# 2010-2014 Consolidated Plan

# 2010/11 Annual Action Plan



# CONSOLIDATED PLAN 2010-2014

# ANNUAL ACTION PLAN FY 2010/11

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#### COUNCIL BILL NO. 2010 - 069

# A RESOLUTION APPROVING THE FIVE-YEAR CONSOLIDATED PLAN FOR PROGRAM YEARS 2010–2014 (Neighborhood Services Department)

WHEREAS, the purpose of the Consolidated Plan is to identify strategies and resources available to meet affordable housing and community development needs for the five-year period from 2010 through 2014; and

WHEREAS, the Consolidated Plan includes an Annual Action Plan for FY 2010/11 that serves as the City's application to the Federal Department of Housing and Urban Development (HUD) for Community Development Block Grant (CDBG) funds; and

WHEREAS, three public hearings were conducted to receive citizen input on the

Consolidated Plan, on September 10, 2009, March 11, 2010, and April 6, 2010; and

WHEREAS, the Consolidated Plan must be submitted to HUD by May 17, 2010;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF CHAMPAIGN, ILLINOIS, as follows:

Section 1. That the 2010-2014 Consolidated Plan is hereby approved and adopted in substantially the same form as attached hereto.

Section 2. That the City Manager is authorized to execute the necessary documents to receive CDBG and HOME funds.

Section 3. That the City Clerk is hereby directed to transmit a copy of this Resolution to the Neighborhood Programs Manager in the Neighborhood Services Department; and that the

City Manager is hereby directed to transmit a copy of this Resolution and Consolidated Plan to appropriate HUD offices.

COUNCIL BILL NO. 2010 - 069

PASSED: May 4, 2010

APPROVED: Mayor

ATTEST: <u>Alender F. Roberton</u> Deputy City Clerk

APPROVED AS TO FORM:

City Attorney

Application for Fede	eral Assistan	ce SF-424		Version 02
*1. Type of Submission	1:	*2. Type of Applicat	tion * If Revision, select appropriate letter(	s)
Preapplication		□ New		
Application		Continuation	*Other (Specify)	
Changed/Corrected	Application	Revision		
3. Date Received:	4.	Applicant Identifier: 171218		
5a. Federal Entity Ident	tifier:		*5b. Federal Award Identifier:	
State Use Only:				
6. Date Received by St	tate:	7. State Ap	pplication Identifier:	
8. APPLICANT INFOR	MATION:	-		
*a. Legal Name: City c	of Champaign			
*b. Employer/Taxpayer 37-6000471	Identification I	Number (EIN/TIN):	*c. Organizational DUNS: 042230248	
d. Address:				
*Street 1:	102 N Neil	St.		
Street 2:				
*City:	Champaigr	1		
County:	Champaigr	1		
*State:	IL			
Province:				
*Country:	USA			
*Zip / Postal Code	61820			
e. Organizational Unit	t			
Department Name:			Division Name:	
Neighborhood Services			Neighborhood Programs Division	
f. Name and contact	information of		cted on matters involving this application	:
Prefix: <u>Mr.</u>		*First Name:	Kevin	
Middle Name: J				
*Last Name: Jacks	son			
Suffix:				
Title: Neigh	nborhood Seriv	ces Director		
Organizational Affiliation	on:			
*Telephone Number:	217-403-7070		Fax Number: 217-403-7091	
*Email: kevin.jacksor	n@ci.champaig	n.il.us		

Application for Federal Assistance SF-424 Version 02 \*9. Type of Applicant 1: Select Applicant Type: C. City or Township Government Type of Applicant 2: Select Applicant Type: Type of Applicant 3: Select Applicant Type: \*Other (Specify) \*10 Name of Federal Agency: U.S. Department of Housing and Urban Development 11. Catalog of Federal Domestic Assistance Number: 14-218 CFDA Title: Community Development Block Grant \*12 Funding Opportunity Number: N/A - Entitlement Grant \*Title: 13. Competition Identification Number: N/A - Entitlement Grant Title: 14. Areas Affected by Project (Cities, Counties, States, etc.): City of Champaign, Champaign County, Illinois \*15. Descriptive Title of Applicant's Project: Consolidated Plan - 2010 - 2014 - Annual Action Plan 2010/11 Affordable Housing and Neighborhood Improvement Programs

