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Aurora First Program Year 2010 Annual Action Plan

The 2010 Aurora Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

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 Annual Action Plan outlines the housing and community development needs for the City of Aurora, IL, including physical, economic, demographic, and social conditions throughout the city. The Annual Action 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 Annual Action Plan is effective from January 1 through December 31, 2010 and promotes decent, safe, sanitary, and affordable housing, as well as neighborhood stability. Oversight of the Annual Action 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.

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 5 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 recent housing crisis has lowered home values, however, the tightening of available financing still make these homes unaffordable to lower 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 2000 census data, 27.8% 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 occupied units, totaling 59,785, 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 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 Needs: Overview

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 2010 program year:

- 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.

The housing needs assessment addresses the aforementioned needs in more specific and quantifiable terms. Estimates were drawn to evaluate the current family types and housing needs in the community. These were then analyzed to determine the highest priority need among low-income housing groups. There are an estimated 1,875 units facing issues of overcrowding within the city. The high cost of energy has also placed a burden on many low-income residents, especially considering that more than 80% of the homes in Aurora were built before 1979, and as such they lack sufficient energy efficiency standards. The age of these

homes also causes concern for lead based paint issues, and an estimated 60% of all Aurora homes are at risk of lead exposure. The need for disabled and elderly resident care remains a high priority as well, especially concerning low-income residents who cannot afford to pay for certain services. Issues of substandard housing are also addressed, with 3,662 units not receiving assistance to maintain or repair their homes. The city is working to close the gap of the listed unmet needs through educational, grant, and loan programs aimed at serving residents in need, as discussed below.

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 2010 program year:

- 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 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 2010-2014 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 2010 program year:

- 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

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 2010 program year.

- 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

The city is focusing its attention on the homeless population by partnering with the Fox Valley United Way to accurately assess the needs of the homeless and its subset groups, such as youth, the disabled, and those suffering from drug or alcohol abuse. In some cases there is a wide gap between the services provided and the large demand. Several entities exist to address the needs of the homeless, including Hased House, PADS, Hope for Tomorrow, and several others. These programs provide transitional living services, case management, drug and alcohol addiction rehabilitation services, and emergency shelter for those in need, among other services. The city aims to assist these organizations in expanding their services in the future to better provide for their clients.

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: Decent Housing and Community Development: Suitable Living Environment/Economic Development. The city intends to leverage the investment of as many non-Federal resources as possible over the next year to successfully implement the goals in this plan.

The following charts outline the objectives, sources of funds, expected accomplishments, and proposed outcomes that correspond to each category of need. Basis for determining the prioritization of each need and objective involved extensive 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 and 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: 2010 Housing Objectives and Outcomes

Obj #	Specific Objectives	Sources of Funds	Amount 2101	Performance Indicators 2010	Expected Number 2010	Outcome/Objective*
Housing						
H-1	Weatherization Program: Home owners: Make repairs or rehab 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	\$ 183,000 \$ 250,000	Number of low-income, elderly, and minority-owner-occupied units made more energy efficient and/or code compliant.	25 Units	DH-1

H-2	Assist First Time Homebuyer Program: Home purchase: Assist income-eligible households into homeownership	Public Activity Bonds	\$ 3,000,000	Number of households at 80% of AMI given homeownership opportunities	20 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	\$ 60,000 \$ 200,000 TBD	Multi-unit building converted to single family or duplex/two-flat	5 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	\$ 85,000 \$ 200,000	Unit developed or rehabbed to be code compliant, and made affordable	9 units	DH-1

Funding for these housing programs is limited to families and individuals receiving income levels 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 CDBG funds provided, the city is able to further the improvements and assistance offered to residents within the community, reaching a far greater subset of the population than would be possible from its own efforts. 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 the rehab, 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.

Through the efforts made to accomplish each of the above outcomes, the city hopes to rehabilitate 20 owner and rental home to increase energy efficiency and address code compliance issues, reduce overcrowding by converting existing buildings into units of single family or duplex units (this will depend upon the size of the buildings available for this program), and to assist 8 households in 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 planning. The objectives and proposed outcomes follow.

Figure 3: HUD Outcome and Objective Codes

***HUD Outcome/Objective Codes**

Outcomes >>> Objectives v v	Availability/ Accessibility	Affordability	Sustainability
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: 2010 Community Development Objectives and Outcomes

Obj#	Specific Objectives	Sources of Funds	Amount 2010	Performance Indicators 2010	Expected Number 2010	Outcome/Objective *
Community Development						
Public Services						
CD-1	Child Care/Youth: Increase child care and youth recreation services	CDBG	\$ 41,000	Number of Children or Youth served	90 children/youth	SL-1

CD-2	Elderly/disabled : Provide supportive services to elderly or disabled households	CDBG	\$ 41,000	Number of low-income elderly/disabled persons with Improved living environments and independent living	70 persons	SL-1
CD-3	Job Training: Provide employment training to unemployed persons.	CDBG	\$ 58,000	Number of people who complete training and Improve their employability	70 persons	SL-1
CD-4	Homelessness: Reduce incidents of homelessness	CDBG	\$ 41,000	Number of homeless or at-risk persons provided prevention and supportive services	70 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	\$ 36,000	Number of Buildings acquired, developed, brought to code, or made accessible	1 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	\$ 60,000	Number of new jobs will be created for local residents	4 Jobs	EO-1
CD-7	Micro-businesses: Improve rate of survival of micro-enterprises	CDBG	\$ 60,000	Number of small businesses increasing their gross sales by 10% as a result of assistance	Create/retain 9 jobs	EO-1
Neighborhood Revitalization/Other						
CD-8	Neighborhood businesses: Promote business expansion or start-up within	Sec. 108	TBD	Number of new jobs created for local residents; Number of businesses assisted	2 jobs created; 1 businesses assisted	EO-1

	the NRSA					
CD-9	Neighborhood improvement: Initiate improvement efforts in locally-selected geographical areas	CDBG	\$ 310,000	Visual improvements in targeted areas as result of improved streets/lighting/facilities/ parks/ general neighborhood appearance	1 targeted neighborhoods and qualifying area benefit	SL-1
Planning and Administration						
CD-10	Administration: Improve planning and administrative capacity	CDBG HOME	\$ 240,000 \$ 76,500	Year of successful administration; implemented customer survey	1 year of excellent administration	SL-3
CD-11	CHDO Capacity: Develop community capacity to qualify for CHDO funds, and initiate housing projects.	HOME	\$ 38,250	Successful qualification and subsequent CHDO eligible projects completed	1 qualified and effective CHDO	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, with 1,700 children going without childcare in the city's NRSA alone. 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 various 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. Objective CD-9 addresses resident concerns expressed in the community surveys and focus groups..

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

The current City of Aurora Homeless Strategy involves multiple layers of funding and participants.

- The first stage of homeless assistance is 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.
- The second stage, emergency shelter, is 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 three services, transitional housing is provided primarily by the COC 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 four, 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.

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 objective CD-8 will benefit the economic viability of the community, but it will 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 the 2010 year to determine the success and future goals of office performance.

The city adopts this Annual Action Plan as an integral component to serving the community's needs, addressing the most inherent housing and community development issues and carrying out its priorities in an efficient manner. The Consolidated Plan individually acknowledges each need of the community, establishing a thoughtfully prepared priority list to be carried out by the Division of Neighborhood Redevelopment. As the population continues to expand, so must the city expand its funding and projects to successfully meet the needs of residents. Through valuable partnerships, strategic allocation of resources, continued education efforts, and citizen participation, each objective included in the Consolidated Plan can be met with the utmost care and attention, reaching those in greatest need.

GENERAL

Introduction

This Annual Action Plan (AAP), effective from January 1, 2010 through December 31, 2010, is intended to promote decent, safe, sanitary, and affordable housing; create a suitable living environment for lower-income families; and promotes the long-term stability of lower-income and blighted neighborhoods in the City of Aurora. It continues to address long-standing housing and community development priorities defined in the city's 2010-2014 Consolidated Plan. As the lead agency, the Division of Neighborhood Redevelopment (DNR) is responsible for carrying out activities to meet priority needs. DNR relies on two concepts to carry out this mission.

