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Aurora 2010-2014 5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

Executive Summary

1. *An Executive Summary is required. This summary must include the objectives and outcomes identified in the plan and an evaluation of past performance*

Introduction

The following Consolidated 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 follows the format intended for review by the Department of Housing and Urban Development. The Consolidated Plan is effective from January 1, 2010 through December 31, 2014 and promotes decent, safe, sanitary, and affordable housing, as well as neighborhood stability. Oversight of the Con Plan lies within the city's Division of Neighborhood Redevelopment (DNR).

General Concerns

The City of Aurora lies on the outskirts of Chicago's suburbs and remains the second largest city in Illinois with a population of 180,135, according to 2008 American Community Survey Census data. This represents more than a 20% increase since 2000, particularly around the City's expanding edge. The city also serves a large minority population of Hispanics, which account for 38.1% of the total, and African Americans at 10.4%. 39.6% of residents speak a language other than English in the home. Only 77% of the population has received a high school diploma or higher form of education, and there are often not enough low-skilled jobs available to meet demands.

In order to focus the city's funding efforts towards a high need area, many of the city's projects are aimed at the Neighborhood Revitalization Strategy Area (NRSA). Much of the NRSA lies to the east of the downtown sector and faces higher unemployment, minority, and poverty rates than the city as a whole. Figure 1 in Appendix A outlines the current NRSA area. The City is in the process of updating the Neighborhood Revitalization Area Strategy and will submit an amended strategy to HUD in 2010. (See Figure 1, Appendix A)

Housing Market Analysis

Given that the most current census data is from the 2000 Census, the City attempted to use more current data when it was available through other data sources such as the American Community Survey. However, in many cases, the only data source was from the 2000 Census and it was necessary for the City to use what was available. The uncertainty and instability created by the recent economic and housing crisis has and will continue to affect the economic and housing characteristics of Aurora. Over the course of the next five years, we will provide updated data and information with our Annual Plan submissions as it becomes available and accessible to us.

The City of Aurora faces many challenges in terms of meeting the needs of all its residents. A 37% jump in the median home value over the late 1990's and early 2000's made affordable housing harder to obtain for low income purchasers. The outskirts of the city were developed with newer, higher income homes, whereas the downtown and central areas of the city remain in need of housing repair.

A large number of renter households fall within the extremely-low or very-low income bracket, accounting for 41.6% of all rentals. According to 2008 American Community Survey data, 46.1% of renters pay more than 35% of their total income towards housing. The Aurora Housing Authority prides itself in assisting residents with a significant number of Section 8 vouchers, currently administering some 800 vouchers. However, this still leaves 1,400-1,600 residents on a waiting list. The recent spike in foreclosures has also been a major concern.

Expansion in Number of Units

Consistent with the trend from 1970-2006, total housing units in Aurora increased between 2006 and 2008, according to the American Community Survey, from 61,000 units to 64,357. Of 59,785 occupied units, 39,994 of these units are owner occupied, representing 67% of total occupied housing units.

Owner-Occupied

According to the 2008 American Community Survey, the median family income for a family of 4 in metropolitan Chicago in 2008 inflation-adjusted dollars is \$74,216, less than the 2002 income by over \$1,000. Likely this reduction in income will not significantly impact the ability of these families to purchase homes given the simultaneously decrease in housing prices, a national trend. However, if housing prices do rise over the next five years, and there is no correspondent increase in median family income, it is expected that families earning 80% of MFI will not find many options for homeownership.

Renter-Occupied

Continuing with the trend of the past 30+ years, in 2008 renter-occupied units increased to 19,791 units, an increase of 5,887 renter occupied units since 2000. Renter-occupied units are 33% of total occupied housing units, which is an increase since 2000 when renter-occupied units comprised less than 30% of occupied units.

Median contract rent in the City of Aurora in 2008 was \$863. In the metropolitan Chicago area, median contract rent was \$772. The proposed Fair Market Rents, as defined by HUD for 2009, are \$781 for an efficiency, \$894 for a one-bedroom, \$1,004 for a two-bedroom, \$1,227 for a three-bedroom, and \$1,387 for a four-bedroom.

Vacancies & Foreclosure

According to the American Community Survey, there are over 4,000 vacant housing units in the City of Aurora in 2008. A housing market analysis study completed by Mercy Housing for the HUD Neighborhood Stabilization Program uncovered foreclosure data, shown in the table below. Over 1,000 housing units are in some stage of foreclosure in the identified census tracts.

Housing Priority Needs:

Based on the results of a citizens' survey and a stakeholder survey, a focus group for community development stakeholders and practitioners, and interviews and a review of the housing data provided below, it was determined that the following are the highest priority housing needs for the next five years:

- Homes in need of repairs or renovation in order to meet building code, lead paint mitigation or greater energy efficiency standards, and owned by income-eligible households whose housing cost burdens are greater than 30%.
- Households between 40% and 80% of median income that are trying to purchase their own homes.
- Income eligible renter households with housing cost burdens greater than 30%, living in houses in need of repairs or renovation in order to meet building code, lead paint mitigation or greater energy efficiency standards.

Community Development Needs

Based on the results of a citizens' survey and a stakeholder survey, a focus group for community development stakeholders and practitioners, and interviews and a review of the housing data provided below, it was determined that the following are the highest priority non-housing community development needs for the next five years:

- Undersupply of services providing child care or youth and family recreation or job training/finding to the target population

- Inaccessible or inadequate buildings for agencies to provide effective child care, youth development, or other social community-based services to the target population
- Inadequate or inaccessible parks improvements
- Inadequate and inaccessible streets and sidewalk in these local target areas
- High rates of resident turn-over
- Businesses struggling to survive in lower income areas
- Expanding or new business with potential to create additional jobs and employment/training opportunities for lower income individuals encounter financing, space, and other issues
- Businesses seeking to locate or expand within the central business district encounter financing, space, and marketing challenges
- Efficient and effective program administration

Community Development acts as a vital building block towards creating a unified vision for the future. Needs addressed under community development include topics such as poverty, homelessness, public facilities, and economic development.

The 2008 American Community Survey states that 11.8% of Aurora residents had incomes below the poverty level with families representing nearly 10%. Nearly half of those in poverty are children. Next to children, minorities, women with children, and the elderly show the highest rates of poverty. African Americans are disproportionately represented among the homeless and impoverished at 20%, whites at 16%, and Hispanics representing 13% of persons in poverty.

Updated information gathered during the 2009 Con Plan process, which consisted of results of the electronic survey and focus groups with stakeholders and practitioners showed a high priority for public facilities improvements, especially addressing blighted buildings; opportunities for jobs and employment; and street/sidewalk/lighting improvements.

Homeless and Special Needs

Based on the results of a citizens' survey and a stakeholder survey, a focus group for community development stakeholders and practitioners, and interviews and a review of the housing data provided below, it was determined that the following are the highest priority homeless needs for the next five years:

- Shortage of long-term affordable housing linked with supportive services
- Supportive services such as health care, literacy, employment training, child care, and transportation
- Households at risk of eviction or homelessness
- Support for the Kane County Continuum of Care as advocate and coordinator for homeless service organizations.

The Kane County Continuum of Care (CoC), along with the City of Elgin, the other major entitlement grantee members of the CoC, and the City of Aurora, agree that overall Homeless goals are the following:

- Prevention to keep persons housed.
- Outreach effort to bring in the unsheltered homeless.
- A computerized HMIS system for planning and ensuring accurate data.
- Moving homeless persons into housing as quickly as possible.
- Permanency in housing.
- Homeless programs that have a plan for permanent housing.
- Different housing models for different populations.
- Permanent housing units for homeless persons with disabilities.
- An increase in the number of affordable rental housing units and rent subsidies for market housing.

Strategies

Outlined throughout the Plan are a series of proposed objectives and outcomes, detailing the steps towards meeting those individually addressed needs. Priorities fall within two subset categories: Housing and Community Development. The city intends to leverage the investment of as many non-Federal resources as possible over the next five years to successfully implement the goals in this plan. In addition to the yearly funding available from the CDBG and HOME programs, the City applied for and received funding under the Neighborhood Stabilization Program.

The following charts outline the objectives, accomplishments, and proposed outcomes that correspond to each category of need. The basis for determining the prioritization of each need and objective involved consultation with various concerned community groups, as well as an important community survey that is discussed later in the Plan. Established policy gives priority to housing projects that provide units affordable to and occupied by households with extremely low incomes.

Figure 3: HUD Outcome/Objective Codes

***HUD Outcome/Objective Codes**

Outcomes >> Objectives v v	Availability/ Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Figure 4: 5-Year Housing Objectives and Outcomes

Obj #	Specific Objectives	Sources of Funds	Amount 5 Yrs	Performance Indicators 5 Yrs	Expected Number 5 Yrs	Outcome/Objective*
Housing						
H-1	Weatherization Program: Home owners: Make repairs or rehabilitation to existing income-eligible owner-occupied housing to address weatherization and/or building code issues	CDBG: for weatherization HOME: for code compliance and lead based paint	\$915,000 \$1,250,000	Number of low-income, elderly, and minority-owner-occupied units made more energy efficient and/or code compliant.	125 Units	DH-1
H-2	Assist First Time Homebuyer Program: Home purchase: Assist income-eligible households into homeownership	Public Activity Bonds	\$15,000,000	Number of households at 80% of AMI given homeownership opportunities	100 Households	DH-2
H-3	Multi-unit conversion: Promote adaptation of multi-family units in a target area to lower density occupancy with ownership opportunities	CDBG HOME Aurora Gaming Fund	\$300,000 \$1,000,000 TBD	Multi-unit building converted to single family or duplex/two-flat	25 units depends on size of buildings	DH-1

H-4	Rental Property: Assist owners of rental properties to improve rental housing for lower income households with special needs or homelessness	CDBG HOME	\$425,000 \$1,000,000	Units developed or rehabilitation be d to be code compliant, and made affordable	45 units	DH-1
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Funding for these housing programs is limited to families and individuals whose income levels are at or below 80% of the area median family income. The Home Ownership Maintenance Empowerment program accepts only those qualifying with income levels at or below 50% of median family income.

These objectives are critical to maintaining and improving housing conditions. With the availability of CDBG funds, the city is able to further the improvements and assistance offered to residents within the community. And, with the City becoming a Participating Jurisdiction under the HOME program starting in 2010, there will be additional funds available for housing rehabilitation and/or development activities. In addition, over the next year the City will have the addition of NSP funds to address the recent housing crisis issues. The Division of Neighborhood Redevelopment established these objectives in order to properly address each need in the most effective way possible.

The programs that address the above priorities entail various grant, loan, and educational efforts aimed at addressing housing problems facing families and individuals with incomes at or below 80% of area medium income. When HOME funds are used for rehabilitation, the house must be brought up to meet all local code requirements; however, CDBG funds can be used to address minor homeowner maintenance issues and/or to reduce energy costs.

High-density housing is being reduced through the Reconversion Incentive Program, targeting assistance to convert homes to their original status as single family dwellings or to convert them to duplexes, thereby creating an opportunity for rental housing along with a homeowner unit.

The ASSIST First-Time Home Buyer Program offers residents incentives to purchase a home in Aurora, as does the Mortgage Credit Certification program. Lead Based Paint is always a priority of the city and we will continue to provide educational and prevention programs for those at risk for lead poisoning.

Through the efforts made to accomplish each of the above outcomes, the city hopes to rehabilitate 125 owner-occupied homes to increase energy efficiency and address code compliance issues; reduce density by converting existing buildings into 25 units of single family or duplex housing (this will depend upon the size of the buildings available for this program), and to help 100 households through the ASSIST home buying program.

In addition to the housing objectives, the city maintains several community development objectives that strive to address a wide variety of needs in the area. These issues are at the forefront of the Division of Neighborhood Redevelopment's concerns, and the proposed outcomes outlined in the Plan establish a strong foundation for implementing and achieving these goals. The eleven (11) Community Development objectives address anti-poverty issues, homelessness, public facilities, and administration and planning. The objectives and proposed outcomes follow.

Figure 2: *HUD Outcome/Objective Codes

Outcomes >>	Availability/ Accessibility	Affordability	Sustainability
Objectives v v			
Decent Housing	<i>DH-1</i>	<i>DH-2</i>	<i>DH-3</i>
Suitable Living Environment	<i>SL-1</i>	<i>SL-2</i>	<i>SL-3</i>
Economic Opportunity	<i>EO-1</i>	<i>EO-2</i>	<i>EO-3</i>

Figure 5: 5 Year Community Development Objectives and Outcomes

Obj#	Specific Objectives	Sources of Funds	Amount 5 yrs	Performance Indicators 5 Yrs	Expected Number 5 Yrs	Outcome/Objective *
Community Development						
Public Services						
CD-1	Child Care/Youth: Increase child care and youth recreation services	CDBG	\$205,000	Number of Children or Youth served	450 children/youth	SL-1
CD-2	Elderly/disabled : Provide supportive services to elderly or disabled households	CDBG	\$205,000	Number of low-income elderly/disabled persons with Improved living environments and independent living	350 persons	SL-1

CD-3	Job Training: Provide employment training to unemployed persons.	CDBG	\$290,000	Number of people who complete training and improve their employability	350 persons	SL-1
CD-4	Homelessness: Reduce incidents of homelessness	CDBG	\$205,000	Number of homeless or at-risk persons provided prevention and supportive services	350 persons	SL-1
Infrastructure (see CD-9)						
Public Facilities						
CD-5	Child care facility: Increase or improve quality of Child care facilities benefiting income-eligible households	CDBG	\$183,000	Number of buildings acquired, developed, brought to code, or made accessible	4 child care facilities will be improved	SL-1
Economic Development						
CD-6	Job creation: Create or retain full-time permanent jobs at living wages	CDBG	\$304,000	Number of new jobs will be created for local residents	20 Jobs	EO-1
CD-7	Micro-businesses: Improve rate of survival of micro-enterprises	CDBG	\$304,000	Number of small businesses increasing their gross sales by 10% as a result of assistance	Create/ retain 45 jobs	EO-1
Neighborhood Revitalization/Other						
CD-8	Neighborhood businesses: Promote business expansion or start-up within the NRSA	Sec. 108	\$3,800,000	Number of new jobs created for local residents; Number of businesses assisted	10 jobs created; 2 businesses assisted	EO-1
CD-9	Neighborhood improvement: Initiate improvement efforts in locally-selected geographical	CDBG	\$1,550,000	Visual improvements in targeted areas as result of improved streets/lighting/facilities/ parks/ general	6 targeted neighborhoods and qualifying area benefit	SL-1

	areas			neighborhood appearance		
Planning and Administration						
CD-10	Administration: Improve planning and administrative capacity	CDBG HOME	\$1,200,000 \$382,500	Year of successful administration; implemented customer survey	5 years of excellent administration	SL-3
CD-11	CHDO Capacity: Develop community capacity to qualify for CHDO funds, and initiate housing projects.	HOME	\$191,250	Successful qualification and subsequent CHDO eligible projects completed	2 qualified and effective CHDOs	DH-1

Each of the above objectives stems from a process of consulting with neighborhood organizations, non-profits, community members, aldermen of each ward, the compilation of the results of a community needs survey and a focus group for stakeholders and practitioners, and a City Council meeting addressing the content of the Plan. The city hopes to continue its successful efforts in improving quality of life, promoting economic vitality through job training, youth programs, childcare, and encouraging public facilities and better planning management.

Persons with HIV or AIDS are currently underserved in Kane County, and there is no housing assistance available within Aurora. Services are available in terms of testing, treatment, and counseling, but no housing is solely dedicated to serving persons with HIV or AIDS.

Given the analysis of the large elderly population falling within the low-income bracket, the city is actively encouraging non-profits and other organizations to better reach out to the elderly community. Neighborhood Redevelopment will continue marketing its grant opportunities for the physically disabled and informing the community of available ADA modification opportunities. Owners account for the largest low income elderly population, with more than 3,000 elderly owners and just over 1,800 elderly renters. Community Development objective CD- 2 aims to serve disabled and elderly residents in this manner, increasing sustainable living environments for these residents.

Childcare remains a top priority in low-income neighborhoods. However, many of the childcare facilities have reported some difficulty in filling slots each year. This suggests that many parents are unable to afford to pay the prices for childcare. At the Early Learning Summit held in May of 2008, research indicated a high need for full-day and infant childcare within low income and minority areas. The city is actively encouraging childcare centers to accept subsidies from the State of Illinois intends to serve low income residents, and the City recently funded a new

childcare facility to fill the gap of services within the NRSA. With increased efforts, the city hopes to increase the availability of childcare and after-school programs during the course of this plan (see objective CD-1 above).

In order to promote higher education and to assist residents in obtaining high-skilled jobs, the City plans to work with various agencies to promote and create new job training opportunities. Objective CD-3 describes the City's intention to increase the number of persons receiving employment training in low to moderate-income areas.

To promote a suitable living environment for all Aurora residents, the city prioritizes safety in low-income neighborhoods by identifying public facilities and infrastructure projects in these areas. The city will provide street and roadway improvements on a priority basis to improve safety and access in low-income neighborhoods. Objective CD-9 addresses resident concerns expressed in the community surveys and focus groups.

Homeless Strategy

Aurora's Homeless Strategy is to undertake the following actions:

- Provide resources and support for the development of long-term affordable housing linked with supportive services. (Includes special emphasis on addressing those at risk of being homeless, those who are chronic homeless, very low income)
- Support organizations and efforts that provide supportive services such as health care, literacy, employment training child care, and transportation. (Includes special emphasis on addressing those at risk of being homeless, those who are chronic homeless, very low income)
- Provide assistance for programs to assist households at risk of eviction or homelessness. (Includes special emphasis on addressing those at risk of being homeless, those who are chronic homeless, very low income)
- Support the Kane County Continuum of Care as advocate and coordinator of for homeless service organizations. (Includes special emphasis on addressing those at risk of being homeless, those who are chronic homeless, very low income)

In the short term, the City plans to provide through its public service activities programs available to people at risk of becoming homeless or those who are homeless and chronic homeless. These programs will help stabilize families and individuals by offering supportive services including child care, educations, job training and mental health services. In the long run, the city plans to reduce homelessness by facilitating the movement of individuals from homelessness to permanent housing and supporting programs that enhance self sufficiency including reducing recidivism and improving the social, educational and economic status of the City's low income population. These latter steps are extremely important for those at risk of

being homeless and are very low income. The chronically homeless will benefit from programs that move people through the homeless system from shelter eventually to permanent housing for the chronic homeless and disabled.

Community Development Objectives addressing homelessness in Aurora will involve working with Fox Valley United Way and other agencies to facilitate movement towards permanent housing, facilitate increased employment opportunities and provide services to prevent homelessness.

Promoting economic opportunity within the NRSA, per community development objective CD-7, will benefit the economic viability of the community and also promote a suitable living environment for minority residents. The Section 108 Loan Program targets business development, the relocation of existing businesses from outside the area, as well as the expansion of existing businesses into new or vacant commercial buildings. Objective CD-3 also stipulates that area residents need to be trained to fill such positions once in place through job training and educational programs.

CD-10 describes the city's goal to provide the most optimal planning services possible, ensuring the greatest program outreach. The Division of Neighborhood Redevelopment currently runs the CDBG grants, the HOME program, the NSP programs, a Reconversion Incentive Program, the ASSIST program, and a Section 108 Loan Program in house. An evaluation will be performed at the end of each year to determine the success and future goals of office performance.

The City adopts this Consolidated Plan to serve Aurora's needs, addressing housing and community development issues in a prioritized, efficient manner. Through partnerships, strategic allocation of resources, continued education efforts, and citizen participation, each objective included in the Consolidated Plan can be met reaching residents in greatest need.



Aurora 2010 – 2014 5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

MANAGING THE PROCESS

Introduction

The purpose of this Consolidated Plan (Plan) is to address the pertinent housing and community development issues within the City of Aurora. The Plan outlines specific needs of the community, objectives to address those needs, and possible outcomes once funding and efforts have been put in place over the course of five years, which is effective from January 1, 2010 through December 31, 2014. The Division of Neighborhood Redevelopment (DNR) serves as the lead agency to promote and carry out the goals outlined in this plan.

Plan Structure

The basic structure of the Plan addresses the housing and community development needs of Aurora, establishes goals to meet these needs, and details strategies to meet those goals. The Housing section reviews home ownership, rehabilitation, special needs, and lead-based paint hazard concerns. The Community Development section covers homelessness, anti-poverty strategies, and public facilities.

CONSULTATION 91.200(B)

1. *Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.*
2. *Identify agencies, groups, and organizations that participated in the process. This should reflect consultation requirements regarding the following:*
 - **General §91.100 (a)(1)** - *Consult with public and private agencies that provide health services, social and fair housing services (including those focusing on services to children, elderly persons, persons with disabilities, persons with*

HIV/AIDS and their families, homeless persons) during the preparation of the plan.