Application fo	r Federal Assistance SF-42	4	Versic	on 02
16. Congressio	nal Districts Of:			
*a. Applicant: Fi		*b	o. Program/Project: Fifteenth	
17. Proposed F	Project:			
*a. Start Date: 0	07/01/2010	*b	p. End Date: 06/30/2011	
18. Estimated F	unding (\$):			
*a. Federal	835,895			
*b. Applicant				
*c. State				
*d. Local				
*e. Other				
*f. Program Inco	ome 57,700			
*g. TOTAL	893,595			
*19 Is Applicat	ion Subject to Review By State	e Under Executive Orde	r 19372 Process?	
	s subject to E.O. 12372 but has r		ve Order 12372 Process for review on	
	s not covered by E. O. 12372	for been selected by the a	State for review.	
	icant Delinquent On Any Fede	ral Debt? (If "Yes", prov	vide explanation.)	
Yes	No No			
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X ** I AGREE				
** The list of cert agency specific i	ifications and assurances, or an nstructions	internet site where you m	ay obtain this list, is contained in the announcement	or
Authorized Rep	resentative:			
Prefix:	Mr.	*First Name: Stever	n	
Middle Name:	С			
*Last Name:	Carter			
Suffix:				
*Title: City Mana	ager			
*Telephone Num	ber: 217-403-8710		Fax Number: 217-403-7091	
* Email: steven.	carter@ci.champaign.il.us			
*Signature of Aut	thorized Representative:	tum Clants	*Date Signed:	
Authorized for Loo	cal Reproduction		Standard Form 424 (Revised 10/	2005)

Prescribed by OMB Circular A-102

Application for Federal Assistance SF-424

Version 02

# \*Applicant Federal Debt Delinquency Explanation

The following should contain an explanation if the Applicant organization is delinquent of any Federal Debt. N/A

# **Champaign City Council**

Gerald Schweighart, Mayor Michael La Due, Deputy Mayor Thomas Bruno Marci Dodds Deborah Frank Feinen Karen Foster Kyle Harrison Gordy Hulten Will Kyles

# **Neighborhood Services Advisory Board**

Ed Hawkes, Chair James Rose, Vice Chair Robby Boyer Pamela Burnside Felicia Cockrell Debra Karplus

# **City Staff**

Steven Carter, City Manager Kevin Jackson, Neighborhood Services Director Kerri Spear, Neighborhood Programs Manager Michael Novotny, Acting Code Compliance Manager Sheila Dodd, Grant Compliance Coordinator Susan Jones, Rehabilitation Technician Joe Lewis, Rehabilitation Technician Colleen Madera, Secretary Leslie Mitchell, Environmental Inspector Nina Sibley, Clerk Typist Greg Skaggs, Community Development Specialist This page intentionally left blank

# INTRODUCTION

# The Consolidated Plan

The Consolidated Plan is a document mandated by the U.S. Department of Housing and Urban Development (HUD) that outlines local affordable housing and community development needs and identifies strategies for addressing them. The plan identifies activities that the City expects to undertake through direct action or through the provision of funding to other entities. In addition to outlining housing and community development strategies, the Consolidated Plan includes the City's application for the federal grants received from HUD. These grants, the Community Development Block Grant (CDBG) and the HOME Investment Partnership, fund the majority of the affordable housing and neighborhood improvement programs provided by the City. These HUD-funded housing and community development affordable housing and suitable living environment and by expanding economic opportunities, principally for low- and moderate-income persons." The City also receives funding through other sources, such as the Federal Home Loan Bank and the Neighborhood Stabilization Program, to carry out some of the strategies included in the plan.