First, there is the HUD-approved Neighborhood Revitalization Strategy Area (NRSA) which lies to the east of the downtown sector. **(See Appendix A: Figure 1)** The NRSA has concentrations of lower-income residents, substandard housing and overcrowded housing. This HUD approved NRSA was developed to blend additional resources with CDBG funding to provide expanded and enhanced economic development and job training activities, reduce poverty, and reduce homeless rates within its boundaries. An amended strategy will be submitted by the City during the 2010 program year that will update and expand on the previously approved strategy.

Second, an anti-poverty strategy seeks to root out poverty in Aurora, and to provide coordinated, and efficiently delivered services to the poor, particularly the young, and thereby breaking poverty's grip. Critical service deficiencies were identified in transportation, child-care, education, job training, youth services, and health care. This AAP includes specific actions, activities, and performance objectives to implement the strategy and achieve its goals.

This AAP outlines activities from different sources, including the CDBG Program and the HOME Program. There are contributions from other community development, housing and service partners as well. Although there are financial and staffing constraints, the AAP identifies major housing and community development needs, and proposes an aggressive revitalization strategy. CDBG and HOME Program activities supporting these objectives are found in the ensuing activity description sheets.

The 2010-2014 Consolidated Plan established Housing and Community Development Objectives that address critical human needs and neighborhood stability issues. Although they may appear distinct, they are related, and are mutually supportive. The 2010 Annual Plan describes the activities that will address the objectives during program year one of the 5-year Plan.

Citizen Participation 91.220(b)

- 2. Provide a summary of the citizen participation and consultation process (including efforts to broaden public participation in the development of the plan.*

3. *Provide a summary of citizen comments or views on the plan.*
4. *Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

Consultation

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, and 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 B**.

The participants were divided into three groups of 8, 9, and 10 apiece. 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:

- What are the strengths of Aurora's Consolidated Plan, CDBG and/or general community development program?
- What are the weaknesses of Aurora's Consolidated Plan, CDBG and/or general community development program?
- 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 next five year plan, housing, particularly housing rehab, ranked in 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 that results 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 afterschool programs was not sufficient and noted this as a weakness.

As for strengths, the city's CDBG 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 rehab and neighborhood redevelopment were mentioned as significant strengths.

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 rehab 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) “rehab 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** of the 2010-2014 Consolidated Plan.

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 rehab 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 B of the Consolidated Plan)**

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 Rehab 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 Rehab, 42.1%. Homeowner Rehab 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 5 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 5 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 5 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 5 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 5 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 /rehab 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 5 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 5 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 5 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 Rehab at 80%.

Question # 11: Please rate the EFFECTIVENESS of the following activities funded by the City over the last 5 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 5 years.

Respondents rated Job Training as the Need expected to “Greatly Increase” the most over the next 5 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 5 years. These comments and survey results can be viewed in their entirety in Appendix A

Citizen Participation

This AAP 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. It’s 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 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 21 and 22 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 an 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 five-year period. She also addressed 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 23.**

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.

Consultants for the city conducted an on-line survey which included written comments. Consultants summarized those comments and analyzed the trends indicated for use in preparing the Consolidated Plan and Annual Plan. Although all of the comments were interesting and insightful, not all were relative to the activities covered under the Annual Plan, however, all of the comments can be viewed in **Appendix A** of the Consolidated Plan.

Resources 91.220(c) (1) and (c)(2)

- 5. *Identify the federal, state, and local resources (including program income) the jurisdiction expects to receive to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.*
- 6. *Identify federal resources the jurisdiction expects to receive from the Housing and Economic Recovery Act and the American Recovery and Reinvestment Act that will be used to address priority needs and specific objectives identified in the plan.*
- 7. *Explain how federal funds will leverage resources from private and non-federal public sources.*

Funding for each of the objectives and programs listed in this Annual Action Plan include:

The Federal 203(k) Home Rehabilitation Loan Program for future home purchasers provides incentives for upgrading and rehabilitating a house prior to moving into a new home. Federal resources also include 10,832 Earned Income Tax Credit (EIC) refunds filed by qualifying Aurora residents. The amount of this return does not necessarily guarantee its use towards resident housing, although it should be taken into account for purposes of evaluating housing and rent burden. The City of Aurora does not receive Emergency Shelter funding through the McKinley-Vento Homeless Program. The City of Aurora was awarded \$3,083,568 in Neighborhood Stabilization Program and received \$506,883 in Homelessness Prevention and Rapid Re-housing funds for 2010. The City of Aurora is in the process of meeting with representatives from DCEO to establish an acceptable energy savings program, either through home audits, grants, loan assistance, and a variety of other options to take advantage of this opportunity

State

As mentioned previously, additional resources being considered involve collaboration between the City of Aurora, the Illinois Dept. of Commerce and Economic Opportunity (DCEO), and Commonwealth Edison (ComEd) to reduce energy consumption through one or more available programs. Public Act 095-0481 requires Illinois utility companies to reduce overall electric usage by 2% in the first year of implementation (2008), eventually reducing overall consumption by 25% in the year 2025. This will result in incentive program expenditures of \$50 million in the first year and twice that in its second year.

Through our participation in the ComEd Community Energy Challenge, the utility has focused incentive program (Smart Ideas for Your Home) spending toward Aurora to assist in our goals of reducing energy consumption. Measures that can aid residents include financial incentives for the removal/recycling of inefficient refrigerators/freezers and point of sale discounts on efficient lighting products at selected retailers. Additional incentives offer programs to cycle cool air in warmer months in exchange for reduced rates. The City is also engaged in a community-wide outreach program to not only promote the use of these financial incentive programs, but also to educate other means of reducing energy and associated costs.

The DOE’s Energy Efficiency and Conservation Block Grant allocations to the City of Aurora also provide an opportunity to expand audit and weatherization services to Aurora residents.

Local

The First Time Homebuyer Program discussed earlier offers down payment assistance to those who are purchasing their first home and who also fall within a targeted income a purchase price bracket. The City of Aurora cedes its excess bond cap to fund this program within city boundaries. The Reconversion Incentive Program is funded by gaming tax revenue received from the local casino to reduce the number of multi-family rental units within densely populated neighborhoods. With the City becoming a Participating Jurisdiction in 2010, HOME funds may be available for this program over the next 5 years.

The City is committed to the long-term growth and development of these initiatives and will continue to actively promote them. The activities and accomplishment goals in this AAP are based on the following available funding:

Figure 10: 2010 Funding Sources

CDBG	2010 Allocation
Administration (may allocate up to 20%)	\$246,471
Public Services (may allocate up to 15%)	\$184,853
Public Facilities and Infrastructure (may allocate 65% of current entitlement)	\$801,030

Reallocation	\$442,532
Program Income	\$0
Total 2010 Budget	\$1,674,886

HOME	2010 Allocation
Administration (may allocate up to 10%)	\$75,000
CHDO (may allocate up to 15%)	\$112,500
HOME Investment Partnership Funding	\$312,500
City of Aurora matching requirements (Capital Fund A, City Account 221.0000.391.01-20)	\$250,000
Total 2010 Budget	\$750,000

Program Income

The City does not estimate receiving any program income during the coming year. Program income funds are generally received from housing rehabilitation loan repayments and historic preservation repayments. These are dedicated revolving funds and will be limited for their respective purposes. In addition, it receives program income from commercial loan repayments. These funds are dedicated for further commercial rehab activity and will not be used on a first need basis for other activities.

The City retained Lumity, a local consulting firm, to assist in the reconciliation of Program Income. This operation has been completed, and going forward, procedures are in place to ensure appropriate measures are taken by City staff for tracking and record-keeping purposes.