- **Homeless strategy** §91.100 (a)(2) – *Consult with public and private agencies that provide assisted housing, health services, and social services to determine what resources are available to address the needs of any persons that are chronically homeless.*
- **Lead lead-based paint hazards** §91.100 (a)(3) – *Consult with State or local health and child welfare agencies and examine existing data related to lead-based paint hazards and poisonings.*
- **Adjacent governments** §91.100 (a)(4) -- *Notify adjacent governments regarding priority non-housing community development needs.*
- **Metropolitan planning** §91.100 (a)(5) -- *Consult with adjacent units of general local government, including local government agencies with metropolitan-wide planning responsibilities, particularly for problems and solutions that go beyond a single jurisdiction, i.e. transportation, workforce, etc.*
- **HOPWA** §91.100 (b) -- *Largest city in EMSA consult broadly to develop metropolitan-wide strategy for addressing needs of persons with HIV/AIDS and their families.*

Public housing §91.100 (c) -- *Consult with the local public housing agency concerning public housing needs, planned programs, and activities*

The City of Aurora Division of Neighborhood Redevelopment is the lead agency for the coordination and management of the consolidated planning process. The Division relies on a Block Grant Working Committee (BGWC), which provides CDBG program oversight in budget development and in assessing program effectiveness. Comprised of appointed residents from each city ward plus three at-large members, the BGWC was a major partner at the public meetings, articulating insights into community needs, and later in evaluating and recommending CDBG activity proposals for funding.

Together with community leaders, municipal government representatives and local advocates for community development, housing and homeless issues, the City worked to develop a set of priority needs, in addition to specific goals and objectives, for related programming from 2010-2014.

In an effort to increase public involvement in the development of the 2010-2014 Five-Year Consolidated Plan, the City of Aurora contracted with the consultant firms of Urban Strategies, LLC and Community Planning and Development Advisors, LLC to conduct a focus group for stakeholders and practitioners involved with CDBG and to conduct an Internet survey of community members.

Focus Groups

The City of Aurora Division of Neighborhood Redevelopment invited elected officials of local and adjacent governments, administrators of city and county programs, and representatives of public and private agencies that provide health services, social and fair housing services, as well as child welfare services involved in Aurora's community development programs to participate in a focus group session as part of our Consolidated Plan process. On September 29, 2009, CPDA facilitated the session for these Aurora practitioners and stakeholders to provide advice and input to the City for the development of the 2010-2015 Consolidated Plan. Twenty seven (27) practitioners and stakeholders attended. For a listing of those invited, please see Appendix C.

The participants were divided into three groups of 8, 9, and 10. Facilitators used a nominal group technique developed by Andre Delbecq to help each group generate a series of responses to a question, clarify and consolidate the ideas, and then rank them. This was repeated for each of three topic questions to provide City staff and the consultants with enriched observations about the strengths, weaknesses and balancing efforts of the community development program.

The three questions were:

1. What are the strengths of Aurora's Consolidated Plan, CDBG and/or general community development program?
2. What are the weaknesses of Aurora's Consolidated Plan, CDBG and/or general community development program?
3. What priorities or improvements should the city consider for its next 5-year plan and program?

Although there was no clear consensus among the three groups on what the priorities should be for the five-year plan, housing, particularly housing rehabilitation, ranked high in each group as did programs for youth, the elderly and the mentally ill. The third highest rated priority recommendation also noted by each group is job creation activities and economic development.

Among the weaknesses pointed out by all three groups was a lack of information provided to the public regarding CDBG, resulting in a lack of awareness about CDBG on the part of the public. This weakness was deemed to be significant. The second most often-noted weakness related to program administration and management. Two groups said that the program was too complex and burdensome for agencies receiving grants to administer. One group noted a lack of performance measures and one said that the application process was too difficult and time to submit applications for funding was too short. One group said that agencies do not spend their funds in a timely manner. Two groups did agree that funding of youth and after-school programs was not sufficient and noted this as a weakness.

As for strengths, the City's staff was complimented as knowledgeable and helpful by each group as was the City's selection of a "diverse" range of projects and activities. The groups agreed that the City does encourage community and provider input and participation in the City's allocation process for CDBG funding. Each group noted that the City supports and assists non-profits. Programmatically, both housing rehabilitation and neighborhood redevelopment were mentioned as significant strengths.

2009 Community Needs Survey

The Internet Community Needs Survey was conducted during the months of August and September 2009 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 on August 26, 2009. 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, HOME funds and programs introduced under the economic stimulus package.

Two hundred and sixty-seven (267) residents of the City of Aurora accessed the survey with 90.3% (241) of those responding completing the entire survey. The majority of the respondents to the survey lived in zip codes 60506, 60504 and 60505 and almost 92% (241) of respondents were homeowners.

The survey asked residents to rate their neighborhoods on a number of factors including housing, shopping, safety and places for children to play. From the results it was evident that most respondents felt that, in most of the categories, their neighborhood was "about right." The most notable and highest rated choice for "needs more" was "places that are safe after dark." The only "needs less" rating of note was for "availability of rental housing."

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 10 years.

In the housing category, the activity rated highest in importance was "housing for persons with disabilities" at 35.4%, followed very closely by "housing for seniors" at 34.6% and "homeowner rehabilitation loans" at 30.1%.

In the economic development/public improvement category, 56.9% of respondents selected "remove/repair/replace blighted and damaged buildings" to be very important, with "increasing the opportunities for jobs/employment" rated next at 51.9%, followed closely by "street improvements including sidewalk and lighting" at 51%. Also highly rated was "encouraging the development of small businesses" at 45.9%.

All activities listed in the survey for homeless and public service programs were rated as “important” by 36.6% to 42.9% of the respondents, except for “facility improvements for non-profit organizations” at 30%. The activities rated highest for “very important” were “youth mentoring programs” and “literacy programs” at 36%.

The survey asked respondents what activities were most important to fund in the City’s Neighborhood Revitalization Strategy Area (NRSA) over the next five years. The activities rated highest in importance were 1) “repair/replace streets, sidewalks, lighting” (43.8%), 2) “attract a variety of businesses to the NRSA” (33.5%), and 3) “rehabilitation vacant commercial buildings to include owner-occupied units on the upper floors” (30.2%). When asked whether they thought the activities would increase in need, decrease in need, remain the same or not be needed in the NRSA over the next 5 years, the majority of respondents felt that the need for most of the listed activities would increase; less than 10% felt there would be a decrease in need; between 21% and 38% felt the need would remain the same and 21.1% felt “homebuyer assistance to lower-income persons” would not be needed.

Another question on the survey asked if Aurora is “better off, the same or worse” than 5 years ago in the following areas: availability of decent housing; availability of affordable housing; availability of owner housing; availability of rental housing; availability of housing for seniors; availability of housing for people with disabilities; condition of streets and sidewalks; condition of parks and other public spaces; opportunities for walking; opportunities for biking; opportunities for jobs/employment; public transportation options; safe places for children to play; and general neighborhood appearance. 30% to 50% of respondents answered that Aurora was “about the same” in most of these areas as it was 5 years ago. Among the highest rated in the “about the same” category was “public transportation” at 49.1%, followed by “safe places for children to play” at 48.3%.

The areas that were noted as “better off” included “conditions of parks and public spaces” at 48.7 %, “conditions of streets and sidewalks” at 35.7%, “availability of homeowner housing” at 31.5%, and “availability of decent housing” at 30.5%.

The area thought to be “worse off” by more than half of the respondents was opportunities for jobs and employment at 51.1%.

The survey allowed for written comments to each question and the last question on the survey invited respondents to provide any additional comments or recommendations on the use of public funds by the City over the next 5 years. The respondents to the survey were more than willing to provide their recommendations with comments. These comments and survey results can be viewed in their entirety in **Appendix B**.

The following conclusions were reached based on the survey responses:

Economic Development and Public Facilities Components

Conclusion # 1:

Increase opportunities for jobs and employment.

Conclusion # 2:

Encourage the development of small businesses

Housing Components

Conclusion # 1:

Improve housing for people with disabilities and seniors

Conclusion # 2:

Provide rehabilitation assistance for existing homeowners

Homeless and Public Service Components

Conclusion # 1:

Improve opportunities for youth mentoring; improve literacy program opportunities

Neighborhood Revitalization Strategy Area

Conclusion # 1:

Improve streets, sidewalks and lighting

Conclusion #2:

Attract a variety of businesses

This survey supported the results of an earlier Aurora Community Needs Assessment Survey distributed by the City, via e-mail and newspaper advertisement, to Kane and DuPage County, as well as neighboring municipalities of Oswego, Naperville, and Joliet, in addition to the City of Aurora. The following activities were ranked with a “high need” or “very high need” in the earlier survey:

- Public Facility Needs:
 - Youth Centers
 - Parks and Recreation
- Infrastructure Needs:
 - Street/Road and Lighting Improvements
- Public Service Needs:
 - Youth Services
 - Employment Training
 - Crime Prevention

- After School Programs
- Economic Development Needs:
 - Job Development/Creation

2009 Stakeholders Community Needs Survey

An electronic Internet survey was also conducted of “Stakeholders.” Stakeholders are elected officials and practitioners involved in overseeing, managing, administering or implementing the Community Development Block Grant and/or HOME program. Nineteen participants accessed the electronic survey of which fifteen, 79 % completed it. The survey asked twelve questions regarding the need, importance and effectiveness of housing, community services and economic development programs in Aurora as well as specifically within the designated Neighborhood Strategy Revitalization Area (NRSA). (See Appendix A)

Housing

Question # 1: Please rate the IMPORTANCE of the following activities funded by the City over the last 5 years to meet the HOUSING needs of the City of Aurora. Rating choices were: Extremely Important, Very Important, Not Very Important, Not Important, and Don’t Know.

The highest rated “Very Important” activity was Energy Efficiency at 63.2%, followed by Homebuyer Assistance at 57.9%. Almost 90% of the respondents rated the Energy Efficiency programs and Home Weatherization programs as either “Extremely Important” or “Very Important”, followed by Homeowner Rehabilitation at 79%. A large percent of those responding, 61%, rated Acquisition for New Construction as “Not Very Important”.

Question # 2: Please rate the EFFECTIVENESS of the following activities funded by the City over the last 5 years to meet the HOUSING needs of the City of Aurora. Rating choices were Extremely Effective, Very Effective, Not Very Effective, Not Effective, and Don’t Know.

When asked this question, 47.4% of the respondents’ rated Energy Efficiency programs run by the city as “Effective” followed by Homeowner Rehabilitation, 42.1%. Homeowner Rehabilitation was rated overall the most effective when you combine “Extremely Effective” scores with “Highly Effective” giving this category a 52.6 rating. “Not very effective” scores were given to a number of housing categories in close ranges including Acquisition for new construction, 22.2%, Homebuyer Assistance and Historic Preservation both at 21.1%. The largest number of scores was provided for “Don’t Know” ranging from 50% for New Construction, 42.1% for Home Weatherization as well as Energy Efficiency, Homebuyer Assistance and Historic Preservation all at 36.8%.

Question # 3: In your opinion, will the NEED for the following HOUSING programs greatly increase, somewhat increase, somewhat decrease, or not be needed over the next 5 years. Rating choices were greatly increase, somewhat increase, somewhat decrease, or not be needed.

Need scores heavily favored “greatly increase” and “somewhat increase” when asked if the need for housing programs will increase or decrease over the next five years. The highest scores were for Home Weatherization greatly increasing with a score of 66.7% following by Energy Efficiency, 58.8% and Affordable Housing Development, 52.9%. The highest rated “decrease in need” was for Historic Preservation at 55.6%, far and away higher than any other category.

Community Services

Question # 4: Please rate the IMPORTANCE of the following activities funded by the City over the last five years to meet the COMMUNITY SERVICE needs of the City of Aurora. Rating choices were: Extremely Important, Very Important, Not Very Important, Not Important, and Don't Know

Many public service programs were rated as “Extremely Important” and “Very Important”. Highest in the “Extremely Important” category were Domestic Violence, 47.1%, and Emergency Shelter Programs, 35.3%. Respondents rated Senior Services, 82.4%, Legal Services, 76.5%, Financial Literacy, 70.6%, and Foreclosure Prevention, 64.7% programs as “Very Important”. Only Volunteer Recruitment programs were deemed “Not Very Important” at 52.9%.

Question # 5: Please rate the EFFECTIVENESS of the following activities funded by the City over the last five years to meet the COMMUNITY SERVICE needs of the City of Aurora. Rating choices were Extremely Effective, Very Effective, Not Very Effective, Not Effective, and Don't Know.

In this category, Youth Services, 62.5%, Public Facility Improvements, 43.8%, and Domestic Violence Programs, 40%, rated highest. Most programs were given a “Don't Know” rating. Of the 12 programs listed, 10 were rated “Don't Know” with the highest being Volunteer Recruitment at 66.7%.

Question # 6: In your opinion, will the NEED for the following community service programs greatly increase, somewhat increase, somewhat decrease, not be needed over the next 5 years.

As for projected need within five years, Emergency Shelter and Career Counseling were expected to “greatly increase” by 56.3% and 53.3% of respondents while Senior Services and Youth Services were expected to “somewhat Increase” by 81.3% and 68.8%. Scores for “somewhat decrease”, “not be needed” and “don't know” were very low.

Economic Development

Question # 7: Please rate the IMPORTANCE of the following activities funded by the City over the last five years to meet the ECONOMIC needs of the City of Aurora.

Economic Development programs received very high ratings and few, if any, low ratings. Considered “extremely important” were Opportunities for Jobs, 68.8%, Development of Small Businesses, 62.5%, and Employment Training, 56.3%. Only Acquisition /rehabilitation of Commercial Buildings received any significant negative rating of “Not Very Important” by 37.5%.

Question # 8: Please rate the EFFECTIVENESS of the following activities funded by the City over the last five years to meet the ECONOMIC needs of the City of Aurora.

When asked about effectiveness, a preponderance of respondents rated categories “Not Very Effective”. Development of Small Businesses was rated highest as “Not Very Effective” at 58.8%. The only “effective” category was Finance/budget counseling at 35.5%. Other ratings were negligible.

Question # 9: In your opinion, will the NEED for the following economic programs greatly increase, somewhat increase, or somewhat decrease, not be needed over the next five years.

In response to the question on Need over the next 5 years, a preponderance of responses rated these economic development categories as “Greatly Increasing” or “Somewhat Increasing”. Highest rated was Opportunities for jobs/employment at 88.2% followed by Employment Training at 70.6%. No other category received any ratings of significance.

Neighborhood Strategy Revitalization Area (NRSA)

Question # 10: Please rate the IMPORTANCE of the following activities funded by the City over the last five years to meet the needs of the Neighborhood Revitalization Strategy Area (NRSA).

When asked which activities are important in the NRSA, the highest rated activity was Job Training at 46.7% “Extremely Important” and a combined score of 86.7% for “Very Important” and “Extremely Important”. However, also scoring a combined score of 86.7% was Repair/replace streets, sidewalks and lighting although the higher score was in the “Very Important” score. Next was Commercial Rehabilitation at 80%.

Question # 11: Please rate the EFFECTIVENESS of the following activities funded by the City over the last five years to meet the needs of the Neighborhood Revitalization Strategy Area (NRSA).

Effectiveness scores were pretty evenly split between “Very Effective” and “Not Very Effective”. 60% of the respondents rated Repair/replace streets, sidewalks and lighting as “Very Effective”. 60% also found Affordable Housing as “Not Very Effective”. 42.9% found Parks and Recreation as “Very Effective”. 53.3% rated Homebuyer Assistance as “Not Very Effective”. All seven of the activities listed received scores ranging from 26.7% to 20% in the “Don’t Know” category.

Question # 12: In your opinion, will the NEED for the following activities in the Neighborhood Revitalization Strategy Area (NRSA) greatly increase, somewhat increase, somewhat decrease, or not be needed over the next five years.

Respondents rated Job Training as the Need expected to “Greatly Increase” the most over the next five years with a score of 66.7%. This was followed by Repair/replace streets etc. “Decreasing needs” was expected for Parks and Recreation as well as Improvement of Public Spaces at 46.7% and 35.7% respectively.

The survey allowed for written comments to each question and the last question on the survey invited respondents to provide any additional comments or recommendations on the use of public funds by the City over the next five years. These comments and survey results can be viewed in their entirety in Appendix A

Citizen Participation 91.200 (b)

3. *Based on the jurisdiction’s current citizen participation plan, provide a summary of the citizen participation process used in the development of the consolidated plan. Include a description of actions taken to encourage participation of all its residents, including the following:*
 - *low- and moderate-income residents where housing and community development funds may be spent;*
 - *minorities and non-English speaking persons, as well as persons with disabilities;*
 - *local and regional institutions and other organizations (including businesses, developers, community and faith-based organizations);*
 - *residents of public and assisted housing developments and recipients of tenant- based assistance;*
 - *residents of targeted revitalization areas.*
4. *Provide a description of the process used to allow citizens to review and submit comments on the proposed consolidated plan, including how the plan (or a summary of the plan) was published for review; the dates, times and locations of a public hearing, or hearings; when and how notice was provided to citizens of the hearing(s); the dates of the 30 day citizen comment period, and if technical assistance was provided to groups developing proposals for funding assistance under the consolidated plan and how this assistance was provided.*

5. *Provide a summary of citizen comments or views received on the plan and explain any comments not accepted and reasons why these comments were not accepted. *Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.*

Summary of Citizen Participation Process

This Consolidated Plan was developed in accordance with a comprehensive and detailed Citizen Participation Plan to obtain citizen views and comments concerning the city's Community Needs. Comments were elicited from citizens, municipal departments, other agencies, and non-profit organizations, which provide housing and supportive services within the City of Aurora.

Moreover, the city involved citizens and stakeholders in the ongoing planning and management of its revitalization efforts, including the CDBG program in particular. Its Block Grant Working Committee (BGWC), Ward Committees, and numerous other citizen committees attest to the city's desire to increase citizen awareness of community needs and enlisting their assistance as active partners in program planning, oversight and implementation.

A citizen participation chronology for the 2010-2014 Consolidated Plan and 2010 Annual Plan follows:

Press Release to the Beacon News for the Community Needs Survey – August 26, 2009
Posted Community Needs Survey on City of Aurora website – August 26, 2009
Conducted Stakeholder/Practitioner Focus Groups - September 29, 2009

A notice of proposed funding was published in the Aurora Beacon News to allow residents an opportunity to review the proposed use of funds in order to determine how they might be impacted on November 15, 2009. A public hearing was scheduled for Monday, November 30, 2009 for the purpose of developing the Consolidated Plan and taking comments. The Public notice in the Aurora Beacon News was posted 15 days before the hearings. A second notice of proposed funding was published in the Aurora Beacon News on December 9, 2009 to formally publish the reallocation funding and Citywide Street Reconstruction project breakdown. Public comments were accepted until December 15, 2009, which allowed the public ample time for public comment before adoption of the Plan and submitting it to HUD. Citizens were afforded the opportunity to speak at the December 15, 2009 City Council meeting. Citizens had until December 15, 2009 to submit written comments to the City Clerk.

Although the Public Announcements that were posted in the Aurora Beacon News stated that the public comment period was scheduled through December 11, 2009, the actual public comment period was scheduled through December 15, 2009, and the City accepted public

comment through December 15, 2009 as required. This is evidenced by Mr. Ken Davis's comments above at the City Council meeting on December 15, 2009.

Figures 28 and 29 in Appendix A outline the current notices posted for public comment.

Summary of Citizens' Comments

Public Hearing Comments received November 30, 2009:

Ray Budde, Real Estate Development Director, Joseph Corporation

There were two items on the agenda \$25,000 for the foreclosure prevention program and \$250,000 for the Weatherization program. Ray Budde stated that he was pleased and in favor of the proposed 2010 budget. Ray Budde clarified that Denny Wiggins is the Director of Joseph Corporation and that he as the Real Estate Development Director and will be handling the Weatherization Program.

Barbara Wesby of the Block Grant Working Committee thanked Mr. Budde for his comments and support. She stated that the City looks forward to working with Joseph Corporation on both of the projects for which they have been awarded.

Public Comments received from the City Council meeting held December 15, 2009:

Ken Davis, Faith Deliverance Ministries

Mr. Davis expressed his concern over the high need for homeless services and funding in the City of Aurora. He explained that he requested funding through CDBG for classrooms and warming centers on the West side of Aurora. He stated that he would like to have the homeless population become productive in the community and was looking for justification for the CDBG denial.

