	Goal Name	Economic Development/Small Businesses
	Goal Description	Help smaller businesses create or retain full time jobs at living wages
10	Goal Name	Economic Development/Micro-Businesses
	Goal Description	Improve the rate of survival of micro-businesses. Provide micro-business expansion within locally selected neighborhoods, including the NRSA.
11	Goal Name	Economic Development/Micro-Business Expansion
	Goal Description	Provide micro-business expansion within locally selected neighborhoods, including the NRSA.
12	Goal Name	Neighborhood Revitalization/Improvements
	Goal Description	Initiate improvement efforts in locally selected geographical areas that complement the City Neighborhood Plans.
13	Goal Name	Administration
	Goal Description	Provide effective overall administration of CDBG and HOME programs.
14	Goal Name	CHDO Operating Costs
	Goal Description	Provide operating costs to eligible CHDOs to develop affordable housing

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)

Extremely low, low income, moderate income: 208

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

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

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

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority's Strategic plan outlines these major initiatives for 2014-2015:

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

The Housing Authority's Strategic Plan outlines these major initiatives for 2014-2015:

- Continue to implement the tiered housing programs: remodel 4-10 existing apartments and develop 8-14 scattered site homes in 2014 cooperation with the City;
- Develop funding sources for a capital campaign and an energy performance program initiative for an internship program
- Develop plans for a multi-use complex at Jericho Circle;
- Explore use of private management companies for the AHA public housing and for the voucher programs;

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

The Housing Authority's Strategic plan outlines these major initiatives for 2014-2015:

- Develop a self-sufficiency/entrepreneurship institute for Housing Authority participants;
- Plan a social media policy and outreach campaign;
- Implement a residents' outcomes statistical modeling plan

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

NA

Discussion

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

Introduction

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

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

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

Senior Services Associates- Case management, information & referral, transportation, volunteer senior companions, drop in supports, home modifications, temporary financial assistance⁴, and advocacy and abuse investigation/nursing home ombudsman for the elderly

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

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

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

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

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

Discussion

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

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

Introduction

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

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

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

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

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

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

Discussion

AP-85 Other Actions – 91.220(k)

Introduction

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

Actions planned to address obstacles to meeting underserved needs

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

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

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

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

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

Actions planned to foster and maintain affordable housing

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

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

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

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

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

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

Plan.

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

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

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

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

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

Discussion

See above.

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

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

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

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

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

NA. The City's focus is upon acquisition and rehabilitation of rental units.

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

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

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

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

Discussion

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

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

Match Requirements:

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