Figure 11: 2010 Reallocations

Applicant	Reason	Reallocated Amount
COA Historic Preservation	Under Budget	\$5,000
COA Pattersonville Lighting	Under Budget	\$894
Gates/Ohio/Penn Sidewalk	Under Budget	\$16,665
COA Maint. Program 2008	Ended Program	\$25,818
Administration	Un-used	\$15,849
Ladder-up Tax Preparation	Un-used	\$2,500
YMCA	Returned Grant	\$5,000
COA Maint. Program 2009	Ended Program	\$9,000
COA Home buyer Program	Did Not Fund Program	\$100,000
Unallocated CDBG	Unallocated from 2009 Program Year	\$11,805
COA Maint. Program	Reallocating to Joseph Corporation to operate Weatherization Program	\$250,000

Total 2009 Reallocation	\$442,532
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Annual Objectives 91.220 (c) (3)

**If not using the CPMP Tool: Complete and submit Table 3A.*

**If using the CPMP Tool: Complete and submit the Summary of Specific Annual Objectives Worksheets or Summaries.xls*

8. Provide a summary of specific objectives that will be addressed during the program year.

Housing Objectives:

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.

- The median home value in Aurora has increased by 37% over the past five years.
- The working poor (due to increasing rent levels, purchase prices, and operating costs) face a housing crisis. That is, they are at risk of paying excessive amounts of income for housing, having extremely substandard housing, or having no housing at all.
- The rapid rise of foreclosures in Aurora is affecting low-income neighborhoods at an alarming rate. According to Realtytrack.com, there are currently 2,000 foreclosures in process in the City of Aurora.

The City of Aurora is committed to improving the quality of its current housing stock. A high priority is being placed on housing rehabilitation, encouraging homeownership, assisting special needs initiatives, and reducing lead-based paint hazards.

Figure 3: HUD Outcome and Objective Codes

**HUD Outcome/Objective Codes*

Outcomes >>> Objectives v v	Availability/ Accessibility	Affordability	Sustainability
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>
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Figure 4: 2010 Housing Objectives and Outcomes

Obj #	Specific Objectives	Sources of Funds	Amount 2010	Performance Indicators 2010	Expected Number 2010	Outcome/Objective*
Housing						
H-1	Weatherization Program: Home owners: Make repairs or rehab 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	\$ 183,000 \$ 250,000	Number of low-income, elderly, and minority-owner-occupied units made more energy efficient and/or code compliant.	25 Units	<i>DH-1</i>
H-2	Assist First Time Homebuyer Program: Home purchase: Assist income-eligible households into homeownership	Public Activity Bonds	\$ 3,000,000	Number of households at 80% of AMI given homeownership opportunities	20 Households	<i>DH-2</i>
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	\$ 60,000 \$ 200,000 TBD	Multi-unit building converted to single family or duplex/two-flat	5 units depends on size of buildings	<i>DH-1</i>
H-4	Rental Property: Assist owners of rental properties to improve rental housing for lower income households with special needs or homelessness	CDBG HOME	\$ 85,000 \$ 200,000	Unit developed or rehabbed to be code compliant, and made affordable	9 units	<i>DH-1</i>

Community Development Objectives

The city continues to work towards establishing a network of support services to ensure economic opportunity, a suitable living environment, and decent housing, leading towards self-sufficiency for lower-income residents. Figure 5 below lists the community development objectives and proposed outcomes that correspond to the various needs in the community.

Figure 3: HUD Outcome and 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 5: 2010 Community Development Objectives and Outcomes

Obj#	Specific Objectives	Sources of Funds	Amount 2010	Performance Indicators 2010	Expected Number 2010	Outcome/Objective *
Community Development						
Public Services						
CD-1	Child Care/Youth: Increase child care and youth recreation services	CDBG	\$ 41,000	Number of Children or Youth served	90 children/youth	SL-1
CD-2	Elderly/disabled : Provide supportive services to elderly or disabled households	CDBG	\$ 41,000	Number of low-income elderly/disabled persons with Improved living environments and independent living	70 persons	SL-1

CD-3	Job Training: Provide employment training to unemployed persons.	CDBG	\$ 58,000	Number of people who complete training and Improve their employability	70 persons	SL-1
CD-4	Homelessness: Reduce incidents of homelessness	CDBG	\$ 41,000	Number of homeless or at-risk persons provided prevention and supportive services	70 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	\$ 36,000	Number of Buildings acquired, developed, brought to code, or made accessible	1 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	\$ 60,000	Number of new jobs will be created for local residents	4 Jobs	EO-1
CD-7	Micro-businesses: Improve rate of survival of micro-enterprises	CDBG	\$ 60,000	Number of small businesses increasing their gross sales by 10% as a result of assistance	Create/retain 9 jobs	EO-1
Neighborhood Revitalization/Other						
CD-8	Neighborhood businesses: Promote business expansion or start-up within the NRSA	Sec. 108	TBD	Number of new jobs created for local residents; Number of businesses assisted	2 jobs created; 1 businesses assisted	EO-1
CD-9	Neighborhood improvement: Initiate improvement efforts in locally-selected geographical	CDBG	\$ 310,000	Visual improvements in targeted areas as result of improved streets/lighting/facilities/ parks/ general	1 targeted neighborhoods and qualifying area benefit	SL-1

	areas			neighborhood appearance		
Planning and Administration						
CD-10	Administration: Improve planning and administrative capacity	CDBG HOME	\$ 240,000 \$ 76,500	Year of successful administration; implemented customer survey	1 year of excellent administration	SL-3
CD-11	CHDO Capacity: Develop community capacity to qualify for CHDO funds, and initiate housing projects.	HOME	\$ 38,250	Successful qualification and subsequent CHDO eligible projects completed	1 qualified and effective CHDO	DH-1

Homeless Objectives

Obj#	Specific Objectives	Sources of Funds	Amount 2010	Performance Indicators 2010	Expected Number 2010	Outcome/ Objective*
CD-4	Homeless: Reduce incidents of homelessness	CDBG	\$ 40,000	Number of homeless or at-risk persons provided prevention and supportive services	70 persons	SL-1

DESCRIPTION OF ACTIVITIES 91.220 (d) and (e)

**If not using the CPMP Tool: Complete and submit Table 3C*

**If using the CPMP Tool: Complete and submit the Projects Worksheets and the Summaries Table.*

9. Provide a summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the strategic plan.

10. Describe the outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006, i.e., general objective category (decent housing, suitable living environment, economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability).

Housing Activities

The following figure addresses each of the programs organized by the City to effectively carry out each corresponding objective. Appropriate funding has been allocated to each program,

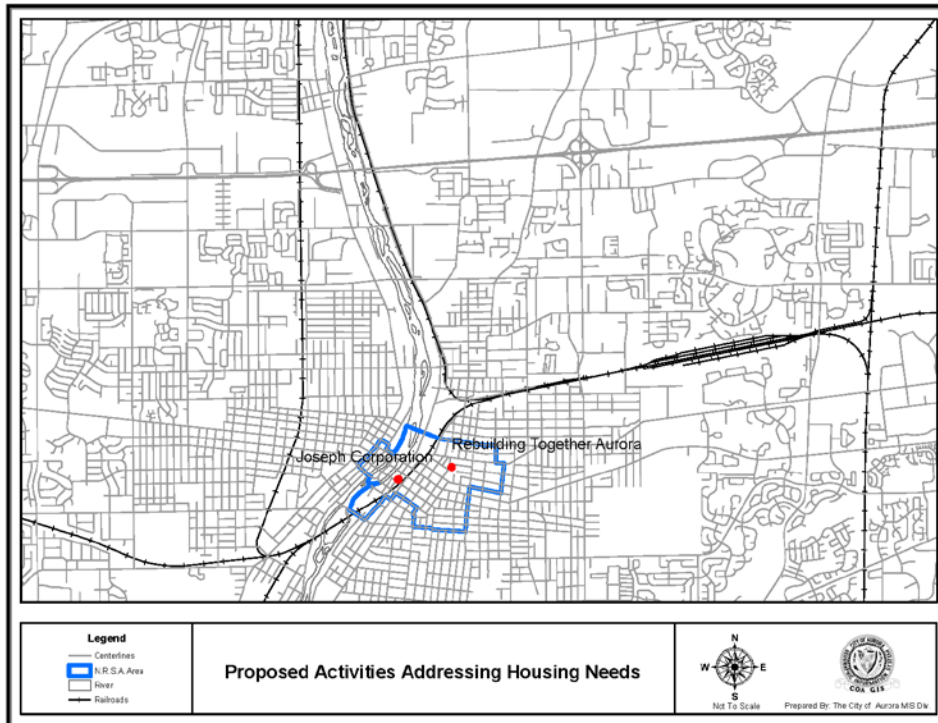
ensuring that the initiatives are achieved in the most efficient manner possible. The map directly following, Figure 13 defines the location of the proposed activities.