Karen F. Christensen, Division of Neighborhood Redevelopment, addressed the City Council and Mr. Davis during the CDBG Consolidation Plan/Annual Action Plan presentation. Mrs. Christensen addressed the priority needs that the City will focus on within the next 5 year period. She also address the application submitted by Mr. Davis and responded to his questions by discussing the lengthy CDBG application review process and that other homeless providers in the community have proven track records of service and substantial outcome measures that prove the City is being served well for homeless services.

Public Comments received in writing during the comment period:

Emily Stern, Executive Director, Rebuilding Together Aurora

A letter received November 25, 2009 during the public comment period can be found in Appendix A, Figure 30.

Comments Not Accepted

All comments were accepted in writing, by Division of Neighborhood Redevelopment staff or at the public hearing held on November 30, 2009.

Housing & Homeless Needs Assessment

Housing Needs 91.205

**If not using the CPMP Tool: Complete and submit CHAS Table from: <http://socds.huduser.org/scripts/odbic.exe/chas/index.htm>*

**If using the CPMP Tool: Complete and submit the Needs/Housing Table*

- 6. *In this narrative, describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families) and substandard conditions being experienced by extremely low-income, low-income, moderate-income, and middle-income renters and owners compare to the jurisdiction as a whole The jurisdiction must define the terms “standard condition” and “substandard condition but suitable for rehabilitation.”*
- 7. *To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must provide an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.*

Housing Priority Needs:

Based on the results of a citizens’ survey and a stakeholder survey, a focus group for community development stakeholders and practitioners, and interviews and a review of the housing data provided below, it was determined that the following are the highest priority housing needs for the next five years:

Given that the most current census data is from the 2000 Census, the City attempted to use more current data when it was available through other data sources such as the American Community Survey. However, in many cases, the only data source was from the 2000 Census and it was necessary for the City to use what was available. The uncertainty and instability

created by the recent economic and housing crisis has and will continue to affect the economic and housing characteristics of Aurora. Over the course of the next 5 years, we will provide updated data and information with our Annual Plan submissions as it becomes available and accessible to us.

- Homes in need of repairs or renovation in order to meet building code, lead paint mitigation or greater energy efficiency standards, and owned by income-eligible households whose housing cost burdens are greater than 30%.
- Households between 40% and 80% of median income that are trying to purchase their own homes.
- Income eligible renter households with housing cost burdens greater than 30%, living in houses in need of repairs or renovation in order to meet building code, lead paint mitigation or greater energy efficiency standards.

Estimated Housing Needs: Overview

The cost of housing negatively affects low-income residents and their ability to afford and maintain their homes. This results in a concentration of lower-income households living in older neighborhoods with high concentrations of substandard housing and overcrowding. Some of the indicators of housing need and the challenges facing the City of Aurora are described below.

- 6,151 renter households, or 41.6% of all renter households in the City, have either very-low or extremely-low incomes. This illustrates the severity of the housing problem for renter families.
- A total of 9,827 households, or 39.9% of all owners, fall into one of the income categories, Extremely Low Income (ELI), Very Low Income (VLI), Low Income (LI), and Moderate Income (MI) households, analyzed in this Plan.
- In 2007, an estimated 1,875 homes in the City of Aurora are considered overcrowded.
- The number of substandard housing units in Aurora is estimated at 3,662 units.
- As of January 24, 2008, 196 people were identified as homeless in Aurora.
- 1,328 special needs individuals with disabilities require special assistance.

Overcrowding and substandard housing have been exacerbated by the rising cost of energy prices, including heating and transportation costs, straining the budgets of low-income families. Many of these homes lack some of the basic necessities for a suitable living environment, such as a decent roof or suitable furnace. Necessary ADA modifications can place a financial burden on seniors and persons with disabilities as well. Given the scope and nature of housing issues in Aurora, the city has tailored its programs to assist families and individuals with some of these basic needs.

Some of the other pertinent issues in Aurora pertain to educational efforts and emergency services. Lead paint remains a relevant problem since much of Aurora's housing stock was

built before 1978, and the large bilingual population residing in the city presents a challenge in terms of reaching out to the population with educational material about the harmful effects of exposure to lead based paint.

Housing Needs of Moderate-, Low-, Very Low-, and Extremely-Low-Income Persons:

HUD's 2002 CHAS data book forms the basis for the following narrative, which identifies and prioritizes lower-income housing needs.

- There was a 25% increase in the number of households between 2002 and 2008.
- Renter households comprised 37.51% of all occupied units, while owner households made up 62.49%.
- The number of elderly households grew by 1.39% between 1990 and 2002.

In order to analyze the CHAS data, a definition of key terms follows:

- Elderly households are defined as 1 and 2 person units having one or more persons at or over age 62, or who are declared to be disabled.
- Small Related vary in size from 2 - 4 related individuals.
- Large Related consist of 5 or more related individuals.
- All Other Households consist of those households which do not meet the other criteria.
- Extremely Low Income (ELI) households have incomes under 30% of Median Family Income (AMI).
- Very Low Income (VLI) households have incomes between 31% and 50% of AMI.
- Low Income (LI) households have incomes between 51% and 80% of AMI.
- Moderate Income (MI) households have incomes between 81% and 95% of AMI.

Renter Households:

Extremely-Low Income (ELI) Renters

There are a total of 14,766 renter households in Aurora. Of those:

- 3,502 households (or 23.7% of all renters) are classified as ELI.
- 971 households, (27.7% of ELI renters) and 6.5% of all renters in Aurora, are ELI elderly.
- 1,225 households, (34.9% of ELI renters) and 8.2% of all renters in the City, are ELI Small-Related.
- 615 households, (17.6% of ELI renters) and 4.2% of all renters, are ELI Large-Related.
- 691 households, (19.7% of ELI renters) and 4.7% of all renters, are ELI All Other Households.
- 563 households, or 16.1% of ELI renters, are Hispanic.
- 586 households, or 16.7% of ELI renters, are African-American.

These persons obviously have great difficulty obtaining housing at affordable prices and, even when they do, are likely to live in substandard or overcrowded conditions, or both. Their need for decent and affordable housing is critical. The proportion of Hispanic ELI need is less than its share of the population, while the African-American need appears to be significantly higher than its proportion would indicate.

Very-Low Income (VLI) Renters

This group, with incomes between 31% and 50% of AMI, is somewhat better off than ELI renters, but they still desperately need adequate housing. Considered by type, one finds that...

- 2,649 households or 17.9% of all renters, in the City.
- 472 households, or 17.8% of VLI renters, are Elderly.
- 1,018 households, or 38.4% of all VLI renters, are Small-Related.
- 505 households, or 19% of all VLI renters, are Large-Related.
- 654 households, or 24.7% of all VLI renters, are All Other Households.
- 534 households, or 20.1% of all VLI renters, are Hispanic.
- 261 households, or 9.8% of all VLI renters, are African-American.

These households still find great difficulty finding decent housing at affordable prices. They, too, are likely to live in overcrowded and/or substandard conditions, or pay an inordinate proportion of their income for rent. In recognition of this, they, along with ELI renters, are afforded priority in the allocation of Federal Section 8 Housing Choice Voucher assistance. Generally, their needs are only slightly less critical than their ELI counterparts. One finds a fairly even distribution of need between the elderly, large-related, and all other households, although the number of small-related households is substantially higher. Remembering the speculative nature of the base data used in this analysis, there appears to be no discernable and disproportionate need among Hispanic and African-American households for assistance, since the need among Hispanics is less than their proportion of the population, while the African-American need appears to be roughly equivalent to its population distribution.

- The reader should note that an astounding 6,151 renter households, or 41.6% of all renter households in the City, have either very-low or extremely-low incomes. This illustrates the severity of the housing problem for renter families.

Low Income (LI) Renters

This group has incomes falling between 51% and 80% of AMI. They, particularly those households hovering near the 80th percentile, are somewhat more able to obtain decent housing at affordable prices, but are among those being increasingly pinched by rising housing costs and other life necessities. Other households, however, are likely to live in inadequate housing conditions and are more likely to live in a precarious state. Considered by type, one finds that...

- 3,163 households, or 21.4% of all renters in the City, have lower incomes.
- 314 households, or 9.9% of all LI renters, are elderly.
- 1,335 households, or 42.2% of all LI renters, are Small-Related.
- 571 households, or 18% of all LI renters, are Large-Related.
- 943 households, or 28.8% of all LI renters, are all other.
- 594 households, or 18.8% of all LI renters, are Hispanic.
- 183 households, or 5.8% of all LI renters, are African-American.

These households have trouble finding decent and affordable housing. One can reasonably expect that their needs will increase over time, due to inflationary pressures. Considered specifically, the elderly and large-related households exhibit a lesser degree of need than all-other and particularly small-related households. The reader should note that the sum total of ELI, VLI and LI households is 9,314, or 63.1% of all renter households in Aurora. In other words, two out of three renter families in Aurora, including many working families and families with two or more wage earners, are eligible for housing assistance. There appear to be no special needs based on race or ethnicity, among LI renter households, when one considers the respective Hispanic and African-American proportions of the population. The overall need for both groups is less than their respective shares of the population.

A substantial number of households, 1,456 families, have received rental assistance, so a sizeable part of the identified housing need has been addressed. There still are, however, a considerable number of lower-income renters in need of housing assistance. It should be remembered that households of 4 having annual incomes under \$60,300 meet the lower-income definition. They work hard, sometimes with two wage earners, but still do not earn enough income to be able to afford decent housing at a cost within their means. Without housing assistance, these households are at risk of becoming homeless. With it, they gain security, and potentially the ability to become homeowners in the future.

Moderate-Income (MI) Renters

This group has incomes falling between 81% and 95% of AMI. Recognized as being more able to obtain decent and affordable housing than the other income categories, moderate-income households are not eligible to receive assistance under most Federal housing programs. They are, however, increasingly affected by rising housing costs, and are considered for purposes of this analysis. One finds that...

- 1,386 households, or 9.4% of all renters in the City, have moderate incomes.
- 51 households, a mere 3.7% of all MI renters, are elderly.
- 619 households, or 44.7% of all MI renters, are Small-Related.
- 255 households, or 15.5% of all MI renters, are Large-Related.
- 461 households, or 33.3% of all MI renters, are all other.
- 231 households, or 16.7% of all MI renters, are Hispanic.
- 109 households, or 7.9% of all MI renters, are African-American.

The data show very little need among the MI elderly renter population, a greater need among the MI Large-Related, and substantial needs among All Others and Small-Related households. There appears to be no special need, based on race or ethnicity, among the moderate-income population.

Owner Households:

According to the CHAS data projections for 2002, there are a total of 39,366 households in Aurora, of which 24,600 are owned. A total of 9,827 households, or 39.9% of all owners, fall into one of the income categories, Extremely Low Income (ELI), Very Low Income (VLI), Low Income (LI), and Moderate Income (MI) households, analyzed in this Plan.

Extremely Low Income Owners

The needs among homeowners at or below 30% of AMI are surprisingly large, given the high threshold for homeownership. There are...

- 1,698 ELI owner households in Aurora, or 6.9% of all owners.
- 955 elderly ELI owners or 56.2% of the ELI owner total.
- 743 All Other ELI owners or 44% of the ELI owner total.
- 302 households or 17.8% of all ELI homeowners are Hispanic.
- 260 households or 15.3% of all ELI homeowners are African-American.

These households most likely live in substandard conditions and lack the financial resources to maintain their properties. They are therefore likely to require financial assistance to maintain and improve their homes. As might be expected, elderly households constitute the largest proportion of need in this category, as many are likely to subsist on small pensions after retirement. When race and ethnicity are considered, there appears to be no special need among the Hispanic community for housing assistance, although one is tempted to speculate whether the sharing of housing units by families dampens the estimates of need (among renters), while there appears to be a higher proportion of African-American homeowners who need housing assistance. Persons at this income level have critical needs for assistance.

Very Low Income Owners

Like ELI owners, there are a surprising number of VLI owners, given the high threshold for homeownership. There are...

- 1,854 VLI owner households in Aurora, or 7.5% of all owner households in the City.
- 1,002, or 54% of all VLI owners, are elderly.
- 852, or 45.8% of all VLI owners, are All Other.
- 318 homeowner households, or 20.5% of all homeowners, are Hispanic.
- 257 homeowner households, or 13.9% of all homeowners, are African-American.

The analysis for the VLI subgroup is essentially the same as that for ELI households.

Low Income Owners

There are even more LI households in Aurora...

- 3,518 households, or 14.3% of all owner households in the City.
- 1,293 households, or 36.7% of all LI households, are elderly.
- 2,225 households, or 63.3% of all LI households, are All Other.
- 813 homeowner households, or 36.5% of all LI homeowners, are Hispanic.
- 323 homeowner households, or 14.5% of all LI homeowners, are African-American.

These families face substandard conditions, overcrowding, and cost burdens as their predominant housing concerns, as might be expected of persons in this income bracket. Various programs have been implemented to help meet the housing needs of families whose income is between 50% and 80% of median.

Moderate Income Owners

Moderate Income homeowners comprise the last sub-population analyzed in this Plan. They number...

- 2,757 households, or 11.2% of all Aurora homeowners, are MI.
- 489 households, or 17.6% of all MI households, are elderly.
- 2,268 households, or 82.3% of all MI households, are All Other.
- 575 households, or 20.8% of all MI households, are Hispanic.
- 181 households, or 6.2% of all MI households, are African-American.

Middle-income households may find it difficult to operate and maintain a home in an inflationary environment, especially when income levels do not keep pace with the general cost of living. The recent economic downturn and the resulting loss of jobs and income have hit the middle income bracket very hard and caused many to fall behind in mortgage and rent payments. Many long-time homeowners are now in danger of foreclosure and loss of their home and renters may find themselves having to live in overcrowded or substandard conditions and some are in danger of becoming homeless.

The city is prohibited, by program regulations, from using CDBG and HOME funds to assist families and individuals in this income bracket. However, the NSP funds can be used to assist persons or households with incomes up to 120% of AMI. The City will acquire foreclosed units to rehabilitation and resell to eligible households.

Need By Household Type and Tenure Category

Roughly two-thirds of Aurora's population owns their homes, while the other one-third rents. As can be expected, this distribution varies among different income and household categories. An analysis of conditions from this perspective can prove useful in determining need, and

approaches to meeting the need. The 5,200 ELI households in the city comprise 13.2% of all Aurora households. Two-thirds of those are renters, while the later one-third tends to consist of elderly homeowners. This raises concern for the city, prompting attention be paid to those ELI elderly renters and owners needing ADA modifications, as well as to address substandard or overcrowded living circumstances.

A total of 11.4 percent of households in Aurora consist of VLI renters and owners. There is a more equal distribution of renters and owners, requiring constant attention to both income groups. Job training, lead based paint education, and rehabilitation efforts will be continued within all levels of low-income residents.

As for LI renters and owners, there again appears to be an equal distribution of renters to owners. Since low income households have more discretionary income than VLI and ELI groups, the homeownership ASSIST program not is offered to this subgroup. However, all other programs should include this group to best serve a larger portion of the community.

Cost Burden

It has been said that housing in Aurora is relatively affordable. It has also been mentioned that many households still pay excessive amounts of their incomes for housing. Data made available from the 2000 Census, incorporated into Figures 4 and 5, provides information concerning the amounts of income that Aurora residents pay for housing.

Figure 6 in Appendix A shows that fully 25% of the City's homeowners are cost-burdened, since they pay 30% or more for their homes. Figure 4 below performs the same analysis for renter households.

Figure 7 in Appendix A shows the gross rent as a % of household income in 1999. It is clear that renters pay a greater proportion of their incomes for housing than do homeowners. This may be attributed to relatively static prices, due to inflationary trends which favor borrowers over time. Renters do not enjoy this advantage. The figure shows that 36.7%, more than one in three Aurora renters is cost-burdened under the Federal housing affordability standard.

Moreover, the vacancy rate of rental units for the Chicago area is relatively high at 11% for 2007, compared to an owner vacancy rate of 2.7%, suggesting unaffordable prices in a traditionally more attainable form of housing. The application of this rate suggests that approximately 2,327 rental units remain vacant; furthermore, numbers collected by the post office (based on time span left vacant) indicate a significant number of both rental and owned units left unoccupied for at least 12 to 24 months. The 772 units reported as unoccupied for 1-2 years are not necessarily indicative of abandoned units, but they do suggest that some properties may be significantly dilapidated or poorly maintained, discouraging renters or homeowners from leasing or purchasing the property. From January 2006 to June 2008, a total of 43 houses have been classified as unfit for human habitation, due to physical violations. These would require excessive repair efforts and are not being considered for rehabilitation. There are 729 units available that are considered suitable for rehabilitation.

With regards to overcrowding, there are an estimated 1,875 overcrowded units throughout the City of Aurora, which is based on households in which seven or more people live together. This accounts for 3% of the total number of households. Two hundred thirty-eight properties were brought into compliance for overcrowding violations between January 2006 and June 2008. The large number of units being brought into compliance in this time span shows a high level of densely-populated neighborhoods.

Figure 8 in Appendix A show the measures that were applied to determine the number of substandard units:

Housing units that lack complete plumbing or kitchen facilities were the most obvious indicators of a substandard unit, as well as units that lack proper means of heating and are forced to go without or to use only wood burning methods. Aside from these indicators, tenants and owners living below the poverty line and not receiving public assistance were selected as residents living in a substandard unit. Persons living below the poverty line most likely cannot afford to make necessary home repairs or perform regular maintenance, thus these units were designated as substandard as well.

Areas with Significant Racial and Ethnic Minority Populations

Statistical comparison shows that the City of Aurora's downtown and central areas are made up of predominantly Hispanic and African-American persons households. Any area having a racial and/or ethnic concentration in excess of the total race/ethnicity percentage for the entire City of Aurora is deemed to have a higher than average representation of minority residents. In Appendix A, **Figures 25** shows the percent of population compared to the percent of poverty by race and ethnicity in the NRSA and low-income census tracts; **Figure 26** shows the concentration of minority populations by census tract; and **Figure 27** shows block group concentrations of African American and Hispanic populations.

Homeless Needs 91.205 (c)

*Refer to the Homeless Needs Table 1A or the CPMP Tool's Needs.xls workbook

8. *Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered.*
9. *Describe, to the extent information is available, the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

Homeless Priority Needs:

Based on the results of a citizens' survey and a stakeholder survey, a focus group for community development stakeholders and practitioners, and interviews and a review of the housing data provided below, it was determined that the following are the highest priority homeless needs for the next five years:

- Shortage of long-term affordable housing linked with supportive services.
- Supportive services such as health care, literacy, employment training child care, and transportation.
- Households at risk of eviction or homelessness.
- Support for the Kane County Continuum of Care as advocate and coordinator of for homeless service organizations.

There are a multitude of factors that contribute to homelessness, and the city has narrowed its focus to better serve the most vital needs of the homeless and its subpopulations. Table 1A located in Appendix C gives estimates of the existing homeless and special needs populations.

The Kane County Continuum of Care, an intergovernmental and interagency organization, manages the information sharing system to provide precise data concerning the homeless. This system should allow a much more accurate estimate of homeless needs in the area, including the City of Aurora. Since the City of Aurora has 40% of Kane County's population, we have included the Aurora population in parenthesis for each column. This separates the City of Aurora count from Kane County totals. The latest point-in-time homeless count on January 24, 2008 registered the following information:

Figure 9 in Appendix A shows the estimated number of the homeless populations and subpopulations.

Households with or without children:

Comparing the 2009 count to the previous count in 2007, the number of households with children in emergency shelter decreased 25% from 16 to 12. Households without children in shelter remained nearly the same from 224 to 223. Households with children in Transitional Housing remained exactly the same at 20. Households without children in Transitional Housing decreased from 76 in 2007 to 57 in 2009. The total number of sheltered homeless persons decreased from 474 in 2007 to 445 in 2009. This is a 6.0% decrease. Homeless households with and without children now receive preference in obtaining public housing units with the

Aurora Housing Authority due to the advocacy and case management provided by PADS, Inc. which may account for the decrease.

The Kane Continuum of Care (CoC) had no unsheltered homeless households with dependent children in the 2009, 2007 or in the 2005 PIT. Most families are aware of shelter availability in 4 areas throughout the county through extensive outreach efforts. The CoC does outreach to landlords, food pantries and soup kettles, school social workers, churches, unemployment offices, LINK offices, police departments, the sheriff's office eviction list, Illinois Dept. Human Services Food Stamp/Public Aid office, 15 township offices, and employment offices. There is outreach to churches, colleges, service clubs and businesses, providing an average of 4 speaking engagements a month to promote the needs of homeless families and individuals within the community. Shelter brochures are available in kiosks at 28 local churches, 26 local social service agencies, 6 city halls and both local hospitals. Any time during the year that homeless households with dependent children are encountered, the CoC member attempts to engage them to enter PADS shelter in Aurora (south part of the county), or PADS of Elgin (north are of the county). Both of these shelters have family beds. Once in shelter, they can be assessed for entry into the CoC's 27 transitional housing units for families, the new 22 Rental Housing Assistance Program units or HPRP assistance. PADS in Aurora also have a process in place to give preference to homeless families for public housing units with the Aurora Housing Authority.