The Consolidated Plan is divided into three main parts: a community needs assessment, a five-year strategic plan, and a one-year action plan. Both the needs assessment and strategic plan are broken down into two parts: housing issues and non-housing community development issues. The City is asked to identify its housing and community development needs, particularly as they relate to low-income neighborhoods and neediest populations. In the strategic plan, the City is asked to prioritize the needs, suggest strategies for addressing them, and identify measurable objectives for assessing progress toward achieving its goals. During the five-year duration of the Consolidated Plan, the City prepares an Annual Action Plan as a yearly update to the Consolidated Plan. The Annual Action Plan provides information to HUD on the activities that the City expects to undertake during the upcoming fiscal year. This Consolidated Plan covers the five year period beginning July 1, 2010 and ending June 30, 2014. The Annual Action Plan contains the City's proposed use of CDBG, HOME, and non-federal funds for FY 2010-11.

# NEEDS ASSESSMENT AND STRATEGIC PLAN

#### Affordable Housing Needs Assessment

Chapter 3 provides a summary of the City's affordable housing needs. The chapter outlines the needs of homeowners and renters, as well as the housing needs of special populations, such as the elderly and disabled. The section also includes a discussion of homelessness in Champaign County and the work being done by the Homeless Continuum of Care to address the problem. Information provided by the Housing Authority of Champaign County on issues related to public and assisted housing is included in the needs assessment, as well as a discussion of residential lead-based paint hazards.

# Affordable Housing Goals and Objectives

The City of Champaign's five-year housing and homelessness strategic plan includes the following major goals and objectives, as indicated by the needs analysis:

- Preserve the City's housing infrastructure as a valuable community asset through the upkeep and rehab of both owner and renter occupied structures.
- Eliminate blighted conditions in the City's neighborhoods through enhanced code enforcement, owner education, and blight removal activities.

- Provide decent, affordable housing for low- and moderate-income households by expanding affordable rental housing options, providing homebuyer incentives, encouraging the construction of affordable units, and ensuring that all households have equal access to affordable housing.
- Preserve the character, value, and marketability of the City's older neighborhoods through the implementation of neighborhood redevelopment plans, creation of Neighborhood Wellness strategies, and designation of historic structures and neighborhoods.
- Continue to support implementation of strategies included in the local Continuum of Care's *Ten-Year Plan to End Chronic Homelessness*.
- Increase the supply of affordable housing and housing with supportive services for special needs
  populations, such as the elderly, physically and developmentally disabled, persons with HIV/AIDS,
  and persons with drug and alcohol dependencies.
- Support efforts to reduce the exposure of young children to lead-based paint hazards through public education, childhood lead testing, and removal of lead-paint hazards in residential units.

# Non-Housing Community Development Needs Assessment

Chapter 4 provides an overview of the non-housing community development needs in Champaign, particularly as they relate to the low-income community. Categories of need include public facilities, public improvements, public services, economic development, and public safety. In accordance with HUD directives, a discussion of strategies designed to reduce the incidence of poverty in Champaign is also provided in this section.

# Non-Housing Community Development Goals and Objectives

The five-year plan includes the following goals and objectives for addressing non-housing needs:

- Assist in the development of public facilities to address identified community needs, including libraries, parks, and health facilities that provide services to low-income residents and neighborhoods.
- Maintain a suitable living environment by improving infrastructure systems in accordance with the priorities identified in the Neighborhood Wellness Plan.
- Promote the growth of a balanced, diversified local economy that builds upon the assets of the community while creating jobs and economic opportunity for its residents.
- Promote economic development initiatives targeted to low- and moderate-income residents and invest in the economic development of distressed neighborhoods. (Anti-poverty strategy)
- Support the provision of public services to address identified community needs, particularly those that provide services for low- and moderate-income persons and persons with special needs.
- Support programs and activities that improve the earning potential of low-income persons, promote self-sufficiency, and encourage the development of personal financial stability.
- Encourage the involvement of residents in carrying out Consolidated Plan strategies.

# OUTCOMES

The City of Champaign will continue to expend its federal resources, as well as other funding available, to accomplish the goals and objectives outlined in the five-year Consolidated Plan and the City's Neighborhood Wellness Plan. A summary of expected outcomes is provided below. If the City's overall neighborhood wellness approach is successful, these are the outcomes that will result. Specific local outcomes anticipated from the implementation of individual activities are outlined under each activity in Chapters 3 and 4. In addition, the HUD required performance objectives and measurement outcomes are also listed for each activity. The Annual Action Plans may include minor modifications to Consolidated Plan goals and objectives if it is determined that outcomes are not being reached.