Figure 12: 2010 Housing Activities

2010 Proposed Activities	
Decent Housing	
H-1	Weatherization Program: Home owners: Make repairs or rehab to existing income-eligible owner-occupied housing to address weatherization and/or building code issues
H-2	Assist First Time Homebuyer Program: Home purchase: Assist income-eligible households into homeownership
H-3	Multi-unit conversion: Promote adaptation of multi-family units in (a target area) to lower density occupancy with ownership opportunities
H-4	Rental Property: Assist owners of rental properties to improve rental housing for lower income households with special needs or homelessness

Proposed Activities Addressing Housing Needs				
Applicant	Activity Description	Outcome/ Objective	Funding Amount	Persons Benefited
Joseph Corporation of IL	Weatherization Program that provides grants for up to \$5000 for home repairs and energy improvements targeted in the NRSA	H-1	\$250,000	70
Rebuilding Together Aurora	Program to assist low to moderate income Senior and Disabled residents with home repairs	H-1	\$20,000	22
TOTAL			\$270,000	92

Figure 13: 2010 Proposed Housing Activities Map



Non-Housing Community Development Activities

The organizations working with the city to meet these goals are vital to identifying the needs in community and to providing decent services for those in need. Figure 14 below outlines each organizations and additional programs that the city utilizes to attain the aforementioned objectives, as well as the funding allocated and persons benefitted. Reasoning for quantifying the activities, in addition to outlining performance measures for the DNR, is to ascertain that the community understands the impact each program and organization will have during the first year of implementation. Directly following the activities table is a map denoting the corresponding locations of each activity.

Figure 14: 2010 Community Development Activities

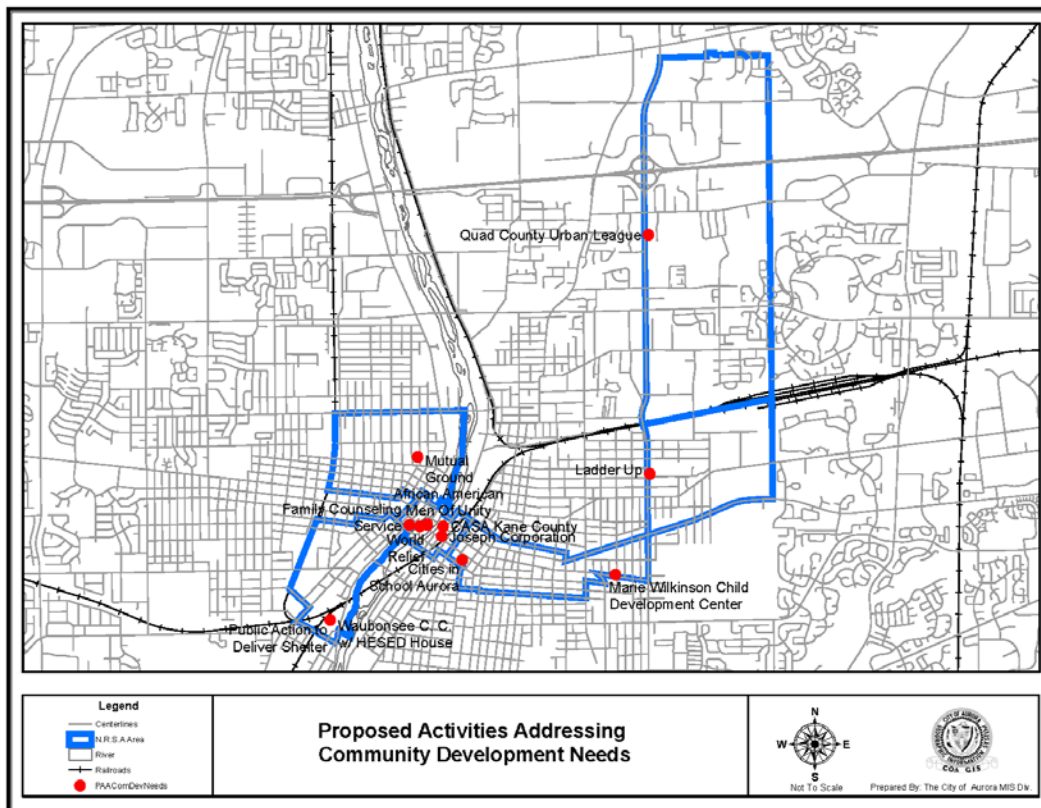
2010 Proposed Activities	
Community Development	
CD-1	Child Care/Youth: Increase child care and youth recreation services
CD-2	Elderly/disabled: Provide supportive services to elderly or disabled households
CD-3	Job Training: Provide employment training to unemployed persons.
CD-4	Homelessness: Reduce incidents of homelessness
CD-5	Child care facility: Increase or improve quality of Child care facilities benefiting income-eligible households
CD-6	Job creation: Create or retain full-time permanent jobs at living wages
CD-7	Micro-businesses: Improve rate of survival of micro-enterprises
CD-8	Neighborhood businesses: Promote business expansion or start-up within the NRSA
CD-9	Neighborhood improvement: Initiate improvement efforts in locally-selected geographical areas
CD-10	Administration: Improve planning and administrative capacity
CD-11	CHDO Capacity: Develop community capacity to qualify for CHDO funds, and initiate housing projects.

Proposed Activities Addressing Community Development Needs				
Applicant	Activity Description	Outcome/ Objective	Funding Amount	Persons Benefited
African American Men of Unity	Project Community program provides at-risk youth with life skills and job readiness. Participants earn stipends for performing duties within the community	CD-1	\$1,000	15
CASA Kane County	Recruit, train and case manage CASA volunteers who are appointed by the Juvenile Court Judge to serve as the Guardian ad Litem	CD-1	\$5,000	60

Cities in Schools Aurora 2000	Project Unity Back to School Fair provides low income Aurora students with backpacks, school supplies, dental screenings, and social service information	CD-1	\$10,000	1040
Marie Wilkinson Child Development Center	Day Care service provided for low income families as well as a comprehensive development program for the children	CD-1	\$20,000	150
World Relief Aurora	Refugee Youth Clubs offer free weekly clubs to refugee students in grades 1-12 who have lived in the US for less than 3 years. Clubs include culture and educational sessions	CD-1	\$6,000	18
Prairie State Legal Services	Housing Advocacy Project offers housing legal aid free to low income persons and elderly person to obtain and maintain affordable housing	CD-2	\$5,000	23
Quad County Urban League	Employment program assists all disadvantaged persons with skills necessary to become employed by providing career counseling and skills assessments	CD-3	\$25,000	1125
Waubonsee Community College in collaboration with Hesus House	Employment Skills program provides employment and soft skills training to Hesus House clientele	CD-3	\$25,000	40
Family Counseling Service of Aurora	Foreclosure prevention counseling provides assistance to those needing foreclosure assistance and housing counseling.	CD-4	\$40,000	425
Joseph Corporation of IL	Foreclosure Prevention and Intervention program offers post-purchase counseling to households at risk of losing their homes	CD-4	\$25,000	280
Ladder Up – Citywide Tax Assistance	Aurora Tax Preparation and Financial Literacy service for low income residents of Aurora. Volunteers files tax forms, assist with tax credits and ally for student t financial aid at a local sit e in Aurora	CD-4	\$2,500	42
Mutual Ground	Domestic Violence Program provides shelter and supportive services to individuals and children within the domestic violence program	CD-4	\$15,000	255
Public Action to Deliver Shelter	SEEDS case management services are provided to assist families and individuals with supportive services for the TLC populations	CD-4	\$5,000	264
Public Action to Deliver Shelter	Window Replacement for the TLC bedrooms will provide replacement of 18 windows for better energy efficiency.	Public Facilities	\$30,700	264
City of Aurora Street Reconstruction	Street Reconstruction in target areas throughout the City	CD-9	\$942,862	TBD

City of Aurora Administration	Administration of CDBG related activities	CD-10	\$246,471	-
TOTAL			\$1,404,533	4001

Figure 15: 2010 Proposed Community Development Activities Map



Geographic Distribution/Allocation Priorities 91.220 (d) and (f)

11. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
12. Describe the reasons for the allocation priorities, the rationale for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) during the next year, and identify any obstacles to addressing underserved needs.