Chronically Homeless

Comparing the 2009 count to the previous count in 2007, there is a 27% decrease in the number of sheltered chronically homeless persons from 212 to 155 due to more accurate staff understanding of the definition and the development of 16 new beds for the chronically homeless since 2007.

Chronic Substance Abuse

Individuals with chronic substance abuse often find themselves without jobs or housing, since they may be incapable of finding or retaining employment. They may require supportive services, and if left untreated may engage in anti-social or criminal behavior just to find housing (through incarceration). There are approximately 63 persons suffering from chronic substance abuse in Aurora, with an estimated 6 people lacking supportive services.

Seriously Mentally Ill

The subpopulations of severely mentally ill, chronic substance abuse and veterans changed only + or minus 10% which is not considered significant. There was no change in unaccompanied youth. The number remained at zero.

Persons with HIV/AIDS:

Persons with HIV/AIDS decreased almost 100% from 32 persons to 1. Victims of domestic violence decreased 69% from 87 to 27. The decrease in persons with HIV/ AIDS may be due to non-reporting. Asking the question violates the law so it has to be self reported.

Victims of Domestic Violence:

The domestic violence number reflects the low occupancy in the domestic violence programs on that night. These providers cannot account for any specific reason.

Homeless Facilities & Services

Four facilities provide emergency shelter and related services for homeless families and individuals. These are identified below, along with a description of the scope of services provided by each. Facilities for non-homeless special needs populations are also identified below.

Hesed House, located in Aurora provides shelter through its Public Action to Deliver Shelter (PADS) Inc. Program. PADS has two main components.

- PADS provide food, shelter, and hospitality to an official number of 128 men, women, and children per night and have seen as many as 150 individuals. Conditions are so crowded that men often sleep sitting at tables or in chairs. Additional sleeping space is being sought, but so far conditions remain crowded. Hesed House has also revamped its facilities to provide sleeping quarters for women and children. This space may house as many as 75 individuals. Women and children constitute one of the most rapidly growing segments of the homeless population. Related counseling, medical, legal and other services are offered on campus, by partner agencies. In the summer months, Hesed House makes available the extensive rear of its property for a tent city.
- A Transitional Living Community, TLC, provides shelter year round for individuals or families. This Program has room for up to 52 individuals, including family members, who are moving from a state of being homeless to permanent housing, be it first time home buying or renting. Program participants are required to be actively employed. The Program provides counseling and education and has successfully transitioned individuals into the economy.

Wayside Cross Ministries has an Aurora facility designed to treat drug and alcohol abuse, and it provides room and board for up to 93 men. On occasion, it shelters non-addicted homeless individuals but, due to heavy use by its target clientele, was forced to turn the non-addicted homeless away due to a lack of space. Its treatment program occurs in 3 phases, lasting from 2 months (phase 1) to 1 year (phases 1, 2, and 3 combined), depending on the needs and desires of the person being treated. On occasion, a phase 4 is added, for a total duration of up to 18 months. People enter treatment from all walks of life and social strata, receive drug and spiritual counseling, and ultimately job referral and job placement services. The thrust is to make persons with prior substance problems self-sufficient. Various employers are aware of this program and, due to its successful record, are willing to accept Wayside Cross placements.

As mentioned, both Hesed House and Wayside Cross Rescue Ministries provide a variety of programs to assist the varied needs of those with a longer history of homelessness. Besides shelter, both agencies make available food, medical treatment, counseling, referrals, and training. A major difference between them is that receiving shelter is not dependent upon participating in training at Hesed House, whereas it is required at Wayside Cross. In an emergency situation Wayside Cross will provide shelter for up to two weeks, without requiring participation in its rehabilitation program.

Lifespring Center, located at the Eastside Community Center, is the women with children's division of Wayside Cross Ministries. This agency provides shelter and educational and life skills training for women in need. It can house approximately 35 individuals at one time. An additional 4 transitional apartment units are under construction, in what was once a library when the facility was a Catholic high school.

Mutual Ground of Aurora provides shelter, counseling, and some basic education for abused spouses and their dependents. The major facility shelter is intended to serve female victims of violence and their children 365 days of the year. They can handle 32 people a day but have handled up to 50 with extra cribs and cots. This facility had three times as many requests for shelter as it could accommodate in 2001. A total of 1600 instances of domestic abuse and 600 sexual reports were addressed in this facility in 2001. The program also provides assistance to male spouses but houses these individuals in local hotels.

The Salvation Army has limited assistance for homeless individuals. It allocates on average \$16,000.00 per year in their budget for rent and utilities for at risk homeless. The Army assists families and individuals directly with shelter at local hotels. In one case, it sheltered a family for over a year. At any one time it will have up to 4 individuals or families in shelter. The army provides food bags for the homeless, clothing, and medical attention. It also provides assistance for individuals to find work like resume writing, interviewing skills, phone use and bus transportation.

In addition, member organizations of the Kane County COC also provide emergency shelter, transitional housing, permanent housing and other housing and support services to the homeless in and from Aurora. These organizations include Lazarus Housing, the Larkin Center and the Eckert Center, all in Elgin. In the next 12 months, the Kane CoC will continue its agreement to with the Aurora Housing Authority to give preference to homeless households with children for public housing units with a goal of 4 families housed. The CoC will have at least one homeless family occupy a unit out of the 22 new rental housing support units operated by Hesed House, Ecker Center and Lazarus House.

The COC anticipates that additional permanent housing units will become available within the next twelve months and beyond, depending on HUD funding. Currently, the COC has 57 permanent housing beds in place for the chronically homeless. Within the next 12 months, the COC plans to 60 bed and over five years it plans to create 72 more beds.

Special-Needs Facilities and Services

The Association for Individual Development (AID) serves adults with special needs. Its housing facilities vary, depending upon client's needs, from scattered apartments to group homes. Its current inventory includes 25 scattered site apartments serving 50 individuals receiving supplemental supportive services, an eight-unit apartment building serving 20 individuals with 24 hour supervision, and eight group homes serving 82 mild to severe mentally challenged adults. This is the only housing assistance provided to adults with special needs.

Other Agencies

To help meet the needs of the elderly and frail elderly, several agencies provide a variety of services. Aurora Township's Youth Services hires teens to work after school and during the summer to do lawn work, snow shoveling, and garbage removal for qualified seniors. Citizens for *Neighborhood Improvement* provides the same service, but by hiring developmentally disabled adults and teens. Senior Services provides a wide variety of help in areas of urgency.

Figure 10 in Appendix A outlines the number of persons currently being served on an annual basis by the type of service being offered.

Homelessness by Race

According to the Kane County Continuum of Care, there were 551 cases of homelessness in Kane County this past year. We can safely assume that 40% of the population in Figure 7 lives within the City of Aurora.

Figure 11 in Appendix A shows the percentage of homeless by race in Kane County.

Homeless At-Risk Populations

Homeless Persons with HIV or AIDS

The Kane County Health Department recently reported that there are 273 cases of HIV, of which 254 individuals are still living. There have been 9 new cases of HIV reported in 2008. Kane County reports the rate of HIV to be 6 per 100,000 individuals. It is reasonable to assume that 40% of the individuals living with HIV in Kane County reside in the City of Aurora, accounting for 102 cases. The city estimates that 80% (82) are individuals, while the remaining 20 live with families. For each of these groups, it is estimated that 30% are likely to be homeless. As a result, it is estimated that there are 25 homeless individuals with HIV and 4 homeless living with families living in Aurora.

Similar to the reports on HIV cases, Kane County reports a rate of AIDS at 7 per 100,000 individuals. Of the 611 total cases reported, 336 individuals are still living. To date there have been 3 new cases of AIDS reported in 2008. Applying the 40% multiplier, approximately 134 of these cases can be attributed to the City of Aurora. Thus the city estimates that 107 are single individuals, and 27 live with families. By applying the aforementioned multipliers to estimate

the number of homeless persons with AIDS, 32 homeless individuals and 8 living with families can be accounted for. Case management of both AIDS and HIV is available to individuals in the City of Aurora through local social service providers.

Homeless Victims of Domestic Violence

Mutual Ground, the sole agency devoted to assisting domestic assault victims, operates a facility of 28 stationary beds and has additional cribs and cots in case of strong demand. By applying the 40% multiplier cited previously, there were 120 cases of sexual assault involving women and dependent children in Aurora in 2007. It is assumed that two-thirds, or 80 cases involved women with children, while the other 40 cases involved individuals.

Sometimes assistance averts an immediate crisis, but many women and dependents find themselves in need of emergency shelter. In these cases Mutual Ground had to turn away, at a 3:1 ratio, women who had previously been victimized by domestic violence or sexual assault, but who were not then the immediate victims of domestic abuse. Hesus House, too, reports a considerable number of women and children made homeless due to domestic violence. Approximately 75 women are housed at Hesus House and an additional 32 at Mutual Ground every night, for total availability of 107 emergency shelter units.

Non-homeless Special Needs 91.205 (d) including HOPWA

**Please also refer to the Non-homeless Special Needs Tables 1A & 1B or, in the CPMP Tool, the Needs.xls workbook.*

- 10. *Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, public housing residents, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (Table 1B or Needs.xls in CPMP Tool) of their Consolidated Plan to help identify these needs. *Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.*

Non-Homeless Special Needs Priority Needs

Based on the results of a citizens' survey and a stakeholder survey, a focus group for community development stakeholders and practitioners, and interviews and a review of the housing data provided below, it was determined that the following are the highest priority special needs housing for the next five years:

- Shortage of permanent affordable housing for persons with special needs, such as the frail elderly or those people with disabilities or alcohol or drug issues
- High demand for supportive services or linkages to such services

Special Needs – Elderly

Estimated non-homeless housing and supportive services need within the City of Aurora for special needs groups, as listed in the Non-Homeless Special Needs are as follows:

The City of Aurora's 2000 Consolidated Plan indicated that elderly needs are generally focused on affordability issues. Based on CHAS data extrapolations for 2002, a total of 5,214 elderly families own their homes, and 2,061 rent. These families may have other needs, however, mostly pertaining to preserving independent living. Many elderly have difficulty with at least one activity of daily living (ADL). The city estimates that 15% of the City's 12,119 elderly residents aged 60 or more, or 1,818 persons may require special assistance to retain their independence. Fortunately, there are various programs available so that the frail elderly can continue to live at home. These include services from a variety of providers, such as meals on wheels, homemaker's services, dial-a-ride transportation through the Aurora Township, and home chore services. The city relies heavily on its partners to provide these services, due to limited resources, and has established close working relationships with them. There are a total of 114 elderly public housing residents, and services are provided through the Aurora Housing Authority, in conjunction with other service providers. These services are more completely detailed in the List of Homeless Facilities section of this Plan on pages 28-29.

The frail elderly cannot perform three or more ADL's defined as tasks such as washing, cooking, reading, dressing, and doing routine household chores, to name a few. It is assumed that 20% of the 12,119 elderly residents in Aurora, or 2,423 residents, meet the definition for being frail. A total of 782 residents live in institutional facilities.

Special Needs – Disabled Persons

According to the 2000 Census, a total of 21,960 Aurorans between the ages of 5 and 65 have some form of disability. The Census data indicates that many, however, are employed and/or able to function without assistance. By subtracting these individuals from the total number provided in the Census, an estimate of 8,302 disabled people with special needs was derived. This is roughly 6% of the City's population. Perhaps as many as 80%, or 6,642 individuals, are physically disabled and need special assistance. Fortunately, many are able to address their own needs through private insurance or other means of financial or personal support. For purposes of this Plan it is assumed that 20% or 1,328 individuals, have no such supports, and require special assistance.

Special Needs – Persons with HIV or AIDS

As previously indicated, there are approximately 102 people living with HIV and 134 living with AIDS in Aurora. Thirty percent may be assumed to be homeless and the remaining 70% may be assumed to have special needs. The number of non-homeless people with special needs living with HIV is therefore 73, and the number living with AIDS is 94.

The Open Door Clinic provides counseling and treatment to those afflicted with HIV or AIDS. It provides free anonymous testing to anyone, but particularly to high-risk populations, typically gay, bi-sexual, and drug using persons. The Kane County Health Department also provides limited financial support for treatment. Currently, there is no housing available in Aurora dedicated to serving victims of HIV or AIDS.

All source data has been provided by the Kane County Health Department, Office of Communicable Diseases.

Lead-Based Paint 91.205 (e)

**If using the CPMP Tool, this number can be provided on the Housing Needs Table in the Needs.xls file.*

11. *Estimate the number of housing units* that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.*

Number of Housing Units with Lead-Based Paint Hazards

A significant portion of Aurora’s housing stock was built prior to 1978 and may have varying levels of lead-based paint (LBP) in and on the structure, as well as in the soil. A study conducted several years ago identified Aurora as having a large number of homes containing lead. LBP is a known toxin that attacks the nervous and other systems in the body, creating profound behavioral, learning, and other changes, particularly in young children. Women of child-bearing age, pregnant women, young children, and workers with exposure to lead are most at risk. Older structures have a greater probability and degree of contamination. Because lead was effectively prohibited as a paint additive for residential use on January 1, 1978, houses built prior to 1978 have potential lead hazards. For purposes of this analysis, 1980 was used to define any units which potentially contain LBP. This qualifies 81% of the selling units, with 28% of the total built before 1939. Because existing housing constitutes the greatest opportunities for affordable housing, strategies regarding the preservation, rehabilitation, and LBP hazards need to be studied.

To fully appreciate the significance of LBP hazards, and the impact prescribed treatments would have on the area’s housing, we need to be able to quantify the potential risk. The following census table in Figure 8 shows the number of housing units built in various time frames. For discussion purposes, vacant units have been subtracted from the total number of units. The

remainder was multiplied by the average number of persons per household in order to approximate the number of people potentially affected by the Lead Safe Housing Rule (LSHR). The CHAS book lists 0% as a factor for increases in population and new housing construction after 1978. In the future, the only changes to the following figure will be the percentage variance in units and people affected.

Figure 12 in Appendix 10 shows the number of people and units potentially affected by the Lead Safe Housing Rule based on the year of construction.

By then multiplying the number of dwelling units and people by the estimated factors supplied in the CHAS training handbook for determining LBP hazard frequency, we find that 21,205 dwelling units potentially have an LBP hazard, or approximately 60% of Aurora's housing stock. The population potentially living in homes with LBP, and potentially affected by the LSHR requirements, is approximately 63,627, or 44.5% of Aurora's population. Of those 63,627 homes, an estimated 9,827 are low to moderate-income residents at risk of lead-based paint exposure. This is based on the CHAS data, which provides raw numbers of owner-occupied households falling within certain income levels. It is assumed that most, if not all, moderate to extremely low income residents are living older homes. **Figure 12** in Appendix A breaks down the households at risk of lead-based paint based on owner-occupied ELI, VLI, LI, and MI households.

Actions to Evaluate and Reduce Lead-Based Paint Hazards

In 2007 the City of Aurora had 184 cases of elevated blood levels in children, and in 2008 from January to May there were 54 cases reported.

The City of Aurora has organized a number of programs to address lead based paint issues over the last 10 years. The programs have distributed lead based paint pamphlet to every household participating in a housing rehabilitation program and, since 2008 has participated in the Energy Efficiency improvement program in collaboration with Du Page County.

In August 2009, the City of Aurora and Kane County Health Department applied for the EPA Office of Prevention Pesticide and Toxic Substances Targeted Grants to Reduce Childhood Lead Poisoning Grant.

In 2007, the city entered into a Memorandum of Understanding (MOU) with Kane County to administer a county wide Get the Lead Out (GLO) Program for low and moderate income families with children who have elevated blood lead levels. The City expects to complete an additional 5 households through the GLO program. The City of Aurora eliminated the threat of lead from children in 21 homes since 2003. In total, \$223,079 was spent to reduce harmful lead. Community Contacts has applied for HOME Funds to undertake lead reduction within the City of Aurora.

Housing Market Analysis

Housing Market Analysis 91.210

Refer to the Housing Market Analysis Table in the Needs.xls workbook in Appendix B

12. *Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.*
13. *Provide an estimate; to the extent information is available, of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.*

General Characteristics

Aurora has a broad variety of homes, by age, type of structure, price range, and tenure status. Although located on the rapidly urbanizing fringe of metropolitan Chicago and an area marked by unprecedented development, Aurora is also a satellite city in its own right and has housing stock dating from the mid-19th century. This variety provides families a large range of styles and prices from which to choose. Because of this, Aurora is also more affordable than surrounding communities.

The median sales price for homes as of 2008 is \$143,100, and the median rent is \$650/mo. There are currently a total of 17,690 rental units within Aurora, an increase of 8,501 units, or roughly 93%, in 36 years. Over time there has been a steady decrease in the proportion of rental units within in the city, but an increase in absolute numbers.

Expansion in Number of Units

Consistent with the trend from 1970-2006, total housing units in Aurora increased between 2006 and 2008, according to the American Community Survey, from 61,000 units to 64,357. Of owner-occupied units, totaling 59,785, 39,994 of these units are owner occupied, representing 67% of total occupied housing units.

Figure 14 in Appendix A shows the number of owner-occupied units from 1970-2008.

Owner – Occupied

According to the 2008 American Community Survey, the median family income for a family of 4 in metropolitan Chicago in 2008 inflation-adjusted dollars is \$74,216, less than the 2002 income by over \$1,000. Likely this reduction in income will not significantly impact the ability of these families to purchase homes given the simultaneously decrease in housing prices, a national

trend. However, if housing prices do rise over the next five years, and there is so correspondent increase in median family income, it is expected that families earning 80% of MFI will not find many options for homeownership.

Despite comparatively reasonable prices, many working poor families have been priced out of the housing market. The 2008 median family income (AMI) for a family of 4 in metropolitan Chicago is \$71,600. A family of 4 would be considered to be lower income if it earned \$60,300, or 80% of AMI. The U.S. Department of Housing and Urban Development (HUD) has established a housing affordability threshold of 30% of gross family income for housing and utilities. Under that standard, our family could afford \$18,090 annually or \$1,507 monthly, for housing. This would include principal, interest, taxes, and insurance.

Figure 15 in Appendix A shows how our family would do using these homes at different price ranges, all at or below the 2008 median price range for single family homes in Aurora.

The mortgage payments are based on low interest rates existing in 2008. The amounts estimated for the other payments are speculative but conservative. Using these figures, our family could theoretically afford housing up to the \$150,000 price bracket but would be living with little to spare. An unexpected emergency could put them in financial distress. Our family would not have sufficient income to afford the \$200,000 home under HUD's affordability standard.

A closer evaluation, however, is in order since one must match incomes with sales prices to determine whether the existing population can successfully assume homeownership responsibilities. We therefore examined financial data from the figure and applied it to a \$150,000 home. A family of 4 purchasing this property over 30 years at a 6% interest would require an annual income of \$48,185 in order to meet HUD's affordability standard. This income is well under the \$60,300 lower-income threshold, but exceeds the \$37,700 VLI income threshold established for the Chicago area in 2002. The CHAS data identifies a total of 3,163 renter households with incomes between 51% and 80% of AMI. Of those, 314 households are elderly and are not probable homebuyers. That leaves 2,849 households, of which many, but not all, could theoretically become homebuyers under the right circumstances. This is roughly 19.3% of all renter households in the City.

Renter - Occupied

Continuing with the trend of the past 30+ years, in 2008 renter-occupied units increased to 19,791 units, an increase of 5,887 renter occupied units since 2000. Renter-occupied units are 33% of total occupied housing units, which is an increase since 2000 when renter-occupied units comprised less than 30% of occupied units.

Median contract rent in the City of Aurora in 2008 was \$863. In the metropolitan Chicago area, median contract rent was \$772. The proposed Fair Market Rents, as defined by HUD for 2009,

are \$781 for an efficiency, \$894 for a one-bedroom, \$1,004 for a two-bedroom, \$1,227 for a three-bedroom, and \$1,387 for a four-bedroom.

Figure 16 in Appendix A shows the numbers of renter-occupied units from 1970 – 2006.

The rental market in Aurora appears to be becoming more expensive, which is unfortunate since renting has traditionally been a method for lower income families to obtain decent housing.