- Housing is in good condition
- There are sufficient opportunities to both own and rent a home

- Housing costs are not a burden to households, particularly low/moderate-income households
- Property values increase at the same rate or at a greater rate than the City average
- People have the ability to access private and public capital for home purchases and improvements
- Vacancy rates are low and consistent throughout the City
- Properties are free of blighted conditions
- Improve access to public facilities, including park/recreational space, as well as public services
- Improve the appearance and livability of low income neighborhoods
- Expand employment and/or economic opportunity for low-income residents in proximity to their neighborhood

# **EVALUATION OF PAST PERFORMANCE**

The City used the Wellness Plan update and the data collected for the update of the Consolidated Plan to measure the outcomes of past rehab program efforts. Outcome measures analyzed include estimates of value from the Champaign County Assessor, information maintained by Realtors on the Multiple Listing Service (MLS), Home Mortgage Disclosure Act (HMDA) information, as well as input from residents at neighborhood focus group meetings during the Neighborhood Wellness Plan update. In 2006 and 2007, Neighborhood Services staff also distributed a satisfaction survey to past recipients of the City's emergency repair assistance. This feedback, combined with the data analysis, provides an indication of how effective the current method of service delivery has been at achieving desired outcomes – namely, increased property values, improved neighborhood appearance, and resident satisfaction about the neighborhoods in which they live.

The outcome measures indicate that although the owner-occupied rehab programs are very effective at stabilizing individual properties and positively impacting the lives of program participants, they have been less successful at improving the overall appearance and marketability of target neighborhoods.

Although several indicators suggest that programs that target owner-occupants continue to be critically needed in target areas, they need to be supplemented with additional initiatives. For example, housing cost burden of households and age of housing stock are higher than average in target areas. At the same time, homeowners in these neighborhoods have a more difficult time accessing private loan funding for home improvement or refinancing. Publicly funded home improvement programs ensure that at least a portion of the housing stock is adequately maintained. Unfortunately, they are not enough to achieve the neighborhoods continue to lag behind the citywide average. The condition of rental properties is worse, on average, than the condition of owner-occupied units. Many of these properties continue to be the subject of resident complaints.

Likewise, homebuyer assistance programs, although critical to community health, have not been found to impact all neighborhoods to the same degree. Over the last five years, the City has used some of its federal funding and a large portion of its private activity bond authority for homebuyer programs. These programs have been very successful at moving individual families out of rental housing into homeownership. But the data indicates that some neighborhoods continue to show higher than average percentages of rental housing. As the City grows rapidly through new construction, it appears that many new homebuyers are choosing to move into newly constructed subdivisions, a trend which can negatively impact older neighborhoods. The City will have to continue to monitor this trend over the next several years.

The City of Champaign's past Consolidated Plan period (FY 2005/06 through FY 2008/09) performance has demonstrated the City's ability to effectively administer Community Development Block Grant (CDBG) and HOME programs. The City of Champaign has used the funds to create housing, create infrastructure improvements in Target Area neighborhoods, rehabilitate affordable housing, and to provide community services and create economic opportunities for low- and moderate-income persons that provide accessibility, availability, affordability and sustainability for those in need, including special needs and

homeless populations. The City continues to create partnerships with other agencies to enhance their ability to address community needs and expand the benefits of the CDBG and HOME programs. An evaluation of past performance is summarized annually in the Annual Action Plans and the Consolidated Annual Performance and Evaluation Reports (CAPER). During the previous Consolidated Plan period (FY 2005/06 through FY 2008/09), HUD noted the following during the annual review:

- The City became certified as a HUD Credit Counseling agency and has expanded the credit counseling services it provides to reach households and address a wider array of topics. The City has begun to develop workshops geared to neighborhood associations dealing with issues of credit, predatory lending, and other household financial concerns. We commend the City for going over and beyond their responsibilities to promote self-sufficiency and encourage homeownership opportunities.
- The City of Champaign staff continues to work with the Community Reinvestment Group to improve homeownership opportunities for minority households... working collaboratively with various stakeholders, 111 attendees received information at eight workshops at the Annual Housing Fair. We are impressed by the City's determination to expand public knowledge of fair housing issues and eventually increase minority access to private loan funding.
- In Ashland Park, the City consented to waive some of the normal development costs including building permit fees, to encourage the private developer to build affordable, visitable single-family homes. To reduce the cost of the homes the City agreed to refund a portion of its property taxes for the first five years, after initial occupancy by income-eligible buyers. We congratulate the City and the partnerships developed. This project has been an excellent example of affordable housing built entirely by the private sector.
- In the FY 2007-08 CAPER, the City provided "before" and "after" pictures of many of their completed projects. There were also a number of colorful maps illustrating the location of proposed and completed projects. We applaud the City's efforts to go the extra mile by providing a visual demonstration of the results of in-kind labor and money contributions made by various stakeholders.
- The City underwent an extensive process to solicit public input into housing and community development needs and to develop the strategies to address them. The City encouraged local citizen participation in a variety of ways i.e. City website, City Government channel, public hearings, public announcements/legal notices, and public library materials. Close examination revealed the City addressed inquiries almost immediately. We are very impressed with the City's successful strides to encourage local citizen input and response.
- One of the City's outcome measures includes... "add minority and/or women owned contractors to the approved contractor list"... 1 minority contractor received certification in FY 07/08. The lack of minority and/or women owned contractors on the Champaign approved – contractor's list concerned us. The City indicated... it "will continue to recruit minority and women owned businesses for future opportunities." We appreciate the City for taking active measures to incorporate minority and/or women owned contractors on the Champaign – approved contractor's list.
- The City continues to present a well organized, detailed Consolidated Annual Performance and Evaluation Report (CAPER). The table of contents is parallel to the contents within the report. There are pictures throughout the report demonstrating the progress and conditions of the City. The charts and maps are colorful and an added incentive. When comments or concerns were noted by citizens, staff took the comments into careful consideration, provided a response, and in some cases, added information to the CAPER to clarify the activities and responses that were questioned.

#### Chapter 1

# ADMINISTRATION OF PROGRAMS

The City of Champaign Neighborhood Services Department will be the lead entity in the planning and implementation of the majority of programs carried out with federal funds. The City has and will continue to create partnerships with non-profit developers, Community Housing Development Organizations (CHDOs), social service providers, and other units of local government to expand the City's ability to provide affordable housing and community development programs. For the projects to be undertaken in year one of this plan, the lead entity is identified in the CPMP Project Summary Tables.

# PLAN DEVELOPMENT PROCESS AND COLLABORATION WITH OTHER ENTITIES

The City undertook a comprehensive process of data collection and citizen input to develop the 2010-2014 Consolidated Plan and FY 2010/11 Annual Action Plan. Champaign staff worked with local partners, including the City of Urbana, Village of Rantoul, Champaign County Regional Planning Commission, Housing Authority of Champaign County, United Way of Champaign County, Unit 4 School District, Champaign Park District, and the Community Reinvestment Group to collect information in the following housing and community development areas:

• Youth issues

- Senior housing and services •
- Housing and services for disabled persons
- Housing for persons with
   HIV/AIDS
- Affordable housing
- Homelessness (Continuum of Care)

Additional information regarding the needs and potential strategies for the Champaign neighborhoods came from the City of Champaign's Neighborhood Wellness Action Plan and Neighborhood Analysis Report. These documents provide information regarding neighborhood conditions and issues and the types of activities that need to be carried out to achieve the Plan's vision. The Wellness Plan assesses the physical and social conditions of each of the City's neighborhoods. Data is collected and analyzed in the following areas: housing conditions, real estate market trends, property maintenance, population and demographic characteristics, civic involvement, household economic conditions, infrastructure, and public safety. This data collection and analysis process was updated in 2006. The City of Champaign is currently serving as the lead for a new Regional Housing Study, including a gaps analysis and strategy development, with other local partners: City of Urbana, Village of Rantoul, Champaign County Regional Planning Commission, and the Housing Authority of Champaign County. The final report is scheduled for October 2010 and may prompt the City of Champaign to submit a substantial amendment to this Consolidated Plan.