Basis for Geographic Allocation

The city’s HUD-approved Neighborhood Revitalization Strategy Area (NRSA) was developed so that additional resources could be blended with CDBG funding to provide expanded and enhanced economic development and job training activities, and reduce the poverty and homeless rates within its boundaries. The NRSA lies to the east of the downtown sector (**Figure 1 in Appendix A**). It is evident that the level of distress is very high in the NRSA. Most residents have low incomes, 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. Thus funding will be directed towards these minority concentrated areas, including block groups from census tract 8534, 8536, and 8537.

Activities by Geographic Location

Proposed activities have been established for the NRSA and Low to Moderate Income Census Tract areas located predominantly on the East Side of Aurora. The tables below describe the 2010 proposed activities and the minority concentrations by target area. The high rate of unemployment over 6%, more than a 77% minority population, as well as high rates of poverty and almost 50% high school dropout rates remain areas of concern for the NRSA. The Division of Neighborhood Redevelopment continues to focus funding towards the NRSA in an effort to mediate many of the issues taking place within this area of the city.

The map in **Appendix A: Figure 2** outlines the target areas that have been identified within the city’s 2010-2014 Consolidated Plan as areas of high priority. The green outline borders the NRSA, and the low to moderate income census blocks targeted are outlined in red. Figure 16 below pertains to activities within the NRSA, the funding allocated to each activity, and the number of persons expected to benefit from the program. The following allocations will benefit the city’s minority area of focus in 2010.

Figure 16: Neighborhood Revitalization Strategy Area (NRSA)

2010 Proposed Activities	
Neighborhood Revitalization	
H-1	Child Care/Youth: Increase child care and youth recreation services
H-2	Elderly/disabled: Provide supportive services to elderly or disabled households
H-3	Job Training: Provide employment training to unemployed persons.

H-4	Homelessness: Reduce incidents of homelessness
CD-1	Child care facility: Increase or improve quality of Child care facilities benefiting income-eligible households
CD-2	Job creation: Create or retain full-time permanent jobs at living wages
CD-3	Micro-businesses: Improve rate of survival of micro-enterprises
CD-4	Neighborhood businesses: Promote business expansion or start-up within the NRSA
CD-5	Neighborhood improvement: Initiate improvement efforts in locally-selected geographical areas
CD-6	Administration: Improve planning and administrative capacity
CD-7	CHDO Capacity: Develop community capacity to qualify for CHDO funds, and initiate housing projects.
CD-8	Child Care/Youth: Increase child care and youth recreation services
CD-9	Elderly/disabled: Provide supportive services to elderly or disabled households
CD-10	Job Training: Provide employment training to unemployed persons.
CD-11	Homelessness: Reduce incidents of homelessness

Applicant	Activity Description	Outcome/ Objective	Funding Amount	Persons Benefited
African American Men of Unity	Project Community program provides at-risk youth with life skills and job readiness. Participants earn stipends for performing duties within the community	CD-1	\$1,000	15
Cities in Schools Aurora 2000	Project Unity Back to School Fair provides low income Aurora students with backpacks, school supplies, dental screenings, and social service information	CD-1	\$10,000	1040
Family Counseling Service of Aurora	Foreclosure prevention counseling provides assistance to those needing foreclosure assistance and housing counseling.	CD-4	\$40,000	425
Joseph Corporation of IL	Foreclosure Prevention and Intervention program offers post-purchase counseling to households at risk of losing their homes	CD-4	\$25,000	280

World Relief Aurora	Refugee Youth Clubs offer free weekly clubs to refugee students in grades 1-12 who have lived in the US for less than 3 years. Clubs include culture and educational sessions	CD-1	\$6,000	18
TOTAL			\$82,000	1778
PERCENTAGE OF FUNDS FOR TARGET AREA			5%	

The organizations listed above have been funded because of each entity’s ability to cater to the specific needs of the NRSA population. Many of the residents within the NRSA do not have full English speaking capabilities, with 53% of census respondents in the NRSA claiming to have English skills falling short of “very well”. This severely limits job opportunities for these residents. A majority of the NRSA population, 77%, is Hispanic.

Figure 17 outlines the groups serving low to moderate income areas and the funding for each applicant. The activities carried out by these organizations play a key role in reaching out to people in need in a way that the city would otherwise be unable to achieve through its own efforts.

Figure 17: Low Mod Census Tracts (8529.03, 8529.04, 8532, 8533, 8536, 8538)

2010 Proposed Activities	
Low Mod Census Tracts (8529.03, 8529.04, 8532, 8533, 8536, 8538)	
H-1	Homeownership Maintenance Empowerment Program: Existing owners: Make repairs or rehab to existing income-eligible owner-occupied housing to address weatherization and/or building code issues
H-2	Assist First Time Homebuyer Program: Home purchase: Assist income-eligible households into homeownership
H-3	Multi-unit conversion: Promote adaptation of multi-family units in (a target area) to lower density occupancy with ownership opportunities
H-4	Rental Property: Assist owners of rental properties to improve exteriors of rental housing for lower income households with special needs or homelessness
CD-1	Child Care/Youth: Increase child care and youth recreation services (SL1)
CD-2	Elderly/disabled: Provide supportive services to elderly or disabled households
CD-3	Job Training: Provide employment training to unemployed persons.
CD-4	Homeless:: Reduce incidents of homelessness

CD-5	Child care facility: Increase or improve quality of Child care facilities benefiting income-eligible households
CD-6	Job creation: Create or retain full-time permanent jobs at living wages
CD-7	Micro-businesses: Improve rate of survival of micro-enterprises
CD-8	Neighborhood businesses: Promote business expansion or start-up within the NRSA
CD-9	Neighborhood improvement: Initiate improvement efforts in locally-selected geographical areas
CD-10	Administration: Improve planning and administrative capacity
CD-11	CHDO Capacity: Develop community capacity to qualify for CHDO funds, and initiate housing projects.

Applicant	Activity Description	Outcome/ Objective	Funding Amount	Persons Benefited
Ladder Up – Citywide Tax Assistance	Aurora Tax Preparation and Financial Literacy service for low income residents of Aurora. Volunteers files tax forms, assist with tax credits and ally for student t financial aid at a local site in Aurora	CD-4	\$2,500	42
Marie Wilkinson Child Development Center	Day Care service provided for low income families as well as a comprehensive development program for the children	CD-1	\$20,000	150
Mutual Ground	Domestic Violence Program provides shelter and supportive services to individuals and children within the domestic violence program	CD-4	\$15,000	255
Public Action to Deliver Shelter	SEEDS case management services are provided to assist families and individuals with supportive services for the TLC populations	CD-4	\$5,000	264
Public Action to Deliver Shelter	Window Replacement for the TLC bedrooms will provide replacement of 18 windows for better energy efficiency.	Public Facilities	\$30,700	264
Quad County Urban League	Employment program assists all disadvantaged persons with skills necessary to become employed by providing career counseling and skills assessments	CD-3	\$25,000	1125
Waubonsee Community College in collaboration with Hesed House	Employment Skills program provides employment and soft skills training to Hesed House clientele	CD-3	\$25,000	40
TOTAL			\$123,200	2140
PERCENTAGE OF FUNDS			7%	

FOR TARGET AREA				
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Outside of the city's targeted low-income and NRSA block groups, programs that affect the City of Aurora as a whole are listed below.