The data show that the rental market in Aurora is strong, with a diminishing gap in median rents compared to the Chicago suburbs, and with rents higher than those in the Chicago PMSA. These figures may be low, as the U.S. Department of Housing and Urban Development has established Fair Market Rent (FMR) levels for metropolitan Chicago at \$734, \$840, \$944, \$1,154, and \$1,304 for efficiency, 1BR, 2BR, 3BR, and 4BR units respectively. A review of current rental properties reveals that prices vary from between \$740 to \$1,495, depending on size, the level of amenities, and location. Certainly there are other, older, and perhaps less well-appointed properties which rent for less, but these figures provide some insight into the nature of Aurora's rental market. (Source: apartments.com, April 2008).

Depending upon the effect of the recent economic downturn and job losses upon the family, their ability to afford what is defined by HUD as affordable may now be compromised. Using HUD's affordability definition, our family of 4 should be able to spend \$1,507 per month for rent and utilities. Theoretically, our family could afford rent for every unit using HUD's FMRs. As we have seen, rents in Aurora may fall on either side of the FMR spectrum. These same units would most likely not be affordable to a family at 50% of AMI (\$37,700), and certainly not for a family at 30% AMI (\$22,600), as illustrated in **Figure 17** in Appendix A.

As can be seen from the figure, many of Aurora's renter families have incomes falling well under the affordability threshold for the established FMRs. This may help explain why the Federal government targets the use of Section 8 Housing Choice Vouchers for households at or below 50% of Median Family Income. It should be remembered, however, that there are numerous households with incomes well below the maximum for each category. This undoubtedly affects their ability to obtain decent, safe, sanitary, and affordable rental housing. It should also be remembered that many households who can, under the affordability standard, acquire their own housing without assistance are probably living very close to the edge of that ability. Any unexpected mishap, such as an extended illness, layoff from work, or unexpected financial emergency could take them out of their homes. These people are potentially at risk of homelessness.

Vacancies & Foreclosure

According to the American Community, there are over 4,000 vacant housing units in the City of Aurora in 2008. A housing market analysis study completed by Mercy Housing for the HUD Neighborhood Stabilization Program uncovered foreclosure data, shown in the table below. Over 1,000 housing units are in some stage of foreclosure in the identified census tracts.

General State of Housing Repair

While Aurora is an older community, it does not have any seriously blighted areas as one might find in another city of the same age. Most deteriorated properties are scattered through the older neighborhoods, as opposed to being concentrated in any specific block or block groups. Aurora's blighted areas are characterized by deterioration in the public right-of-ways and in properties which have not been maintained. There are few vacant and/or severely deteriorated units. This does not imply that blight does not exist or is not a concern. It does exist and will continue to be a concern, given the economic and social changes occurring in the city and the general public's perceptions and needs. Any extended success in maintaining its older neighborhoods is substantially due, as mentioned, to its continuing and vigorous code and zoning enforcement efforts, which have eliminated many of the most blatant code and zoning violations over the past 20 years, and which have increased neighborhood stability and raised property values throughout the community.

Figure 18 in Appendix A shows the number of substandard units.

Housing units that lack complete plumbing or kitchen facilities were the most obvious indicators of a substandard unit, as well as units that lack proper means of heating and are forced to go without or to use only wood burning methods. Aside from these indicators, tenants and owners living below the poverty line and not receiving public assistance were selected as residents living in a substandard unit. Persons living below the poverty line most likely cannot afford to make necessary home repairs or perform regular maintenance, thus these units were designated as substandard as well.

Since the housing market is quite sluggish, the City of Aurora is determined to maintain its current housing stock by implementing a number of housing programs geared to rehabilitation and improve the energy efficiency of existing housing. The ASSIST First-Time Home buyer program and the Mortgage Credit Certificate (MCC) program provide incentives for families to purchase homes in Aurora.

Due to the fragile nature of foreclosures, the city is also providing emergency relocation assistance for families at risk of becoming homeless. The continually increasing spike in the number of foreclosures can be expected to continue until at least 2010 as sub-prime loan rates balloon over the next few years. The City of Aurora partnered with Fifth Third Bank to provide a Free Mortgage Clinic on May 17, 2008, providing information and contacts for those at risk or in the process of foreclosure.

Public and Assisted Housing 91.210 (b)

The jurisdiction can use the optional Priority Public Housing Needs Table of the Consolidated Plan to identify priority public housing needs to assist in this process.

- 14. In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including*

- *the number of public housing units in the jurisdiction,*
- *the physical condition of such units,*
- *the restoration and revitalization needs of public housing projects within the jurisdiction,*
- *the number of families on public housing and tenant-based waiting lists and*
- *results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25).*

15. *Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).*

Public and Assisted Housing

The Aurora Housing Authority provides public housing within the corporate limits of the City of Aurora. The AHA does not require financial assistance from the city to address conditions in its housing units. The City of Aurora has provided limited amounts of funding to enhance specific facilities in public housing units, e.g. playground equipment etc.

The Aurora Housing Authority verified that they have not been awarded any HOPE VI projects and they do not have any projects in development. The AHA does plan to apply for HOPE VI projects in late 2010 or early 2011.

As result of having no HOPE VI projects awarded or in development currently, the AHA has had no loss in units.

Public Housing Needs and Resident Initiatives

The Aurora Housing Authority owns and operates approximately 652 public housing units at the current time, comprised of elderly and non-elderly units. These units are in various conditions of repair. The AHA has a continuing capital improvement program, and there is no need for immediate significant outside assistance. The AHA has implemented resident initiatives through its Family Self-Sufficiency Program, which currently has 22 resident participants and has approved, in principle, objectives to improve resident upward mobility, self-sufficiency, and increased employment opportunities. Transitional housing remains a public housing need.

Assisting Troubled Public Housing Agencies

The Aurora Housing Authority is not a troubled housing agency, under HUD's PHAS process.

Current Strategies

Current inventory of public housing in Aurora consists of Tax Credit programs, American Dream Down Payment assistance, Supportive Housing for the elderly, and housing provided through the Aurora Housing Authority. A list of both AHA and other housing assistance units is provided in Appendix A, **Figure 19**.

The City of Aurora intends to work with the Aurora Housing Authority when applicable and will have continued correspondence throughout the year. The City is aware of a plan that was submitted to HUD in 2009 by the AHA. The last approved AHA Plan dates from 2008; the link below lists the AHA approved Plan.

<http://www.hud.gov/offices/pih/pha/approved/pdf/08/il090v02.pdf>

Homeless Inventory 91.210 (c)

The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

16. *The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A or in the CPMP Tool Needs Table. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. This inventory of facilities should include (to the extent it is available to the jurisdiction) an estimate of the percentage or number of beds and supportive services programs that are serving people that are chronically homeless.*

Homeless Facilities & Services

Four facilities provide emergency shelter and related services for homeless families and individuals. These are identified below, along with a description of the scope of services provided by each. Facilities for non-homeless special needs populations are also identified below.

Hesed House, located in Aurora provides shelter through its Public Action to Deliver Shelter (PADS) Inc. Program. PADS has two main components.

- PADS provides food, shelter, and hospitality to an official number of 128 men, women, and children per night and has seen as many as 150 individuals. Conditions are so crowded that men often sleep sitting at tables or in chairs. Additional sleeping space is being sought, but so far conditions remain crowded. Hesed House has also revamped its facilities to provide sleeping quarters for women and children. This space may house as many as 75 individuals and, although work was incomplete when this Plan was written, was filling up quickly. Women and children constitute one of the most rapidly growing segments of the homeless population. Related counseling, medical, legal and other services are offered on

campus, by partner agencies. In the summer months, Hesed House makes available the extensive rear of its property for a tent city.

- A Transitional Living Community, TLC, provides shelter year round for individuals or families. This Program has room for up to 52 individuals, including family members, who are moving from a state of being homeless to permanent housing, be it first time home buying or renting. Program participants are required to be actively employed. The Program provides counseling and education and has successfully transitioned individuals into the economy.

Wayside Cross Ministries has an Aurora facility designed to treat drug and alcohol abuse, and it provides room and board for up to 93 men. On occasion, it shelters non-addicted homeless individuals but, due to heavy use by its target clientele, was forced to turn the non-addicted homeless away due to a lack of space. Its treatment program occurs in 3 phases, lasting from 2 months (phase 1) to 1 year (phases 1, 2, and 3 combined), depending on the needs and desires of the person being treated. On occasion, a phase 4 is added, for a total duration of up to 18 months. People enter treatment from all walks of life and social strata; receive drug and spiritual counseling, and ultimately job referral and job placement services. The thrust is to make persons with prior substance problems self-sufficient. Various employers are aware of this program and, due to its successful record, are willing to accept Wayside Cross placements.

As mentioned, both **Hesed House** and **Wayside Cross Rescue Ministries** provide a variety of programs to assist the varied needs of those with a longer history of homelessness. Besides shelter, both agencies make available food, medical treatment, counseling, referrals, and training. A major difference between them is that receiving shelter is not dependent upon participating in training at Hesed House, whereas it is required at Wayside Cross. In an emergency situation Wayside Cross will provide shelter for up to two weeks, without requiring participation in its rehabilitation program.

Mutual Ground of Aurora provides shelter, counseling, and some basic education for abused spouses and their dependents. The major facility shelter is intended to serve female victims of violence and their children 365 days of the year. They can handle 32 people a day but have handled up to 50 with extra cribs and cots. This facility had three times as many requests for shelter as it could accommodate in 2001. A total of 1600 instances of domestic abuse and 600 sexual reports were addressed in this facility in 2001. The program also provides assistance to male spouses but houses these individuals in local hotels.

Lifespring Center, located adjacent to the Fred Rodgers Community Center, is the women with children's division of Wayside Cross Ministries. This agency provides shelter and educational and life skills training for women in need. It can house approximately 35 individuals at one time. An additional 4 transitional apartment units are under construction, in what was once a library when the facility was a Catholic high school.

The Salvation Army has limited assistance for homeless individuals. It allocates on average \$16,000.00 per year in their budget for rent and utilities for at risk homeless. The Army assists

families and individuals directly with shelter at local hotels. In one case, it sheltered a family for over a year. At any one time it will have up to 4 individuals or families in shelter. The army provides food bags for the homeless, clothing, and medical attention. It also provides assistance for individuals to find work like resume writing, interviewing skills, phone use and bus transportation.

Other organizations and services:

In addition, member organizations of the Kane County CoC also provide emergency shelter, transitional housing, permanent housing and other housing and support services to the homeless in and from Aurora. These organizations include Lazarus Housing, the Larkin Center and the Eckert Center, all in Elgin. In the next 12 months, the Kane CoC will continue its agreement to with the Aurora Housing Authority to give preference to homeless households with children for public housing units with a goal of 4 families housed. The CoC will have at least one homeless family occupy a unit out of the 22 new rental housing support units operated by Hased House, Ecker Center and Lazarus House.

The CoC anticipates that additional permanent housing units will become available within the next twelve months and beyond, depending on HUD funding. Currently, the CoC has 57 permanent housing beds in place for the chronically homeless. Within the next 12 months, the COC plans to 60 bed and over five years it plans to create 72 more beds.

The CoC will coordinate outreach efforts for homeless families with landlords, property managers, sheriff's eviction list, unemployment offices, school social workers, veterans services, food pantries, churches, etc. The COC will coordinate HPRP services with the four Kane County shelters so a potential shelter stay is diverted into housing. The CoC will market the program broadly through a public relations campaign such as "Get back on your feet with stable housing."

The Kane CoC will implement best HPRP practices as recognized by the HUD Homeless Resource Exchange including uniform assessment of housing barriers, crisis intervention and re-housing as quickly as possible, assistance with housing costs, targeted case management to maintain stable housing, and data collection and program evaluation to assess cost effectiveness and outcomes. These practices will continue after the HPRP funds expire. This will have an immediate impact on reducing the number of homeless households especially those with children. The Kane County shelters will coordinate efforts with the HPRP providers to divert shelter stays for families. The Kane CoC will examine all future homeless prevention and re-housing funding to identify further opportunities for housing homeless families. Collaboration with other stakeholders such as the City of Aurora, Aurora Housing Authority, the Elgin Housing Authority and the IL Housing Development Authority will be ongoing.

Special Need Facilities and Services 91.210 (d)

17. Describe, to the extent information is available, the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring persons returning from mental and physical health institutions receive appropriate supportive housing.

The Association for Individual Development (AID) serves adults with special needs. Its housing facilities vary, depending upon client's needs, from scattered apartments to group homes. Its current inventory includes 25 scattered site apartments serving 50 individuals receiving supplemental supportive services, an eight unit apartment building serving 20 individuals with 24 hour supervision, and eight group homes serving 82 mild to severe mentally challenged adults. This is the only housing assistance provided to adults with special needs.

Other Agencies

To help meet the needs of the elderly and frail elderly, several agencies provide a variety of services. **Aurora Township's Youth Services** hires teens to work after school and during the summer to do lawn work, snow shoveling, and garbage removal for qualified seniors. **Citizens for Neighborhood Improvement** provides the same service, but by hiring developmentally disabled adults and teens. **Senior Services** provides a wide variety of help in areas of urgency. The chart below outlines the number of persons currently being served on an annual basis by the type of service being offered.

Chronically Homeless

United Way Homeless Initiative is concentrating its efforts on the chronically homeless receiving shelter and case management services at Hased House, which currently account for about 10% of all cases. This all inclusive initiative is determined to take a holistic approach to the homeless situation in Aurora.

The City of Aurora is aware of the seriousness of homelessness and its implications for both the homeless and for the community as a whole. There is a sizeable homeless population (and a number of persons at-risk of becoming homeless) in Aurora. These people often need assistance. There are no permanent shelter facilities in the city, and even the seasonal facilities are overtaxed.

The Mayor of Aurora created a homeless task force to develop a collaborative effort to address the city's chronic homeless population. The Fox Valley United Way initiated this task force to study the homeless population and develop a coordinated effort to reduce the duplication of services to the homeless and to earmark funding to high priority needs. The City of Aurora funded the Homeless Initiative with \$90,000 in both 2007 and 2008 to increase services. The PADS emergency shelter received 50% of the funding to increase case management services at their emergency shelter facility. Hope for Tomorrow received 25% of the funding to provide assistance for persons living in transitional housing facilities. This rental, transportation, and

clothing assistance helped clients to move from transitional housing to independent living while recovering from substance abuse and homelessness. Carpenter's Place received 25% of the funding to provide case management services to families at-risk of becoming homeless. Case managers would use a multi-step approach to identify need and assist clients with services to prevent them from becoming homeless.

Barriers to Affordable Housing 91.210 (e)

18. *Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.*

Barriers to Affordable Housing

In Aurora, over the past year, the once hot and increasingly expensive housing market has slowed considerably. In regard to affordable housing, Aurora was one of the most affordable places to live in the Fox Valley and western Chicago suburbs. There was proportionately more affordable housing in the City, than in practically any other jurisdiction in the region. However, there were barriers to additional affordable housing and the current economic conditions have exacerbated and complicated those barriers. In analyzing Barriers to Affordable Housing development, city staff identified five currently known barriers:

- Market conditions that, in the past, placed upward pressure on housing prices, but under current economic conditions have slowed or halted new development and severely restricted the availability of financial assistance especially to low income households.
- Local processes for land planning and zoning
- Building codes
- High demand for housing and high cost of housing
- Community resistance to affordable housing including Fair housing issues.

Market Conditions

Impediments created by market conditions in Aurora are described throughout this Consolidated Plan.

Strategies to address market conditions include:

- **Federal and State Funding**

These sources of funding to meet affordable housing needs are not sufficient to meet all needs. To address this shortfall it is important to apply for all the resources that are available to the City. Therefore, the City will not only apply for all resources for which it is eligible, but will also assist other agencies in applying for funds. In 2010, the City will receive its first direct allocation of HOME funding. Although initial plans call for the use of HOME funds to be directed to housing rehabilitation, reconversion and homeownership assistance, the City will explore the use of HOME funds as leverage for other forms of affordable housing including: rental housing development and participation with the Kane County Continuum of Care in the development of permanent supportive housing for the homeless.

- **Innovative Private and Public Sector Financing**

The City will work with private lenders and with other public and private entities such as the Kane County Continuum of Care and the Aurora Housing Authority to develop new ways of financing affordable housing. The city has retained the consulting firm of Community Planning and Development Advisors, CPDA, to provide advice and guidance on use of HUD funds. CPDA has extensive experience with HUD funding and local innovative housing project development (Madison, WI). They will continue to explore new options for the City.

- **Containing Costs**

The ability of government to contain the high cost of housing to the consumer is limited. However, some strategies have already been described. The City will continue to work with local lenders and seek government subsidies to lower the cost of financing for low-income buyers. The City will continue to explore ways to lower financing costs for developers of new housing and investors seeking to maintain existing affordable housing. In addition, the following sections describe strategies to address the cost impacts of local regulations and policies.

Comprehensive Plans and Zoning and Subdivision Ordinances

Local planning and zoning practices are designed to protect the health, safety, and welfare of the community's residents, but plans and ordinances can also increase the cost of housing. These added costs have been documented in a number of studies. The city will maintain an ongoing study to determine if local plans and ordinances are inhibiting affordable housing and to recommend actions that the city should take to address these issues. To date the city has established sufficiently flexible zoning requirements to allow reasonably priced owner and rental housing. The City of Aurora is recognized as one of a very few communities in the far western Chicago suburbs which has substantial numbers of affordable housing.

Building Codes

Building regulations are essential to protect the health and safety of citizens and the welfare of the community. Municipalities administer building regulations within their borders. While building codes have positive contributions, these codes can contribute to higher construction costs. An analysis of building codes has not been completed for this Consolidated Plan, nor has there been an analysis of the potential effectiveness of building codes modifications on making housing more affordable. However, the city will explore the following actions that can be taken to further affordable housing and help minimize any negative impacts of restrictive building codes:

- Encouraging fast-track or one-stop permit processing
- Promoting the use of time-saving and cost-saving techniques within reasonable health and safety parameters
- Providing technical assistance, information and other support to local communities
- Encouraging affordable housing by using development controls (i.e., the zoning ordinance and subdivision regulations) to pursue this goal

Community Resistance to Affordable Housing

In Aurora, as in many communities across the Country, the public's misperception of affordable housing can lead to resistance to the development of affordable housing within their community. Included in this would be barriers to fair housing. In 2001, Aurora partnered with Kane County and Elgin to have a formal Analysis of Impediments developed. The Impediments Analysis identified eight major impediments (see **Figure 20** in Appendix A)

The collaborative adopted the AI and has met regularly since then to share the results of follow-up actions taken and to develop other ways to further fair housing objectives. We know that each of these issues has been addressed to some degree over the past eight-to-nine years. However, we do not know to what degree the issue has been fully addressed or whether the condition has worsened, especially in light of the current change in economic conditions. Therefore, to address this issue, the City will explore the possibility of evaluating progress in addressing these items and implementing the recommendations made in the report. In addition, the City will plan to update or develop a new Analysis of Impediments over the next five years of the Consolidated Plan in conjunction with Elgin and Kane County, the original partners. The City has already enacted a Fair Housing ordinance and created a human relations commission. The former removed any legal basis for discrimination in the city, while the latter provides a formal municipal structure for addressing fair housing concerns.

Planning and Coordination

In addition to the above items, the City believes that coordinated and well planned actions in conjunction with other partners are essential to remove barriers and encourage new development of Affordable Housing. For that reason, we are adopting the goals and proposed strategies of the annual State of Illinois Comprehensive Housing Plan: “Building the Economic Recovery: Affordable Housing in Illinois.” Rather than reinvent the wheel, Aurora will follow the goals and strategies of this report and will work with the partners identified therein. The goals and strategies are:

Focus Strategy #1:

Implement a comprehensive approach to foreclosure prevention and mitigation

Focus Strategy #2:

Sustain appropriate homeownership programs for low- and moderate- income households

Focus Strategy #3:

Implement special needs housing strategies

Focus Strategy #4:

Reinvigorate investment in affordable rental housing development through new strategies and improved viability of existing resources

Focus Strategy #5:

Promote preservation and increased sustainability of long term affordable rental housing through improved operations

Focus Strategy #6:

Leadership in promoting affordable housing and economic

Strategic Plan

General Priority Needs Analysis and Strategies 91.215 (a)

19. *In this narrative, describe the reasons for setting priorities for allocating investment among different activities and needs, as identified in tables* prescribed by HUD.*
92.215(a)(1)

**If not using the CPMP Tool: Complete and submit Table 1A Homeless and Special Needs Population; Table 1B Special Needs (Non-Homeless) Populations; Table 2A Priority Housing Needs/Investment Plan Table; and Table 2B Priority Community Development Needs.*

**If using the CPMP Tool: Complete and submit the Needs Table file: Needs.xls*

20. *Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.*

21. *If applicable, identify the census tracts for Neighborhood Revitalization Strategy Areas and/or any local targeted areas.*
22. *Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).*
23. *If appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to Neighborhood Revitalization Strategy Areas and/or any local targeted areas.*
24. *Identify any obstacles to meeting underserved needs.*

General

In order to address Extremely Low Income (ELI), Very Low Income (VLI), Low Income (LI) and Moderate Income household level's category of need, priority actions have been planned according to the market analysis and urgency of the assessed housing and community development needs. Specific funding strategies are listed below:

Priority Needs and Basis for Assigning Priority to Each

The City of Aurora is committed to leveraging Federal and local resources to meet priority needs over the next five years. Priority need detailed tables are found in Appendix D. Each table is listed below:

CPMP Needs Tables

- Housing Needs
- Housing Market Analysis
- Homeless and Subpopulations
- Non-Homeless Special Needs
- Housing and Community Development

CPMP Goals Table (Table 3B)

CPMP 2010-2014 Summaries Table

The City of Aurora lies on the outskirts of Chicago's suburbs and remains the second largest city in Illinois with a population of 180,135, according to 2008 American Community Survey census data. This represents more than a 20% increase since 2000, particularly around the City's expanding edge. The city also serves a large minority population of Hispanics, which

account for 38.1% of the total, and African Americans at 10.4%. 39.6% of residents speak a language other than English in the home. Only 77% of the population has received a high school diploma or higher form of education, and there are often not enough low-skilled jobs available to meet demands.