Figure 18: Citywide Programs

2010 Proposed Activities	
Citywide Programs	
H-1	Homeownership Maintenance Empowerment Program: Existing owners: Make repairs or rehab to existing income-eligible owner-occupied housing to address weatherization and/or building code issues
H-2	Assist First Time Homebuyer Program: Home purchase: Assist income-eligible households into homeownership
H-3	Multi-unit conversion: Promote adaptation of multi-family units in (a target area) to lower density occupancy with ownership opportunities
H-4	Rental Property: Assist owners of rental properties to improve exteriors of rental housing for lower income households with special needs or homelessness
CD-1	Child Care/Youth: Increase child care and youth recreation services (SL1)
CD-2	Elderly/disabled: Provide supportive services to elderly or disabled households
CD-3	Job Training: Provide employment training to unemployed persons.
CD-4	Homeless:: Reduce incidents of homelessness
CD-5	Child care facility: Increase or improve quality of Child care facilities benefiting income-eligible households
CD-6	Job creation: Create or retain full-time permanent jobs at living wages
CD-7	Micro-businesses: Improve rate of survival of micro-enterprises
CD-8	Neighborhood businesses: Promote business expansion or start-up within the NRSA
CD-9	Neighborhood improvement: Initiate improvement efforts in locally-selected geographical areas
CD-10	Administration: Improve planning and administrative capacity
CD-11	CHDO Capacity: Develop community capacity to qualify for CHDO funds, and initiate housing projects.

Applicant	Activity Description	Outcome/ Objective	Funding Amount	Persons Benefited
Joseph Corporation of IL	Weatherization Program that provides grants for up to \$5000 for home repairs and energy improvements targeted in the NRSA	H-1	\$250,000	70

Rebuilding Together Aurora	Program to assist low to moderate income Senior and Disabled residents with home repairs	H-1	\$20,000	22
CASA Kane County	Recruit, train and case manage CASA volunteers who are appointed by the Juvenile Court Judge to serve as the Guardian ad Litem	CD-1	\$5,000	60
Prairie State Legal Services	Housing Advocacy Project offers housing legal aid free to low income persons and elderly person to obtain and maintain affordable housing	CD-2	\$5,000	23
City of Aurora Street Reconstruction	Street Reconstruction in target areas throughout the City	CD-9	\$942,862	TBD
City of Aurora Administration	Administration of CDBG related activities	CD-10	\$246,471	-
TOTAL			\$1,469,333	175
PERCENTAGE OF FUNDS FOR TARGET AREA			88%	

Annual Affordable Housing Goals 91.220 (g)

***If not using the CPMP Tool:** Complete and submit Table 3B Annual Housing Completion Goals.

***If using the CPMP Tool:** Complete and submit the Table 3B Annual Housing Completion Goals.

13. Describe the one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the jurisdiction and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the jurisdiction. The term affordable housing shall be defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

Figure 19: 2010 Annual Housing Completion Goals

TABLE 3B ANNUAL HOUSING COMPLETION GOALS					
ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)	Annual Expected Number Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units	0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Production of new units	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Rental Goals	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)					
Acquisition of existing units	0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Production of new units	0	<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	25	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Homebuyer Assistance	0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Owner Goals	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)					
Homeless	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-Homeless	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special Needs	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Affordable Housing	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL HOUSING GOALS					
Annual Rental Housing Goal	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Annual Housing Goal	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Public Housing 91.220(h)

- 14. *Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.*

- 15. *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 during the next year.*

Public and Assisted Housing

As indicated in their Consolidated Plan, 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 has provided limited amounts of funding to enhance specific facilities in public housing units, e.g. playground equipment etc. No CDBG assistance is earmarked for AHA in 2010.

Public Housing Strategy

Currently, 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 1400-1600 persons have been placed on a waiting list.

Because of the high cost of maintenance, the Aurora housing Authority plans to sell 10 scattered housing sites, reducing the total number of future units to 642. As for Section 8 vouchers, these do not expire. Thus no units are expected to be lost due to expiration of vouchers. No housing is expected to be demolished or replaced because of poor conditions, and no AHA housing units are substandard. Efforts to improve the living environment of PHA residents consist of regular maintenance and upkeep.

Revitalization and restoration needs of public housing are limited by the available annual funding. Capital Fund Program funds have allowed the AHA to begin modernization work on one of the Developments. This includes Indian Train, Eastwood, and Southwind housing projects. The AHA is currently working towards a resolution on the Jericho Circle housing to determine the most beneficial means of restoration.

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 everyone living at each development.

In order to promote PHA 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 6 in Appendix A outline the resources and expenditures for the fiscal year. The Aurora Housing Authority currently receives upwards of \$11 million to be spent towards operating and assistance costs.

Public housing provided outside of the Aurora Housing Authority’s jurisdiction consists of American Dream Down-payment assisted units, Supportive housing for the elderly, and Tax Credit programs. A list of all assisted housing units is provided in Figure 7 in Appendix A.

Assisted Troubled Public Housing Agencies

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

Homelessness 91.220(i)

Homeless and Special Needs

- 16. *Describe, briefly, the jurisdiction’s plan for the investment and use of available resources and describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness.*
- 17. *Describe specific action steps to address the needs of persons that are not homeless identified in accordance with 91.215(e).*
- 18. *Homelessness Prevention—Describe planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.*

Specific Homeless Prevention Elements

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 has 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.

Many CDBG public service activities are designed to enhance the ability of “at-risk” individuals to remain productive community members. Please see Table 1A in Appendix C for further information pertaining to the prioritization of each homeless initiative. The following 2010 activities will support homeless prevention and emergency shelters in the community and are also located in Table 1C under Appendix D:

Figure 20: Homeless Programs

2010 Proposed Activities	
Homeless Programs	
CD-4	Homeless:: Reduce incidents of homelessness

Applicant	Activity Description	Outcome/ Objective	Funding Amount	Persons Benefited
Family Counseling Service of Aurora	Foreclosure prevention counseling provides assistance to those needing foreclosure assistance and housing counseling.	CD-4	\$40,000	425

Joseph Corporation of IL	Foreclosure Prevention and Intervention program offers post-purchase counseling to households at risk of losing their homes	CD-4	\$25,000	280
Ladder Up – Citywide Tax Assistance	Aurora Tax Preparation and Financial Literacy service for low income residents of Aurora. Volunteers files tax forms, assist with tax credits and ally for student t financial aid at a local sit e in Aurora	CD-4	\$2,500	42
Mutual Ground	Domestic Violence Program provides shelter and supportive services to individuals and children within the domestic violence program	CD-4	\$15,000	255
Public Action to Deliver Shelter	SEEDS case management services are provided to assist families and individuals with supportive services for the TLC populations	CD-4	\$5,000	264

The specific performance measures outlined in the above activity chart are set to be achieved in the years 2010, based on data from 2009. A year’s worth of data was collected in June of 2008 for further analysis concerning the needs of the homeless population.

Homeless Prevention activities are being addressed through the City of Aurora’s Homelessness Prevention and Rapid Re-housing (HPRP) funding. Quad County Urban League has been awarded \$240,769 in HPRP funding to specifically address those individuals in the community facing eviction or homelessness due to an unforeseen circumstance such as job loss. The funding awarded to Quad County Urban League is intended to assist individuals facing homelessness over the next 3 years.

Permanent Housing activities are being addressed through the City of Aurora’s Homelessness Prevention and Rapid Re-housing (HPRP) funding. Hesed House has been awarded \$240,769 in HPRP funding to specifically address the needs of individuals in the community who are homeless, assisting them with finding permanent housing.

Actions to address emergency shelter needs are currently under deliberation. All of the emergency shelters have been running at full capacity, and there is no direct solution in the near future. The city will continue to encourage these shelters to expand and apply for additional grant funds; however, maintaining such premises is costly. This often deters private entities from further broadening services.

Transitional housing is being addressed by PADS, which is currently applying for funding towards 15 rental transition units. As mentioned in the Consolidated Plan, Hesed House recently received \$50,000 towards hiring a full time counselor for cases such as homeless persons in transition to permanent housing. Carpenter’s Place also received funds towards hiring a case manager for individual counseling services.

Chronic homelessness is being undertaken in conjunction with the United Way Homeless Initiative. United Way is collecting data from each of the homeless shelters to gather useful

information concerning recidivism. The City of Aurora is working with United Way to establish goals towards reducing the number of chronic homelessness cases.

Barriers to Affordable Housing 91.220(j)

19. *Describe the actions that will take place during the next year to remove 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 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.

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 which are attached in Figure 8 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

See Appendix A Figure 5: 2010 Community Development Objectives and Outcomes, CD-4.