Areas with Significant Racial and Ethnic Minority Populations

Statistical comparison shows that the City of Aurora's downtown and central areas are made up of predominantly Hispanic and African-American persons households. Any area having a racial and/or ethnic concentration in excess of the total race/ethnicity percentage for the entire City of Aurora is deemed to have a higher than average representation of minority residents. The chart in Appendix A: Figure 19 shows the percent population of low and moderate income whites, blacks, and Hispanic persons in comparison to percent of poverty.

If we take a closer look at the Census Tracts with the highest concentrations of both African American and Hispanic populations, the housing in these areas is generally the oldest and most affordable in the community. This results in occupancy by lower income populations, both in rental and owner units. These neighborhoods also have high incidences of overcrowding and deteriorated housing stock requiring rehabilitation assistance. The chart in Appendix A: figure 20 shows the concentration of minority populations by census tracts and Figure 21 shows census 2000 block group concentrations of African American and Hispanic populations.

Impoverished Aurora residents mirror their counterparts throughout Illinois and the Nation in many respects, with minorities, women with children, and the elderly having the highest poverty rates in the city. African-Americans are disproportionately represented among the homeless and the poor, despite lower absolute numbers. By proportion, the poverty rate for African-Americans was 20%, Hispanics 13%, and whites 16%. This is consistent with national data, showing rates of poverty among blacks are consistently three times higher than whites and 2.5 times more for Hispanics.

In 1999, most households in poverty were located in the predominately black and Hispanic neighborhoods, census tracts 8534, 8535, and 8536, directly east of Aurora's Downtown. Other concentrations were found throughout the city, including downtown (census tract 8537). These areas also had high concentrations of unemployment, public assistance recipients, low educational attainment levels, overcrowded housing, multi-family housing, and public housing

In order to focus the city's funding efforts towards a high need area, many of the city's projects are aimed at the Neighborhood Revitalization Strategy Area (NRSA). The NRSA lies to the east of the downtown sector and faces higher unemployment, minority, and poverty rates than the city as a whole. The map in Appendix A: Figure 1 outlines the NRSA area. The City is reconsidering the boundaries and proposed activities as it prepares an amended NRSA application for submission to HUD in early 2010.

Funding is dispersed within the low income block group areas identified from the Census 2000 data, with special emphasis being placed on the city's Neighborhood Revitalization Strategy Area. The city's HUD-approved NRSA was developed in 2000 so that additional resources could be blended with CDBG funding to provide expanded and enhanced economic development and job training activities, as well as to reduce the poverty and homeless rates within its boundaries.

It is evident that the level of distress is very high in the NRSA. Most residents have low incomes in the NRSA, and an exceedingly high proportion are impoverished, many are on public assistance, are unemployed, have not attained a high school diploma, and are particularly at risk for lead based paint poisoning. They tend to live in overcrowded and substandard housing conditions and are renters. These levels of distress far exceed the levels found in the remainder of the city. All block groups within the NRSA have high minority concentrations. Programs to address these areas are discussed in detail later in the plan.

Figure 2 in Appendix A shows the low income block group areas in the City of Aurora based on the 2000 Census.

Basis for Allocating Investments

Each of these priorities will be addressed during the life of this Plan, although not necessarily with CDBG or other Federal housing or community development funds. The city intends to leverage the investment of as many non-Federal resources as possible over the next three years.

The National CDBG Objectives established by HUD are used as the basis for assigning priorities to the needs for which funding may be allocated. The National Objectives are to develop viable urban communities by focusing on the following:

- Providing decent housing
- Providing a suitable living environment
- Expanding economic opportunities, principally for lower-income persons

Priorities were assigned based upon the established need and the urgency of the need, which in turn were based upon identified gaps in service established in HUD tables. Priorities were also based upon comments and correspondence from interested agencies and organizations, as well as from the general public. Established policy gives priority to housing projects that provide units affordable to and occupied by households with extremely low incomes.

Obstacles to Meeting Underserved Needs

The major obstacle to addressing underserved needs is the cost of housing. According to the American Community Survey, there were over 4,000 vacant housing units in the City of Aurora

in 2008. A housing market analysis study completed by Mercy Housing for HUD Neighborhood Stabilization Program uncovered foreclosure data. Over 1,000 housing units are in some stage of foreclosure in the identified census tracts. The loss of jobs and downturn in the economy has reduced the capability of people to afford even the reduced prices of housing.

Federal and State housing budgets have been declining over the recent years. The city's general fund has insufficient resources to fund needed infrastructure and public facility improvements.

One of the most significant barriers is that of childcare within the NRSA. There are approximately 3,300 children ages 3 and 4 in District 131, yet there are only 1,600 slots available in preschool and head start programs, leaving a 1,700 gap in available childcare. In order to address this lack of childcare, the city recently funded and built a new day care center within the area. Future efforts will focus on providing more full-day childcare and encouraging infant care as well, since there are very few options in the area. Neighborhood Redevelopment also funded a similar project that expanded an early learning and childcare center within the community that provides such services.

Specific Objectives 91.215 (a) (4)

25. Summarize priorities and specific objectives the jurisdiction intends to initiate and/or complete in accordance with the tables* prescribed by HUD. Outcomes must be categorized as providing either new or improved availability/accessibility, affordability, or sustainability of decent housing, a suitable living environment, and economic opportunity.

Identify Specific Objectives and Proposed Outcomes by completing Table 1C or 2C – Summary of Specific Objectives

Figure 21: Goals and objectives to be carried out during the strategic plan period are indicated by placing a check in the following boxes.

X	Objective Category Decent Housing Which includes:	X	Objective Category: Suitable Living Environment Which includes:	X	Objective Category: Expanded Economic Opportunities Which includes:
<input type="checkbox"/>	assisting homeless persons obtain affordable housing	X	improving the safety and livability of neighborhoods	X	job creation and retention
	assisting persons at risk		eliminating		establishment,

<input checked="" type="checkbox"/>	of becoming homeless	<input type="checkbox"/>	blighting influences and the deterioration of property and facilities	<input checked="" type="checkbox"/>	stabilization and expansion of small business (including micro-businesses)
<input checked="" type="checkbox"/>	retaining the affordable housing stock	<input checked="" type="checkbox"/>	increasing the access to quality public and private facilities	<input checked="" type="checkbox"/>	the provision of public services concerned with employment
<input checked="" type="checkbox"/>	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input type="checkbox"/>	reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	<input type="checkbox"/>	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
<input type="checkbox"/>	increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence	<input checked="" type="checkbox"/>	restoring and preserving properties of special historic, architectural, or aesthetic value	<input type="checkbox"/>	availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
<input type="checkbox"/>	providing affordable housing that is accessible to job opportunities	<input checked="" type="checkbox"/>	conserving energy resources and use of renewable energy sources	<input checked="" type="checkbox"/>	access to capital and credit for development activities that promote the long-term economic social viability of the community

HOUSING

Priority Housing Needs 91.215 (b)

26. Describe the relationship between the allocation priorities and the extent of need given to each category specified in the Housing Needs Table (Table 2A or Needs.xls). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

27. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category, particularly among extremely low-income, low-income, and moderate-income households.
Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

28. Identify any obstacles to meeting underserved needs.

Priority: Housing

The housing needs assessment and market analysis identified the prevalence of substandard and overcrowded housing as key areas of concern within the City of Aurora, and as such the city has created objectives to meet these needs. The city plans to implement programs addressing rehabilitation and energy efficiency within low income homes in an effort to reduce the cost burden of basic living expenses, as well as encourage homeowners to return their homes back to the unit's original status to reduce overcrowding. To promote homeownership, the city is implementing the ASSIST First-Time Homebuyer Program, giving low income residents the opportunity to make an investment on their first home.

Based on the needs assessment and market analysis, the sum total of ELI, VLI and LI households is 9,314, or 63.1% of all renter households in Aurora. In other words, two out of three renter families in Aurora, including many working families and families with two or more wage earners, are eligible for housing assistance. Many long-time homeowners are now in danger of foreclosure and loss of their home and renters may find themselves having to live in overcrowded or substandard conditions and some are in danger of becoming homeless.

The focus groups and surveys called attention to the need for affordable housing and housing rehabilitation and felt that this need would continue, and increase, over the next five years.

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:

- Homes in need of repairs or renovation in order to meet building code, lead paint mitigation or greater energy efficiency standards, and owned by income-eligible households whose housing cost burdens are greater than 30%.
- Households between 40% and 80% of median income that are trying to purchase their own homes.
- Income eligible renter households with housing cost burdens greater than 30%, living in houses in need of repairs or renovation in order to meet building code, lead paint mitigation or greater energy efficiency standards.

Rationale for Priority

After reviewing the available data and listening to the community comments, we feel it is important to focus on maintaining the housing stock with repairs or renovation to bring the buildings into code compliance to assist, not only the homeowners or renters, but also to improve the appearance and vitality of neighborhoods. Given the ever-rising costs to heat our homes, we feel it is very important to make houses more energy efficient with weatherization assistance. The economic crisis of the last few years has resulted in high foreclosure rates, loss of jobs and income and increasing instability in our neighborhoods. We feel it is more important than ever to offer homeownership assistance, including homebuyer counseling and financial assistance, to households between 40% and 80% of MFI.

Repair and Lead Hazard Control: Families require safe, decent and sanitary housing at affordable prices. Some live in overcrowded or substandard conditions while others pay excessive amounts of their income for shelter. The City wants to encourage homeownership to the extent possible, and therefore wants to assist otherwise qualified buyers. Many of the affordable units are old, and are located in neighborhoods surrounding the City's core. They require repairs to mechanical and structural systems. The costs of acquisition and repair can be prohibitive to low and moderate-income households. Finally, due to the age of these units, many have concentrations of lead, which pose actual or potential hazards to human health. The City of Aurora has also entered into a Memorandum of Understanding with Kane County to administer a county wide Get the Lead Out (GLO) Program for low and moderate income families with children who have elevated blood lead levels. The City expects to complete an additional 35 households through the GLO program.

Sources of Funding:

CDBG rehabilitation rebates, the HOME program, City of Aurora Gaming Tax Revenues, non-profit housing partners, e.g. Joseph Corporation, the City's Bond Authority, and private funds from area lenders. The Reconversion Program will be financed with Gaming Tax Revenue funding and HOME funds. Further, the City, through its own resources, will continue to support

the inspection and enforcement work conducted by its Division of Property Standards. The City has a number of resources to meet the matching requirement for HOME affordable housing expenditures including, but not limited to: forgiven property taxes, Capital A funds, and Gaming Tax Revenues.

5-Year Goal: Rehabilitate 45 homes; improve the code compliance and energy efficiency of 125 homes; reconversion of 3-4 buildings to reduce density; reach 100 households with the First-Time homebuyer ASSIST Program.

Targeted Population:

Rehabilitation efforts are aimed at renters and owners in small, large, or other related families meeting income level requirements at or below 80% AMI. Energy efficiency initiatives are restricted to owners at income levels at or below 80% AMI. The ASSIST program is strictly for persons who rent or have otherwise not previously owned a home.

The major obstacle to addressing underserved needs is the cost of housing. According to the American Community Survey, there are over 4,000 vacant housing units in the City of Aurora in 2008. A housing market analysis study completed by Mercy Housing for HUD Neighborhood Stabilization Program uncovered foreclosure data, shown in the table below. Over 1,000 housing units are in some stage of foreclosure in the identified census tracts. The loss of jobs and downturn in the economy has reduced the capability of people to afford even the reduced prices of housing.

Specific Objectives/Affordable Housing 91.215 (b)

Note: Specific affordable housing objectives must specify the number of extremely low-income, low-income, and moderate-income households to whom the jurisdiction will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. (24 CFR 91.215(b)(2))

29. Identify each specific housing objective by number (DH-1, DH-2, DH-2), proposed accomplishments and outcomes the jurisdiction hopes to achieve in quantitative terms over a specified time period, or in other measurable terms as identified and defined by the jurisdiction.

Complete and submit Table 1C Summary of Specific Objectives or, if using the CPMP Tool, the Summaries.xls file.

30. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

31. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units.

32. *If the jurisdiction intends to use HOME funds for tenant-based rental assistance, specify local market conditions that led to the choice of that option.*

The rise of home values in the late 1990's and early 2000's pushed some residents out of the owner and rental market and, now, the loss of jobs and economic downturn have only exacerbated the problem. Therefore, a high priority is being placed on households falling within the extremely-low income bracket. These households face a much larger income burden towards basic living needs, with 25% of ELI owners and 36.7% ELI renters paying more than 30% of their income towards housing. Recent rises in the cost of petroleum and food have placed an additional burden on low-income residents as well, limiting the ability to address critical housing and living expenses.

As discussed in the market analysis, existing housing constitutes the greatest opportunity for affordable housing. Rehabilitation strategies are being considered a high priority to meet this need. Given the limitations of an income level at or below 30% of the Median Family Income, extremely low income homeowners and renters are being prioritized for this program because there is a great enough need to limit assistance.

Targeted Population:

Rehabilitation efforts are aimed at renters and owners in small, large, or other related families meeting income level requirements at or below 80% AMI. Energy efficiency initiatives are restricted to owners at income levels at or below 80% AMI. The ASSIST program is strictly for persons who rent or have otherwise not previously owned a home.

The City does not plan to use HOME funds for tenant-based rental assistance.

Public Housing Strategy 91.215 (c)

33. *Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list).*

34. *Describe the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing.*

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

36. *Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))*

37. *If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))*

The following information is based on the most recent Aurora Housing Authority 5-Year Public Housing Action Plan for 2008-2012.

The Aurora Housing Authority strives to serve as many extremely-low and low-income residents as possible. Due to the limited number of spaces available, no moderate-income families are eligible to receive assisted housing. There are a total of 652 housing units and 800 Section 8 vouchers in effect, and about 1,400-1,600 persons have been placed on a waiting list.

The Aurora Housing Authority (AHA) recently announced a new long-term strategy. By the summer of 2010, AHA expects to have a plan in place to demolish the Jericho Circle housing complex and relocate families currently living there. Jericho Circle will be rebuilt as a mixed-income neighborhood, with townhomes and rental units. The East Side residential center, Maple Terrace, will be torn down and Centennial House will be converted to a seniors-only facility. The AHA also plans to sell its 45 scattered-site single-family homes.

Management and operation strategies involve educating and working with residents to properly upkeep each site. Many issues can be avoided through proper maintenance; thus, the AHA is working with staff and residents to promote best maintenance practices. In terms of the living environment, the same methodology applies in creating a safe and sanitary living space for all residents living at each development.

In order to promote AHA residents to become more involved in management and participate in home ownership, residents are encouraged to provide input into the Annual Plan and Capital Fund Program. Currently, the AHA does not provide any homeownership programs for its public housing residents.

With respect to Section 504 Voluntary Compliance Agreements, the AHA has several units that have been modified to be ADA and H/C accessible. The AHA routinely responds to reasonable accommodation requests made by disabled residents. Efforts are put forth to modify units as needed to meet each individual request.

Figure 22 in Appendix A outlines the resources and expenditures for the 2009 fiscal year. The Aurora Housing Authority currently receives upwards of \$11 million to be spent towards operating and assistance costs.

HOMELESS

Priority Homeless Needs

*Refer to the Homeless Needs Table 1A or the CPMP Tool's Needs.xls workbook

38. *Describe the jurisdiction's choice of priority needs and allocation priorities, based on reliable data meeting HUD standards and reflecting the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals.*
39. *Provide an analysis of how the needs of each category of residents (listed in question #38) provided the basis for determining the relative priority of each priority homeless need category.*
40. *Provide a brief narrative addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.*

Priority: Homelessness

Although homeless numbers in Aurora and Kane County have remained fairly stable over the past few years, as evidenced by the comparison of the 2007 to 2009 point-in-time count by the COC, the City of Aurora will continue to include homeless assistance as a community development priority for the 2010-2014 Consolidated Plan period. The City's four homeless priorities will be:

- Long-term affordable housing linked with supportive services.
- Supportive services such as health care, literacy, employment training child care, and transportation.
- Programs to assist households at risk of eviction or homelessness.
- Support for the Kane County Continuum of Care as advocate and coordinator of for homeless service organizations.

In the short term, the City plans to provide through its public service activities programs available to people at risk of becoming homeless or those who are homeless. These programs will help stabilize families and individuals by offering supportive services including child care, educations, job training and mental health services. In the long run, the city plans to reduce

homelessness by facilitating the movement of individuals from homelessness to permanent housing and supporting programs that enhance self sufficiency including reducing recidivism and improving the social, educational and economic status of the City's low income population.

Rationale for Priority:

There is a sizeable homeless population and a number of persons at-risk of becoming homeless living in Aurora. These people need assistance to maintain or improve their current housing status and to ensure that they are capable of becoming or remaining self sufficient. With CDBG funding, the city has the primary financial resource available to support and leverage organizations that provide these necessary supportive services. CDBG along with HOME are also the primary financial resources available to rehabilitation existing housing to improve living conditions and make this housing more economical to own. CDBG and HOME are also the primary programs available to provide assistance for new homeownership. HOME could be a source of funding for new and additional Permanent Housing. Currently, there are no permanent homeless housing facilities in the City. Therefore, the City believes that the homeless priorities included in this Consolidated Plan, in conjunction with efforts being undertaken by the Kane County COC, are the best steps that can be taken to address the needs of the homeless and those at risk of becoming homeless.

Sources of Funding:

The City will use CDBG funds for homeless prevention and supportive services. HOME funds will be used to support housing rehabilitation and homeownership initiatives and may, in the future, be used to assist in the provision of new transitional or permanent housing. The City is also using HPRP funds for homeless prevention and re-housing through various local organizations. Transitional housing and permanent housing primarily rent assistance as well as associated supported services is being provided by the Kane County Continuum of Care along with other funds obtained from private sources and foundations.

5-Year Goal: Provide prevention and supportive services to 350 homeless or at-risk of becoming homeless persons.

Homeless Strategy 91.215 (d)

Homelessness

41. *Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living.*

- 42. *Describe the jurisdiction’s strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.*

Chronic Homelessness

- 43. *Describe the jurisdiction’s strategy for eliminating chronic homelessness. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented in Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness.*
- 44. *Describe the efforts to increase coordination between housing providers, health, and service agencies in addressing the needs of persons that are chronically homeless.(91.215(l))*

Homelessness Prevention

- 45. *Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.*

Institutional Structure

- 46. *Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.*

Discharge Coordination Policy

- 47. *Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.*

Aurora’s Homeless Strategy is to undertake the following actions:

- Provide resources and support for the development of long-term affordable housing linked with supportive services. (Includes special emphasis on addressing those at risk of being homeless, those who are chronic homeless, very low income)
- Support organizations and efforts that provide supportive services such as health care, literacy, employment training child care, and transportation. (Includes special emphasis on addressing those at risk of being homeless, those who are chronic homeless, very low income)
- Provide assistance for programs to assist households at risk of eviction or homelessness. (Includes special emphasis on addressing those at risk of being homeless, those who are chronic homeless, very low income)
- Support the Kane County Continuum of Care as advocate and coordinator of for homeless service organizations. (Includes special emphasis on addressing those at risk of being homeless, those who are chronic homeless, very low income)

In the short term, the City plans to provide through its public service activities programs available to people at risk of becoming homeless or those who are homeless and chronic homeless. These programs will help stabilize families and individuals by offering supportive services including child care, educations, job training and mental health services. In the long run, the city plans to reduce homelessness by facilitating the movement of individuals from homelessness to permanent housing and supporting programs that enhance self sufficiency including reducing recidivism and improving the social, educational and economic status of the City's low income population. These latter steps are extremely important for those at risk of being homeless and are very low income. The chronically homeless will benefit from programs that move people through the homeless system from shelter eventually to permanent housing for the chronic homeless and disabled.