Focus Strategy #2:

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

See Appendix A Figure 4: 2010 Housing Objectives and Outcomes, H-1.

Focus Strategy #3:

Implement special needs housing strategies

See Appendix A Figure 4: 2010 Housing Objectives and Outcomes, H-4.

Focus Strategy #4:

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

See Appendix A Figure 4: 2010 Housing Objectives and Outcomes, H-4.

Focus Strategy #5:

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

See Appendix A Figure 4: 2010 Housing Objectives and Outcomes, H-4.

Focus Strategy #6:

Leadership in promoting affordable housing and economic activities

See Appendix A Figure 5: 2010 Community Development Objectives and Outcomes, CD-6, CD-7 and CD-8.

Other Actions 91.220 (k)

20. Describe the actions that will take place during the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce the number of housing units containing lead-based paint hazards, reduce the number of poverty-level families develop institutional structure, enhance coordination between public and private agencies (see 91.215(a), (b), (i), (j), (k), and (l)).

Address Obstacles to Meeting Underserved Needs

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.

Proposed for 2010:

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.

- 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.

Proposed for 2010:

Actions to address emergency shelter needs are currently under deliberation. All of the emergency shelters have been running at full capacity, and there is no direct solution in the near future. The city will continue to encourage these shelters to expand and apply for additional grant funds; however, maintaining such premises is costly. This often deters private entities from further broadening services.

Transitional housing is being addressed by PADS, which is currently applying for funding towards 15 rental transition units. As mentioned in the Consolidated Plan, Hased House recently received \$50,000 towards hiring a full time counselor for cases such as homeless persons in transition to permanent housing. Carpenter's Place also received funds towards hiring a case manager for individual counseling services.

Chronic homelessness is being undertaken in conjunction with the United Way Homeless Initiative. United Way is collecting data from each of the homeless shelters to gather useful information concerning recidivism. The City of Aurora is working with United Way to establish goals towards reducing the number of chronic homelessness cases.

- The City's general fund has insufficient resources to make needed infrastructure and public facility improvements, and important needs go unattended as a result.

Proposed for 2010:

The 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.

Foster and Maintain Affordable Housing

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 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.

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

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.

Evaluate and Reduce the Number of Housing with Lead-Based Paint Hazards

Aurora contains many older homes, which undoubtedly contain lead-based paint; therefore there are risks that lead poisoning will occur. 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 eight households through the GLO program.

The City, in coordination with Kane County Health Department, applied for the U.S. Environmental Protection Agency, Office of Prevention, Pesticide and Toxic Substances's Targeted Grant to Reduce Childhood Lead Poisoning. This grant is for outreach and education to help the community combat lead poisoning.

Reduce the Number of Poverty-Level Families

The city has developed and will continue to implement an anti-poverty strategy in order to address the needs of citizens who are impoverished, or are in danger of becoming impoverished.

- Adopted, in 1998, and since implemented a comprehensive anti-poverty strategy; one of the very first efforts anywhere to comprehensively address the issue of poverty. Identified and prioritized, as part of this process, critical service needs as they affect those living in poverty.
- Engage citizens and stakeholders in the planning process, through extensive outreach and constant solicitation of views and desires, and collaborated with providers and advocates. The scope is broad and ensures mutual understanding of issues, and close working relationships between the city, its residents and stakeholder organizations.
- Promote home-ownership through its HOME program, supported new housing development and housing repair programs in select areas, assisted renter households by providing low-cost rental housing through the Section 8 Program, through housing counseling, and through rental rehabilitation activities. These initiatives remove significant obstacles, and help families enhance their quality of life and otherwise pursue improvement strategies.
- Provide an impressive array of public services in the community, both through its own resources and in conjunction with its private-non-profit and institutional partners.
- Work with Joseph Corporation (JoCo) and other organizations to develop community centers designed to deliver needed services to area residents.
- Fund a comprehensive program of social services to address fundamental issues concerning housing, personal, and family well being, general welfare, transportation, and crime and drug abuse.

Development Institutional Structure

In addition to its CDBG and HOME programs, the City will collaborate with several partners to deliver resources in the most effective way possible. It has or will for example:

- 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 Riverboat Casino to support housing improvements and human service delivery. In 2008, a total of \$15.8 million in gaming revenues were earmarked to support a variety of public purposes, mostly services and improvements consistent with the objectives established in the Consolidated Plan. Given the economic downturn over the past few years, the level of support received in the past may go down over the next five years.
- The City of Aurora's major capital projects include: roadway improvements, traffic signal installations, storm water upgrades, bridge reconstructions, a new police headquarters, and a new fire station. Collaborate with housing providers to extend the reach and effectiveness of housing activities, including rehabilitation, homeowner assistance, private rental development and public housing.
- Orchestrated and otherwise promoted 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 3 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 has partnered with a number of agencies, non-profits, and private sector partners that have pledged funds to further the housing and community development objectives outlined in this Plan:

City of Aurora Neighborhood Redevelopment Division

City of Aurora Mayor's Office and City Council

Block Grant Working Committee

Aurora Funders' Consortium

Community Roundtables

Aurora Neighborhood Council

Historic Preservation Commission

Aurora Downtown (Special Service Area #One property owners)

Aurora Economic Development Commission

Aurora Housing Authority

Local Social Service Agencies

Joseph Corporation (JoCo)

Private For-Profit Developers

Private Lenders

Prairie State Legal Services

Kane County Continuum of Care Consortium

Kane County and City of Elgin (Analysis of Impediments to Fair Housing development and management)

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. This structure is complete and effective, at the current level of activity. 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 Aurora Funders Consortium, the Kane County Continuum of Care Consortium, and the DuPage County HOME Consortium, and the multi-city bond program in particular, have had a significant impact on housing and service programs within the community.

Enhance Coordination between Public and Private Agencies

Agencies Administering Programs

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.

The City of Aurora, Division of Neighborhood Redevelopment (DNR), as the entitlement grantee for the CDBG program, is the lead agency for the development of this AAP. The City of Aurora will also act as one of the agencies that will administer programs and activities under this plan. Figure 9 in Appendix A lists the organizations that work in conjunction with the City of Aurora to effectively serve the community and its needs:

Enhanced Coordination

In 2008, the City of Aurora hired an independent consultant to complete a comprehensive Needs Assessment of all public and private housing, health, and social service agencies within the city. The completed Needs Assessment provides valuable information regarding the current need for services and the level of services that are provided within the community. In 2009, 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. The results of these community needs assessment will further communication and collaboration between agencies.

Monitoring

The City of Aurora has developed and implemented a system for monitoring the expenditure of CDBG funds and to ensure attainment of its CDBG program objectives. It has also developed an annual monitoring strategy for managing all activities, and those organizations, which 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. All sub-recipients will be monitored with on-site visits during 2010 using the previously adopted monitoring check lists.

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, Community Development Director, 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.

Minority and Women in Business

It is the policy of the City of Aurora to promote Minority Business Enterprise (MBE) participation its procurement program. The City of Aurora provides a semi-annual Labor Standards Enforcement report of local contracting agencies for HUD Programs to the Office of Labor Standards. In 2008-2009, Neighborhood Redevelopment funded a total of 7 Minority and Women owned Business totaling \$75,416.50.

Program Specific Requirements

CDBG 91.220 (I) (1)

21. *Identify program income expected to be received during the program year, including:*
 - a. *amount expected to be generated by and deposited to revolving loan funds;*
 - b. *total amount expected to be received from each new float funded activity included in this plan; (NA) and*
 - c. *amount expected to be received during the current program year from a float funded activity described in a prior statement or plan (NA)*
 - d. *Program income received in the preceding program year that has not been included in a statement or plan.*
22. *Proceeds from Section 108 loan guarantees that will be used during the year to*

address the priority needs and specific objectives identified in its strategic plan.

23. *Surplus funds from any urban renewal settlement for community development and housing activities. (NA)*
24. *Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan. (NA)*
25. *Income from float-funded activities. (NA)*
26. *Urgent need activities, only if the jurisdiction certifies. (NA)*
27. *Estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate income.*

Program Income

The City does not estimate receiving any program income during the coming year. Program income funds are generally received from housing rehabilitation loan repayments and historic preservation repayments. These are dedicated revolving funds and will be limited for their respective purposes. In addition, it receives program income from commercial loan repayments. These funds are dedicated for further commercial rehab activity and will not be used on a first need basis for other activities.