For those who have become homeless, the City will support the provision of shelter through COC affiliated organizations.

- Stage 1: Referrals and outreach. This is primarily provided by the Kane County Continuum of Care and its member organizations as well as other social service providers not necessarily specifically serving the homeless. The city's CDBG does provide Community Development Block Grant funding to some of these organizations through Public Service activities.
- Stage 2: Emergency shelter. Also provided by COC member organizations although not necessarily funded by COC competitive funds. The City has funded a number of those organizations also out of CDBG public service funding.

- Stage 3: Transitional housing being provided primarily by COC member organizations using HUD competitive continuum funding although the City has in the past provided some CDBG assistance and is supportive of those programs and agencies.
- Stage 4: Permanent housing is also primarily provided by the Kane County Continuum of Care and its members. However, with new HOME funds coming directly to the city in 2010, the city will explore with homeless providers the possibility of using HOME funds for additional permanent housing in the future.

Additionally, both the city and continuum have goals to support moving people from homelessness to self sufficiency and permanent housing. The city has made this a priority goal of the 2010-2014 Consolidated Plan.

Supportive Services and Prevention

At each step along the continuum of housing, homeless clients will require supportive services to help them progress to stable living environments. Many of these supportive services are aimed at addressing the root cause of the homelessness, including mental illness, substance abuse, and domestic violence. Many of the public service programs the City has funded with CDBG dollars in the past provided supportive services to both homeless persons and persons on the verge of homelessness.

Homeless Prevention and Rapid Re-housing (HPRP)

In addition to the provision of supportive services through CDBG, the city will use HPRP funds for homeless prevention.

The City of Aurora has received \$ 506,883 in HPRP funding in FY 2009. That funding will be awarded as follows:

Homeless Prevention:

Quad County Urban League: \$ 177,409 for financial assistance
\$ 58,291 for housing and relocation stabilization services

Rapid Re-housing:

PADS \$ 177,409 for financial assistance
\$ 58,291 for housing relocation and stabilization services

Discharge Policy

As a member of the Kane County Continuum of Care, the City of Aurora follows the discharge policies of the COC which are primarily dictated by State law and regulation for specific populations. These populations are youth aging out of foster care, individuals being discharged from health care institutions, mental health discharge and discharge from corrections

institutions. It is the policy of the City to follow these specific discharge protocols as explained below. If a city program, CDBG or HOME, has questions relating to any of these or any other situation not covered by these policies, the City will, before taking any definitive action, consult with the City Attorney, Department of Community Services and the coordinator of the Kane County Continuum of Care to ensure that legal, appropriate and consistent policies and procedures are followed.

Specific discharge policies from the Continuum of Care are:

Youth Aging Out of Foster Care

The protocol used for youth aging out of foster care is that mandated by the Youth Housing Assistance program (YHAP) under the Illinois Dept. of Children and Family Services (IDCFS). The YHAP prevents foster youth who are approaching emancipation or who are already emancipated from being discharged into homelessness. Housing advocacy is provided for youth at least 17 ½ and less than 21. Cash assistance is provided to youth between their 18th and 21st birthdays. Caseworkers refer youth to YHAP six months before emancipation if they are in need of housing. In the Kane CoC the housing advocacy is provided by Aunt Martha's and cash assistance is provided by Metropolitan Family Services. Aunt Martha's is a member of the Kane CoC and Metropolitan Family Services is a member of the DuPage County CoC. This protocol is understood between the Continuum members and the local IDCFS offices. These youth are established in community apartments that is not McKinney Vento housing. Youth may receive:

- 1) Housing Advocacy to locate housing
- 2) Start-up Grant to cover deposits, furniture, appliances, etc.
- 3) Partial Housing Subsidy of rent and
- 4) Crisis cash assistance for rent, utilities and other items necessary to avoid or manage an eviction crisis.

Follow-up services are provided for a minimum of three months after the client secures appropriate housing.

Health Care Discharge

There are 5 hospitals that discharge patients in the Kane CoC: Provena Saint Joseph; Provena Mercy; Alexian Brothers; Rush Copley and Delnor Hospital. They are all accredited by the Joint Commission on Accreditation of Health Care Organizations (JCAHCO). This certification requires that discharge planners ensure that no persons are discharged into homelessness and ensure continuity of health care. The protocol is that discharge planners at each hospital enroll eligible persons in all mainstream resources to secure an income base and locate housing that is not McKinney Vento funded. They may discharge to the shelters only if they have exhausted all other possible housing resources. If they do discharge to any of the emergency shelters, they must complete a Discharge Agreement and Discharge Referral Information Form that confirms that the person has no other housing and is willing to go to the shelter, transportation is arranged, has appropriate clothing and shoes, if they are on medication, they have a 14 day supply. The Kane CoC tracks discharges from public institutions into homelessness annually and has shown a decrease from 23 hospital discharges in 2005 to 7 discharges in 2008. Hospitals will not sign an MOU but rather provide the CoC with its discharge standards as required by the accrediting body and proof of compliance with accreditation standards.

Mental Health Discharge

The protocol guidelines are contained in the Continuity of Care service agreements with community mental health agencies and the Illinois Regional Mental Health offices to ensure that every geographic area has an organized plan for assuring that 100% of persons triaged or discharged from the state hospital have an identified location and access to follow-up services. The agreements were revised in December 2005 with new language noting it is best practice not to discharge into homelessness. If an individual is not housed at discharge, the clinical record must document the reasons. In the Kane CoC, the agencies include Association for Individual Development (AID) , Ecker Center, and Larkin Center. They participate in screening for state inpatient admissions, in the planning and provision of inpatient treatment, and in planning for discharge, and post-institutional care. AID and Ecker Center operate housing programs that are state funded, not McKinney Vento funded. Ecker Center, Larkin Center, AID and Lazarus House have established liaisons with the unit staff at the state hospital. They are all active members of the Kane Continuum and follow the HUD requirements for admission to ensure that persons are not discharged from the hospital into McKinney Vento funded housing. All Continuum housing providers understand and are in agreement with these protocols.

Corrections Discharge

The Illinois Dept. of Corrections (DOC) has a discharge protocol for release from prisons and has a discharge planning staff assigned by region. Upon discharge, inmates are placed with family and friends, Ritas Ministry halfway house, or a motel. If there are no other housing resources, prisoners may be released to PADS in Aurora, Lazarus House, and PADS of Elgin shelters. They must complete a Discharge Agreement and Discharge Referral Information Form that confirms that the person has no other housing and is willing to go to the shelter, transportation is arranged, has appropriate clothing and shoes, if they are on medication, they have a 14 day supply. PADS, Inc, Lazarus House, and PADS of Elgin have each executed the Continuum Discharge Agreement described above with the Kane County Sheriff's Department. The Kane County Jail usually releases to an address of family or friends. The Kane County Jail has a Jail Diversion program which allows for the diagnosis of mental illness and the diversion of these inmates to a more appropriate placement or linkage to a community mental health agency at discharge. Kane County also has a Drug Court that provides an alternative to incarceration for persons with drug related convictions.

Specific Objectives/Homeless 91.215

48. Identify specific objectives that the jurisdiction intends to initiate and/or complete in accordance with the tables prescribed by HUD, and how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan. For each specific objective, identify proposed accomplishments and outcomes the jurisdiction hopes to achieve in quantitative terms over a specified time period (one, two, three or more years) or in other measurable terms as defined by the jurisdiction.*

Complete and submit Table 1C Summary of Specific Objectives or, if using the CPMP Tool, the Summaries.xls worksheets.

The homeless objectives the City intends to fund over the next five years are provided in the chart in Figure 22. There is a need for decent, affordable rental units for households with special needs and to provide a permanent housing opportunity for people moving out of homelessness. We will focus our rental housing programs to meet these needs with 45 units of code compliant, affordable rental housing over the next five years. We will also continue to provide assistance to services that reduce or prevent incidents of homelessness and provide support to at-risk persons.

Figure 22: Homeless Objective and Outcome

Obj#	Specific Objectives	Sources of Funds	Amount/5 Yrs	Performance Indicators/5 Yrs	Expected Number/ 5 Yrs	Outcome/ Objective*
H-4	Rental Property: Assist owners of rental properties to improve rental housing for lower income households with special needs or homelessness	CDBG	\$425,000	Unit developed or rehabilitated to be code compliant, and made affordable	45 units	DH-1
		HOME	\$1,000,000			
CD-4	Homelessness: Reduce incidents of homelessness	CDBG	\$205,000	Number of homeless or at-risk persons provided prevention and supportive services	350 persons	SL-1

NON-HOMELESS SPECIAL NEEDS

*Refer to Table 1B Non-Homeless Special Needs or the CPMP Tool's Needs.xls workbook

Priority Non-Homeless Needs 91.215 (e)

49. *Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.*

50. *Describe the basis for assigning the priority given to each category of priority needs.*

51. *Identify any obstacles to meeting underserved needs.*

- 52. *To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.*
- 53. *If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.*

Figure 23: Non-homeless Needs Objectives and Outcomes

Obj#	Specific Objectives	Sources of Funds	Amount /5 yrs	Performance Indicators/5 Yrs	Expected Number/ 5 Yrs	Outcome/ Objective*
CD-2	Elderly/disabled: Provide supportive services to elderly or disabled households	CDBG	\$205,000	Number of low-income elderly/disabled persons with Improved living environments and independent living	350 persons	SL-1

Specific Special Needs Objectives 91.215 (e)

- 54. *Identify each specific objective developed to address a priority need by number and contain proposed accomplishments and outcomes the jurisdiction expects to achieve in quantitative terms through related activities over a specified time period (i.e. one, two, three or more years), or in other measurable terms as identified and defined by the jurisdiction.
The jurisdiction may satisfy this requirement by using Table 1C or, if using the CPMP Tool, the Projects.xls worksheets*
- 55. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

Figure 24: Special Needs Objectives and Outcomes

Obj#	Specific Objectives	Sources of Funds	Amount 5 yrs	Performance Indicators/5 Yrs	Expected Number/ 5 Yrs	Outcome/ Objective*
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H-4	Rental Property: Assist owners of rental properties to improve exteriors of rental housing for lower income households with special needs or homelessness	CDBG	\$425,000	Unit developed or rehabilitated to be code compliant, and made affordable	45 units	DH-1
		HOME	\$1,000,000			
CD-2	Elderly/disabled: Provide supportive services to elderly or disabled households	CDBG	\$205,000	Number of low-income elderly/disabled persons with Improved living environments and independent living	350 persons	SL-1

COMMUNITY DEVELOPMENT

Priority Community Development Needs 91.215 (f)

*Refers to Table 2B or to the Community Development Table in the Needs.xls workbook

56. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table* – i.e., public facilities, public improvements, public services and economic development.

57. Describe the basis for assigning the priority given to each category of priority needs provided on Table 2B or the Community Development Table in the CPMP Tool's Needs.xls worksheet.

58. Identify any obstacles to meeting underserved needs.

Figure 5: Community Development Objectives and Outcomes

Obj#	Specific Objectives	Sources of Funds	Amount 5 yrs	Performance Indicators 5 Yrs	Expected Number 5 Yrs	Outcome/Objective *
Community Development						
Public Services						

CD-1	Child Care/Youth: Increase child care and youth recreation services	CDBG	\$205,000	Number of Children or Youth served	450 children/youth	SL-1
CD-2	Elderly/disabled : Provide supportive services to elderly or disabled households	CDBG	\$205,000	Number of low-income elderly/disabled persons with Improved living environments and independent living	350 persons	SL-1
CD-3	Job Training: Provide employment training to unemployed persons.	CDBG	\$290,000	Number of people who complete training and Improve their employability	350 persons	SL-1
CD-4	Homelessness: Reduce incidents of homelessness	CDBG	\$205,000	Number of homeless or at-risk persons provided prevention and supportive services	350 persons	SL-1
Infrastructure (see CD-9)						
Public Facilities						
CD-5	Child care facility: Increase or improve quality of Child care facilities benefiting income-eligible households	CDBG	\$183,000	Number of Buildings acquired, developed, brought to code, or made accessible	4 child care facilities will be improved	SL-1
Economic Development						
CD-6	Job creation: Create or retain full-time permanent jobs at living wages	CDBG	\$304,000	Number of new jobs will be created for local residents	20 Jobs	EO-1
CD-7	Micro-businesses: Improve rate of survival of micro-enterprises	CDBG	\$304,000	Number of small businesses increasing their gross sales by 10% as a result of assistance	Create/retain 45 jobs	EO-1
Neighborhood Revitalization/Other						

CD-8	Neighborhood businesses: Promote business expansion or start-up within the NRSA	Sec. 108	\$3,800,000	Number of new jobs created for local residents; Number of businesses assisted	10 jobs created; 2 businesses assisted	EO-1
CD-9	Neighborhood improvement: Initiate improvement efforts in locally-selected geographical areas	CDBG	\$1,550,000	Visual improvements in targeted areas as result of improved streets/lighting/facilities/ parks/ general neighborhood appearance	6 targeted neighborhoods and qualifying area benefit	SL-1
Planning and Administration						
CD-10	Administration: Improve planning and administrative capacity	CDBG HOME	\$1,200,000 \$382,500	Year of successful administration; implemented customer survey	5 years of excellent administration	SL-3
CD-11	CHDO Capacity: Develop community capacity to qualify for CHDO funds, and initiate housing projects.	HOME	\$191,250	Successful qualification and subsequent CHDO eligible projects completed	2 qualified and effective CHDOs	DH-1

In addition to the housing objectives, the city maintains several community development objectives that strive to address a wide variety of needs in the area. These issues are at the forefront of the Division of Neighborhood Redevelopment's concerns, and the proposed outcomes outlined in the Plan establish a strong foundation for implementing and achieving these goals. The City has identified eleven (11) Community Development objectives in the chart above to address anti-poverty issues, homelessness, public facilities, and planning.

Each of the objectives stems from a long process of consulting with neighborhood organizations, non profits, community members, aldermen of each ward, the compilation of a neighborhood survey, a City Council meeting addressing the content of the Plan, and finally information derived from a Neighborhood Planning Initiative that involved extensive meetings with stakeholders in the community. The priorities chosen are a result of this work, and the city plans to address each one, beginning with compiling data to determine how severe each need is in the area. The city hopes to continue its successful efforts in reducing crime, improving quality of life, promoting economic vitality through job training, youth programs, childcare, and encouraging public facilities and better planning management.

Persons with HIV or AIDS are currently underserved in Kane County, and there is no housing assistance available within Aurora. Services are available in terms of testing, treatment, and counseling, but no housing is solely dedicated to serving persons with HIV or AIDS.

With the high dropout rates in low-income areas, the city plans to increase opportunities for youth services in these areas.

Given the analysis of the large elderly population falling within the low-income bracket, the city is actively encouraging non-profits and other organizations to better reach out to the elderly community. Community Development objective CD-2 aims to serve disabled and elderly residents in this manner, increasing sustainable living environments for these residents.

Childcare remains a top priority in low-income neighborhoods, however, many of the childcare facilities have reported some difficulty in filling slots each year. This suggests that many parents are unable to afford to pay the prices for childcare. At the Early Learning Summit held in May of 2008, research indicated a high need for full-day and infant childcare within low income and minority areas. The city is actively encouraging childcare centers to accept subsidies from the state of Illinois towards serving low income residents, and the city recently funded a new childcare facility to fill the gap of services within the NRSA.

In order to promote higher education and to assist the community in obtaining high-skilled jobs, the city plans to work with several educational, non-profit, and job training agencies to promote and create new job training opportunities. Objective CD-3 describes the city's hope to increase the number of persons receiving employment training in low to moderate-income areas.

To promote a suitable living environment for all Aurora residents, the city prioritizes safety in low-income neighborhoods by allotting public facilities and infrastructure projects in these areas. The city will provide street and roadway improvements on a priority basis to improve safety and access in low-income neighborhoods. There are also plans to remove physical barriers in public right-of-way and utilize handicapped curb cuts to promote disabled access. This corresponds to the safety needs identified within the NRSA, and objective CD-9 addresses resident concerns.

Community Development Objective C-4 addresses homelessness in Aurora by encouraging activities that facilitate movement towards permanent housing, lowers recidivism, improves mental health referrals, facilitates increased employment and continued education, and instills recovery and sobriety in areas of addiction.

Goals to increase availability and accessibility will be achieved in terms of childcare, youth, and special needs services over the course of this plan by promoting neighborhood improvements including community facilities. Objective CD-9 outlines the goal to provide or expand public facilities and community centers, such as childcare facilities and youth centers that serve special needs. The Division of Neighborhood Redevelopment will submit an amended

Neighborhood Revitalization Strategy during 2010 to further identify the needs and priorities identified by many of the residents that attended Neighborhood meetings during 2009.

Promoting economic opportunity within the NRSA, per community development objectives CD-7, 8, will benefit both the economic viability of the community, but it will also promote a suitable living environment for minority residents. The Section 108 Loan Program targets new business development, the relocation of existing businesses from outside the area, as well as the expansion of existing businesses into new or vacant commercial buildings. Objective CD-3 also stipulates that area residents need to be trained to fill such positions once in place through job training and educational programs.

CD-10 describes the city's goal to provide the most optimal planning services possible, ensuring the greatest program outreach. The Division of Neighborhood Redevelopment currently runs the CDBG grants, a Reconversion Incentive Program, the ASSIST program, and a Section 108 Loan Program in house. An evaluation will be performed at the end of each year to determine the success and future goals of office performance.

The City adopts this Consolidated Plan to serve Aurora's needs, addressing housing and community development issues in a prioritized, efficient manner. Through partnerships, strategic allocation of resources, continued education efforts, and citizen participation, each objective included in the Consolidated Plan can be met reaching residents in greatest need.

The major obstacles to addressing underserved needs are as follows.

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

Specific Community Development Objectives

59. *Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable*

living environment and expand economic opportunities, principally for low- and moderate-income persons.

Complete and submit Table 2C Summary of Specific Objectives or, if using the CPMP Tool, the Summaries.xls worksheets.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction. 24 CFR 91.215(a)(4)

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Community Development/Public Facilities Objectives

Priority: Public Facilities

The city will encourage the investment into multiservice community centers to increase the delivery of services in low income neighborhoods, including childcare facilities and youth centers. This will increased the overall availability and accessibility of special needs services.

Rationale for Priority:

The Early Learning Summit held in May of 2008 revealed a great need for childcare services in the city, as well as after school youth programs. A report done by a private consultant for the city urged greater investment in community centers to better fulfill the need for early childcare education.

5-Year Goal: Increase or improve quality of 4 child care facilities benefiting income-eligible households

Community Development/Public Improvements Objectives

Priority: Infrastructure

The city plans to address public infrastructure needs through increased investment into public works improvements that increase health and safety, promote access, improve mobility for disabled residents, reduce blight, and create positive improvements for businesses and job growth in low-income neighborhoods. Removal of barriers in the public right-of-way and handicapped curb cuts will promote disabled access.

Rationale for Priority:

There is a demonstrated need to replace deteriorated streets, streetlights, curbs, drive approaches, sidewalks, and community facilities in the City each year. CDBG funds can be spent in eligible neighborhoods to correct such conditions. Due to an insufficient amount of funding, and due to the burden placed on staff by CDBG program requirements, the City does not intend, at present, to undertake any such activities during the life of this Plan. This may change if opportunities arise.

5-Year Goal: Initiate improvement efforts in 6 locally-selected geographical areas to include street, lighting, park, and general neighborhood appearance improvements.

Community Development/Public Services Objectives

Priority: Public Service

Areas of public service include youth opportunities, assistance for seniors and disabled persons, childcare, and employment training. Efforts will also be placed on increasing childcare, after school program availability, and job training opportunities.

Rationale for Priority:

Households with limited incomes often cannot pay for basic necessities and have significant and unmet needs for human services, such as health and child care, and often lack the skills required to obtain decent employment. The City therefore will provide necessary public services, job training, and business development activities to help people move out of poverty. Much of this activity will be focused in the City's NRSA, since that is where the highest proportion of impoverished people live. The challenge is to provide service centers in a logical and cost-effective manner. The tendency thus far has been for different agencies to go their own way. This causes redundancies in some instances, gaps in others, and in a reduced level of effectiveness. This condition should be addressed.