The City retained Lumity, a local consulting firm, to assist in the reconciliation of Program Income. This operation has been completed, and going forward, procedures are in place to ensure appropriate measures are taken by City staff for tracking and record-keeping purposes

Float-Funded Activities

The City does not undertake float-funded activities.

Proceeds from Section 108 Loan Guarantees

The City intends to utilize proceeds from Section 108 Loan Guarantees to repay Section 108 Seed Loans.

Amount of CDBG funds that will be used for activities benefitting LMI persons

The City intends to expend at least 70% of CDBG funds during the Annual Action Plan period on activities benefitting LMI persons.

HOME 91.220(I)(1)

The City of Aurora becomes a Participating Jurisdiction under the HOME program in 2010. Over the next year, the City will be expending HOME funds to create and/or increase the capacity of local organizations to become Community Housing Development Organizations (CHDOs). We will also be assessing the inclusion of HOME funds into one or more of the existing and proposed housing objectives provided in the chart in Appendix A. The answers to the following questions are based on our current knowledge of what our HOME program will consist of and the types of activities that will be funded with HOME funds. If any of these conditions change over the next year, our second year Annual Action Plan will be amended to include these changes.

28. *If a participating jurisdiction intends to use forms of investment other than those described in 24 CFR 92.205(b), describe these forms of investment.*
29. *If grantee (PJ) plans to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, state its refinancing guidelines required under 24 CFR 92.206(b).*
30. *Resale Provisions -- For homeownership activities, describe its resale or recapture guidelines that ensure the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4).*
31. *HOME Tenant Based Rental Assistance -- Describe the local market conditions that led to the use of a HOME funds for tenant based rental assistance program.*
 - a. *If the tenant based rental assistance program is targeted to or provides a preference for a special needs group, that group must be identified in the Consolidated Plan as having an unmet need and show the preference is needed to narrow the gap in benefits and services received by this population.*
32. *Describe the policy and procedures it will follow to affirmatively market housing containing five or more HOME-assisted units.*
33. *Describe actions taken to establish and oversee a minority outreach program within its jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services, in all contracts, entered into by the participating jurisdiction with such persons or entities, public and private, in order to facilitate the activities of the participating jurisdiction to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction.*
34. *If the PJ will receive American Dream Down payment Initiative (ADDI) funds, describe:*

- b. *planned use of the ADDI funds.*
- c. *plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such persons.*
- d. *actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.*

.....

Proposed Activities Addressing HOME program funding				
Applicant	Activity Description	Outcome/ Objective	Funding Amount	Persons Benefited
City of Aurora	Owner Occupied Weatherization Program that provides funding for weatherization and energy improvements in addition to lead and code compliance	H-1	\$562,500	25
City of Aurora	Funds to be utilized for City staff administration costs for the HOME program and activities.	CD-10	\$75,000	-
City of Aurora – CHDO Capacity	Funds to be utilized for developing community capacity to qualify for CHDO funds and initiate housing projects.	CD-11	\$112,500	-
TOTAL			\$750,000	25

The City does not intend to use forms of investment other than those described in 24 CFR 92.205(b),

The City does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

During the 2010 program year, our first year as a Participating Jurisdiction, we will continue to develop and implement our HOME program activities. As we develop and further define these programs, we will determine which resale and/or recapture provisions will be appropriate for our homebuyer program. Aurora’s Annual Plan will be amended to include these provisions, either during the program year or as part of our second year Annual Plan. We realize we cannot enter into a contract with a homebuyer without having established the resale or recapture provisions that would be part of this contract.

The City does not intend to fund a Tenant-Based Rental Assistance Program with HOME funds.

Match

The City has a number of resources that it will use to provide the required 25% match for HOME affordable housing expenditures including, but not limited to: forgiven property taxes, Capital A funds, Tax Incremental Financing, and Gaming Taxes.

Affirmative Marketing Policy

The City shall use a variety of public service announcements to inform persons of all genders, races, ages, ethnic groups, and religious orientation, and employment status, sources of income, marital status and sexual orientations of the availability of the housing opportunities made under the HOME Program.

Actions

By virtue of the above policy, the City of Aurora

1. Will continue to periodically publish information about programs it is implementing. Such information will include reference to the Affirmative Marketing Policy; Federal, State and local fair housing laws; and contain information on the program and housing units. New programs are introduced to the community through special news releases and as such call attention and impart information about them.
2. Does include in its contractual agreement with subrecipients in the HOME Program, the requirements of an Affirmative Marketing Policy for a period of time equal to their HOME loan term.

This policy is to include the following requirements:

- a. Inform the Aurora Housing Authority (K.H.A.) and those community organizations offering housing referral services when a unit becomes available.
- b. Maintain a log of all applications received for occupancy in vacant units and permit a annual review of those records by the
- c. Use the Equal Housing Opportunity logo, slogan or statement in all advertising: Equal Opportunity Logo: Slogan: "Equal Housing Opportunity"

Statement: "We are pledged to the letter and spirit of U.S. policy for achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion or national origin."

This information will be provided individually unless the advertisement appears in publication which carries a blanket Equal Opportunity logo, slogan or statement.

- d. Maintain a nondiscriminatory hiring policy.

- e. Display the Equal Housing Opportunity logo
- 3. Requires that in support of the Affirmative Marketing Policy, the subrecipient makes every effort to solicit applications from persons not likely to apply for the housing without special outreach. This shall include in addition to notifying the Aurora Housing Authority of occurring vacancies, notifying the (insert names of local minority organizations) and any other community organizations the City identifies as providing housing referral services.
- 4. Review subrecipient efforts to affirmatively market their units on an annual basis and suggest corrective action for subrecipients who fail to follow the affirmative marketing requirements.
- 5. Through the Department of City Development, will develop and distribute informative materials through community outlets to aid in the affirmative marketing effort of these units.

Records

As a result of the Affirmative Marketing Policy and the actions outlined above, the City of Aurora

- 1. Will document its good faith efforts to inform persons about available units and how they can be occupied.
- 2. Will conduct evaluations of assisted units to ensure compliance with the Affirmative Marketing Policy and to determine the policy's impact.
- 3. Will maintain and make available records which will detail affirmative marketing actions by the City of Aurora through the Department of City Development. The City also maintains documentation and communication with the Equal Housing and Equal Opportunity Office of the Milwaukee Area HUD office.
- 4. Will maintain and make available the following data from each program-assisted project:
 - a. The race, family size, gender and income of households moving into assisted projects.
 - b. The race, gender, family size and income of any household displaced as a result of program activities.

This data will be reviewed annually or periodically as determined by the City to effectively and efficiently report such information to HUD. This data will be used to assess the program's impact on households benefiting from program activities and the subrecipients efforts to affirmatively market the assisted units. Any subrecipient found not marketing the units in an affirmative manner will face actions outlined in this policy.

30

Describe minority business outreach strategy and actions

Affirmative Marketing and Outreach to Minority and Women Owned Businesses

The City of Aurora shall administer its HOME Program in a manner that will further the purposes of federal, state and local affirmative marketing and equal opportunity requirements. To that end, the City of Aurora will:

Conduct its affirmative marketing and outreach to minority (MBE) and women owned businesses (WBE) in conformance with 24 CFR Part 85.36 (e).

Compile and utilize a listing of all known MBE's and WBE's, their capabilities, services, supplies and/or products in the Aurora area.

Encourage MBE's and WBE's to participate in the City of Aurora's HOME Program.

Require HOME subrecipients to take affirmative steps to use MBE's and/or WBE'S in HOME funded projects.

Require HOME subrecipients to maintain appropriate records to document the number and types of contracts and subcontracts it awards, the dollar value of each award, and the gender and ethnic/racial status of the management/ownership of the business.

Compile an annual record of MBE's and WBE's participating in the HOME Program and conduct an annual review to assess the effectiveness of efforts to encourage participation by minority and women owned businesses.

ADDI is not applicable.