Sources of Funding:

The City will use CDBG Program funds for other public services which cannot be obtained from the City. It will also rely on companion agencies which receive support from private donors and from foundations.

5-Year Goal: Increase child care and youth recreation services for 450 children; provide supportive services to 350 elderly/disabled households; provide employment training to 350 unemployed or underemployed persons; reduce or prevent incidents of homelessness for 350 at-risk or homeless persons.

Community Development/Economic Development Objectives

Priority: Economic Development

Economic development will focus on promoting business development and expansion within the NRSA, as well as providing job training for area residents.

5-Year Goal: The Section 108 Loan Program will offer at least two businesses an opportunity to invest in the NRSA; provide assistance to small businesses, create or retain 45 jobs; create or retain 20 permanent jobs at living wages.

Neighborhood Revitalization Strategy Areas 91.215(g)

60. *If the jurisdiction has one or more approved Neighborhood Revitalization Strategy Areas, the jurisdiction must provide, with the submission of a new Consolidated Plan, either: the prior HUD-approved strategy, or strategies, with a statement that there has been no change in the strategy (in which case, HUD approval for the existing strategy is not needed a second time) or submit a new or amended neighborhood revitalization strategy, or strategies, (for which separate HUD approval would be required).*

The City is in the process of updating the prior HUD-approved strategy and will be submitting the amended strategy in 2010. Until that time, the City will continue to use the previously approved strategy.

See Figure 1 in Appendix A for a map of the NRSA.

Barriers to Affordable Housing 91.215 (h)

61. *Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.*

In analyzing Barriers to Affordable Housing development, city staff identified five currently known barriers:

- Market conditions that, in the past, placed upward pressure on housing prices, but under current economic conditions have slowed or halted new development and severely restricted the availability of financial assistance especially to low income households.
- Local processes for land planning and zoning
- Building codes

- High demand for housing and high cost of housing
- Community resistance to affordable housing including Fair housing issues.

Market Conditions

Impediments created by market conditions in Aurora are described throughout this Consolidated Plan.

Strategies to address market conditions include:

Federal and State Funding

These sources of funding to meet affordable housing needs are not sufficient to meet all needs. To address this shortfall it is important to apply for all the resources that are available to the City. Therefore, the City will not only apply for all resources it is eligible for, but will also assist other agencies in applying for funds. In 2010, the City will receive its first direct allocation of HOME funding. Although initial plans call for the use of HOME funds to be directed to housing rehabilitation, reconversion and homeownership assistance, the City will explore the use of HOME funds as leverage for other forms of affordable housing including: rental housing development and participation with the Kane County Continuum of Care in the development of permanent supportive housing for the homeless.

Innovative Private and Public Sector Financing

The City will work with private lenders and with other public and private entities such as the Kane County Continuum of Care and the Aurora Housing Authority to develop new ways of financing affordable housing. The city has retained the consulting firm of Community Planning and Development Advisors, CPDA, to provide advice and guidance on use of HUD funds. CPDA has extensive experience with HUD funding and local innovative housing project development (Madison, WI.). They will continue to explore new options for the City.

Containing Costs

The ability of government to contain the high cost of housing to the consumer is limited. However, some strategies have already been described. The City will continue to work with local lenders and seek government subsidies to lower the cost of financing for low-income buyers. The City will continue to explore ways to lower financing costs for developers of new housing and investors seeking to maintain existing affordable housing. In addition, the following sections describe strategies to address the cost impacts of local regulations and policies.

The city will maintain an ongoing study to determine if local plans and ordinances are inhibiting affordable housing and to recommend actions that the city should take to address these issues. To date the city has established sufficiently flexible zoning requirements to allow reasonably

priced owner and rental housing. The City of Aurora is recognized as one of a very few communities in the far western Chicago suburbs which has substantial numbers of affordable housing.

The city will explore the following actions that can be taken to further affordable housing and help minimize any negative impacts of restrictive building codes:

- Encouraging fast-track or one-stop permit processing
- Promoting the use of time-saving and cost-saving techniques within reasonable health and safety parameters
- Providing technical assistance, information and other support to local communities
- Encouraging affordable housing by using development controls (i.e., the zoning ordinance and subdivision regulations) to pursue this goal

The City will explore the possibility of evaluating progress in addressing the eight items identified as impediments in the AI and implementing the recommendations made that report. In addition, the City will plan to update or develop a new Analysis of Impediments over the next five years of the Consolidated Plan in conjunction with Elgin and Kane County, the original partners. The City has already enacted a Fair Housing ordinance and created a human relations commission. The former removed any legal basis for discrimination in the city, while the latter provides a formal municipal structure for addressing fair housing concerns.

In addition to the above items, the City believes that coordinated and well planned actions in conjunction with other partners are essential to remove barriers and encourage new development of Affordable Housing. For that reason, we are adopting the goals and proposed strategies of the annual State of Illinois Comprehensive Housing Plan: "Building the Economic Recovery: Affordable Housing in Illinois." Rather than reinvent the wheel, Aurora will follow the goals and strategies of this report and will work with the partners identified therein. The goals and strategies are:

Focus Strategy #1:

Implement a comprehensive approach to foreclosure prevention and mitigation

Focus Strategy #2:

Sustain appropriate homeownership programs for low- and moderate- income households

Focus Strategy #3:

Implement special needs housing strategies

Focus Strategy #4:

Reinvigorate investment in affordable rental housing development through new strategies and improved viability of existing resources

Focus Strategy #5:

Promote preservation and increased sustainability of long term affordable rental housing through improved operations

Focus Strategy #6:

Leadership in promoting affordable housing and economic

Lead-based Paint 91.215 (i)

62. Describe the jurisdiction's plan to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

The city will continue its partnership with the Kane County Health Department to alleviate lead hazards when identified.

The City of Aurora has also entered into a Memorandum of Understanding with Kane County to administer a county wide Get the Lead Out (GLO) Program for low and moderate income families with children who have elevated blood lead levels. The City expects to complete an additional 35 households through the GLO program.

Antipoverty Strategy 91.215 (j)

63. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually

64. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

Anti-Poverty Strategy

According to the 2008 U.S. Bureau of the Census, American Community Survey Fact Finder:

Poverty Rates in Aurora city, Illinois in 2008

“12 percent of people in Aurora were in poverty. Eighteen percent of related children under 18 were below the poverty level, compared with 16 percent of people 65 years old and over. Ten percent of all families and 29 percent of families with a female householder and no husband present had incomes below the poverty level.

This is a slight improvement from the ACS report of 2005 which reported:

In 2005, 14 percent of people were in poverty. Nineteen percent of related children under 18 were below the poverty level, compared with 16 percent of people 65 years old and over. Eleven percent of all families and 28 percent of families with a female householder and no husband present had incomes below the poverty level.

In regard to housing conditions especially cost burden, in 2008, ACS reported:

Forty-six percent of owners with mortgages, 28 percent of owners without mortgages, and 53 percent of renters in Aurora city spent 30 percent or more of household income on housing.

Occupants with a Housing Cost Burden in Aurora city, Illinois in 2008

Interestingly, when considering housing affordability, there was little or no improvement when compared to 2005 ACS summary statistics.

Forty-five percent of owners with mortgages, 21 percent of owners without mortgages, and 53 percent of renters in Aurora city spent 30 percent or more of household income on housing.

Occupants with a Housing Cost Burden in Aurora city, Illinois in 2005 Percent paying 30 percent or more of income for housing

Further analysis and planning is increasingly important beginning with the Consolidated Plan's 2010 program year especially when considering the current 2009/2010 economic conditions. The ACS data above generally shows slight changes which might indicate, if not an improvement of the current poverty situation, that these conditions had not gotten significantly worse. However, with rising unemployment and continued layoffs in both the manufacturing and service industries, major changes might be occurring and vigilance is necessary. In addition, it is not yet known what effects stimulus funding and activities have had. All of this must be newly studied and analyzed.

The City's anti-poverty strategy will include the following elements:

The overarching goal of this anti-poverty strategy is to reduce the number of Aurora families and individuals currently living in poverty by providing government support and services that enhances their abilities to be self-sufficient in the provision of shelter, food and basic living conditions and promoting the involvement of the private sector in assisting in these efforts.

Goals

Goal 1	Improve the environment, living conditions and supportive services for all Aurora residents, especially those of low- or medium- income.
Goal 2	To continually improve and expand the purposeful interaction between the city's government and its customers as well as the interaction between the city and other entities serving the needs of those in poverty.
Goal 3	To promote the accessibility and availability of housing, public services, public facilities, economic development.

Priorities will fall within two HUD identified Performance Measurement subset categories: Decent Housing and Community Development: Suitable Living Environment/ Economic Development.

Policies

Policy 1	To efficiently and effectively manage the city's portion of the U.S. Department of Housing and Urban Development's Community Development Block Grant funds along with other city funds which have been allocated for community development and other government and private funds.
Policy 2	<p>Improve and expand government services by:</p> <ul style="list-style-type: none"> • Enhancing customer service • Promoting internal cooperation and efficiencies <p>Integrating input from ward committees, neighborhood groups and involved residents into the city's planning and decision making processes</p>
Policy 3	Continue to work with other entities, both governmental and private, to address the needs of lower income residents of the City and surrounding area.

Strategies:

Strategy 1:	Continue to develop unique networks of agencies and organizations that provide multiple services to meet the needs of the low-income, working poor and poverty-stricken populations, and to address the underlying factors. Effective services to address these factors would provide a safety net for those who require help, and would provide a way for individuals and their children to improve their lives. These networks will include city departments, community organizations, business organizations, foundations and educational institutions.
Strategy 2:	Leverage the investment of as many non-Federal resources as possible over the next year to successfully implement the goals in this plan. This includes CDBG, HOME, NSP, and HPRP as well McKinney-Vento Homeless programs of the Kane County COC.
Strategy 3:	Undertake activities that will be primarily directed to lower income households to help them develop greater family independence and to promote neighborhood improvements, steps which will eventually lead to the reduction of poverty throughout the City. The City will focus primarily on supporting programs that raise household incomes and stabilize housing situations.

Action Steps:

Action 1	Promote and assist with economic development through job creation activities such as providing assistance to small business in neighborhoods including the NRSA and micro-business loans.
Action 2	Assist families with prerequisites to employment by removing barriers to obtaining employment (e.g., child care, food, transportation) by providing public service assistance to existing and programs/agencies with a record of demonstrated success for programs such as job training, child care, etc.
Action 3	Focus efforts to assist under-served populations (persons of color, persons with disabilities, elderly, homeless, hard to employ persons) in their efforts to become self sufficient by providing public service assistance to existing and programs/agencies with a record of demonstrated success such as child care, youth programs, welfare especially welfare to work, elderly services, transportation and facilities and assistance to and coordination with the Kane County COC.
Action 4	Improve, maintain and increase the amount of affordable housing units within the City by undertaking housing rehabilitation, reversion and homebuyer assistance programs

Coordination

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

Waubonsee Community College
Aurora Housing Authority
Ward Committees
Neighborhood and homeowners' associations
Business groups
Fox Valley United Way
708 Board, Inc.
Family Focus Aurora
Quad County Urban League

This list will likely be expanded in the future as the City seeks additional partners with each program or activity that is funded to address an aspect of this Anti-Poverty Strategy.

Currently, the City participates in a number of coordination activities that contribute to the accomplishment of this Anti-Poverty Strategy. Aurora will continue to do so. Examples of these include:

Kane County Continuum of Care
Team IL
Aurora Homelessness Initiative

Conclusion

Implementation of this strategy will be an positive factor in efforts to reduce the number of poverty level families in Aurora by improving the focus and coordination of programs, both HUD funded, and non-HUD funded, that direct assistance to those in poverty. However, to estimate an number or amount that this population will be reduced is not possible at this time especially in light of current economic conditions and the uncertainty of factors beyond the control of the city. The City will continue to monitor and review data and analysis of poverty in Aurora and adjust this policy accordingly.

Institutional Structure 91.215 (k)

65. *Provide a concise summary of the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, community and faith-based organizations, and public institutions.*

66. *Provide an assessment of the strengths and gaps in the delivery system.*

67. *Describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies, particularly with regard to the development of the jurisdiction's economic development strategy. (91.215(l))*

In addition to its CDBG program and the HOME program, the city will collaborate with several partners to deliver resources in the most effective way possible. It has, or 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. Since 1999, the Continuum has obtained more than \$7,000,000 in funding from HUD and the State of Illinois.
- Work with service and housing providers to address the housing needs of the lower-income, mentally ill, and other special needs populations. The City of Aurora is fortunate to derive revenues from its Hollywood Casino Aurora to support housing improvements and human service delivery. The City is using a variety of funding sources to leverage partnerships with other government entities and non-profit agencies to provide the best level of service we can under uncertain financial circumstances.
- The City will continue to fund capital improvement projects; however, recent budgetary constraints may continue to effect the amount of funds available. The City of Aurora's major capital projects include: roadway improvements, traffic signal installations, storm water upgrades, bridge reconstructions, and a new police headquarters. Collaborate with housing providers to extend the reach and effectiveness of housing activities, including rehabilitation, homeowner assistance, private rental development and public housing.
- Will continue to work with (make more general) orchestrate and otherwise promote extensive and continuing participation by poor and NRSA citizens and 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.
- Finally, the city will 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. These are listed below.

Each of these organizations has specific responsibilities as they relate to the planning and implementation of the Consolidated Plan, the AAP, and their component activities. 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.

It has also promoted and participated in various committees of professionals from the housing and social service field in order to promote the development of effective housing programs and services for area residents. Its long-standing and active participation in the Kane County Continuum of Care , and the multi-city bond program in particular, have had a significant impact on housing and service programs within the community. Work with local and state agencies,.

Strengths and Gaps in Delivery System

Aurora has a remarkable variety of services for its residents, both in number and in breadth. Although they are comprehensive, the public is not always aware of their existence and scope. Over time, redundancies have occurred and agencies have had to grapple with reduced funding levels, as corporate donors voiced concern about cost and effectiveness. A study committee was formed to address these concerns and the subsequent reductions in financial support. This committee, after considerable study, decided to form the Funders Consortium and to consolidate the application process. This would encourage: agency collaboration, better use of limited resources to meet identified needs, greater efficiency, and a more equitable distribution of resources, thereby reducing the number of duplicative services.

Strengths and Gaps in Public Housing Delivery System

The Aurora Housing Authority completed their 5-Year Strategic Plan for 2008 - 2012. The AHA is implementing a comprehensive maintenance program for their inventory of units. Rising maintenance costs make this plan a challenging endeavor, and the AHA staff is currently working to educate residents on the benefits of maintaining a clean and safe living environment. This will promote a safer, healthier, and more enjoyable living space for all the public housing residents. The Mayor appoints AHA board members and receives periodic reports.

In spite of the 800 Section 8 vouchers the AHA administers and the 652 public housing units, there is still a 1400 to 1600 person waiting list for assisted housing. The AHA is working to increase funding through grants and donations.

The AHA is primarily an autonomous organization, which allows for certain advantages and disadvantages. The public housing process remains in the authority of the AHA, allowing staff to run the program efficiently and at the discretion of the Housing Authority. It does not allow for significant city collaboration, however, cutting off resources that might otherwise be allocated towards such endeavors. The AHA chooses to remain a private entity, however, implementing all daily activities under its own jurisdiction.

Coordination 91.215 (I)

68. Describe the efforts to enhance coordination between public and assisted housing providers and governmental health, mental health, and service agencies.

69. Describe efforts in addressing the needs of persons that are chronically homeless with respect to the preparation of the homeless strategy.

70. *Describe the means of cooperation and coordination among the state and any units of general local government in the metropolitan area in the implementation of the plan.*

71. *Describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies, particularly with regard to the development of the jurisdiction's economic development strategy.*

The city of Aurora is in the midst of a reorganization aimed at delivering a high level of service with constrained resources. Inter-departmental cooperation will be encouraged and developed in accordance with the availability of resources and city budgetary conditions. The City will continue to work with non-profit organizations and services providers to provide for the needs of the low- and moderate-income residents through cooperation and collaboration to allow for the maximum use of limited resources.

Monitoring 91.230

72. *Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

The City of Aurora has developed and implemented a system for monitoring the expenditure of CDBG funds and ensuring attainment of its CDBG program objectives. It has also developed an annual monitoring strategy for managing all activities and the organizations that deliver them to the city. AAP routinely schedules monitoring targets based on a risk assessment to determine high-risk projects. Typically, the city monitors sub-recipient performance through desk reviews involving reports, IDIS data, and other information received from outside sources, and then evaluates high-risk activities and sub-recipients on site to ensure compliance and progress. This method uses limited staff resources effectively. Findings of non-compliance are followed through to resolution, and a sub-recipient's performance record enters into subsequent funding determinations.

The city monitors its own performance, including the timeliness of project implementation to ensure compliance with HUD's timeliness standards. HUD remains informed of local actions to expedite program expenditures. Division of Neighborhood Redevelopment staff facilitates monitoring CDBG activities to accomplish two major goals:

- 1) Ensure that the activities funded are in compliance with the regulations
- 2) Ensure timeliness of the projects.

Internal monitoring is done by the following activities:

- Oversight of staff activities by the Block Grant Working Committee, Chief Community Services Officer, and Finance Department
- Division of duties among staff so one person is not in sole control of any given project
- New database for improved tracking and report generation
- Checklist system for monitoring project progress
- Inter-departmental communication and strong communication with outside service providers
- Public Facilities and Infrastructure subrecipients are provided a list of minority business owners and are required to contact them for consultation prior to selecting a contractor
- On-site inspections and monitoring of the subrecipients at minimum of every other year unless they are determined to be high risk.

During the Monitoring Process, the City will evaluate the subrecipients' past performance and complete a full risk assessment to identify which subrecipients will require more comprehensive monitoring.

The City will review agencies for the following to determine if they are high risk:

- subrecipients who are new to the CDBG program;
- subrecipients awarded a large grant of CDBG funds;
- subrecipients that have experienced turnover in key staff positions or a change in goals or direction;
- subrecipients with previous compliance or performance problems including failure to meet schedules, submit timely reports or clear monitoring or audit findings;
- subrecipients carrying out high-risk activities (such as economic development); and
- subrecipients undertaking multiple CDBG activities for the first time.

For subrecipients with a strong history of CDBG Compliance, the City will still complete required monitoring as outlined in our Plan above.

Davis Bacon Compliance

Neighborhood Redevelopment oversees the enforcement of Federal labor standards, including Davis-Bacon prevailing wage rates. The City of Aurora provides technical assistance to local contracting agencies through monitoring and oversight of HUD approved projects. In 2008-2009, Neighborhood Redevelopment funded 3 Davis-Bacon eligible projects totaling \$80,675.

Housing Opportunities for People with AIDS (HOPWA)

*Refers to the HOPWA Table in the Needs.xls workbook.

73. *Describe the activities to be undertaken with HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the*

housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living.

- 74. *Identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.*
- 75. *The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.*
- 76. *For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).*
- 77. *Provide an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.*
- 78. *Describe the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.*

The City of Aurora does not receive HOPWA funding.

Specific HOPWA Objectives

- 79. *Identify specific objectives that the jurisdiction intends to initiate and/or complete in accordance with the tables* prescribed by HUD. Complete and submit Table 1C Summary of Specific Objectives or, if using the CPMP Tool, the Summaries.xls worksheets.*

80. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

The City of Aurora does not receive HOPWA funding.

OTHER NARRATIVES AND ATTACHMENTS

81. *Include any Strategic Plan information that was not covered by a narrative in any other section. If optional tables are not used, provide comparable information that is required by consolidated plan regulations.*

The city is managing an NSP program and additional information is available in Appendix XX.

82. Attach copy of CHAS Housing Needs Data Tables from:
<http://socds.huduser.org/scripts/odbic.exe/chas/index.htm>

83. Section 108 Loan Guarantee

Jurisdiction may use the Section 108 Projects Worksheet in the Projects.xls file of the CPMP Tool to provide this information. However, a brief summary should be included in the narratives section on what activities associated with the Section 108 Project will take place during the years covered by the Consolidated Plan Strategic Plan.

If the jurisdiction has an open Section 108 project, provide a summary of the project. The summary should include the Project Name, a short description of the project and the current status of the project, the amount of the Section 108 loan, whether you have an EDI or BEDI grant and the amount of this grant, the total amount of CDBG assistance provided for the project, the national objective(s) codes for the project, the Matrix Codes, if the activity is complete, if the national objective has been met, the most current number of beneficiaries (jobs created/retained, number of FTE jobs held by/made available to LMI persons, number of housing units assisted, number of units occupied by LMI households, etc.)