The information collected through this citizen participation process, when combined with data from other sources such as the U.S. Census and Home Mortgage Disclosure Act, allowed the City of Champaign to set its affordable housing and community development goals and strategies for the next five years. The Neighborhood Services Advisory Board and City Council then reviewed these strategies and determined which of these should be addressed in this first program year, based on the priority needs and the available resources.

As in prior years, the City underwent a comprehensive process to solicit public input into housing and community development needs and to develop the strategies to address them. The following table summarizes the meetings that were held to collect data on the plan or provide education regarding certain aspects of the plan, in chronological order.

Date	Location	Type of Meeting/Purpose
9/10/09	Council Chambers - NSAB	1 <sup>st</sup> Public hearing for Con Plan/ FY 2010/11 Annual Action Plan
10/9/08	Council Chambers – NSAB	NSAB Meeting
10/15/09	Council Chambers – NSAB	NSAB Meeting
11/19/09	Council Chambers – NSAB	NSAB Meeting
12/09/09	Human Kinetics – NSAB	NSAB Mobile Board Meeting – Bristol Park Neighborhood
2/11/10	Council Chambers – NSAB	NSAB Meeting
3/11/10	Council Chambers – NSAB	2 <sup>nd</sup> Public Hearing for Con Plan/ FY 2010/11 Annual Action Plan
3/17/10	Champaign Police Department	Partners meeting: Neighborhood Stabilization Program
3/20/10	NSD, Champaign Public Libraries	30-day public comment period begins
4/6/10	Council Chambers – City Council	3 <sup>rd</sup> Public Hearing for Con Plan/ FY 2010/11 Annual Action Plan
4/7/10	City Building	Community Reinvestment Group/local lenders
4/19/10	NSD, Champaign Public Libraries	30-day public comment period ends
4/20/10	Council Chambers	Council Study Session – Con Clan/ FY 2010/11 Annual Action Plan
4/27/10	Council Chambers	Council Study Session – CommUnity Matters Program FY 2010/11
5/4/10	Council Chambers	Council – Approve Con Plan, FY 2010/11 Annual Action Plan

Summary of Citizen Participation

The City continues to make every effort to include low-income persons, minorities and non-English speaking persons, and persons with disabilities in the development of the plan. The City continues to work closely with several non-profits that provide advocacy and referral services to special needs populations, to ensure that housing programs and neighborhood events are designed to encourage participation from all interested individuals. Housing information flyers can be translated to other languages as needed. The City continues to reach out to the minority community through the use of media that targets the minority population, including the WBCP radio station.

A copy of the minutes from the public hearings, as well as any written comments received during the public input process are included in Appendix A to this document.

# COORDINATION AMONG AGENCIES/INSTITUTIONAL STRUCTURE

The City will continue to coordinate efforts with the other agencies that were involved in this document preparation process throughout the five-year duration of the plan. Staff members from the City of Champaign participate in committees that discuss issues related to non-profit agency funding, the homeless continuum of care, financial literacy, low/moderate income mortgage lending, basic needs (including health care) of the low-income population, and public housing. During the City's last Consolidated Plan process, staff noted many groups found that the opportunity to network and discuss the coordination of services was very helpful. Prior to the previous Consolidated Plan (2005-2009), no framework had been established to allow agencies that served the same clientele to collaborate or share critical information. This created gaps in the delivery of services to some populations and overlap or duplication in programming for others. Several of the focus groups expressed an interest in continuing to meet on a regular basis, including the affordable housing non-profits and the agencies involved in providing housing for the elderly. As examples, a Senior Task Force now meets monthly on issues facing various senior service providers and affordable housing agencies have since joined the Community Reinvestment Group.

The City of Champaign Neighborhood Services staff work closely with adjacent units of local government and other quasi-governmental agencies including the City of Urbana, Village of Rantoul, Champaign County, Unit 4 School District, Champaign Park District, the Housing Authority of Champaign County, and the local public health district. Staff regularly attend or monitor meetings of these entities' boards and commissions. The City, Park District, and Unit 4 School District are working together to offer opportunities to low-income youth and teens in the Garden Hills neighborhood. This joint endeavor has strengthened the City's ties to the agency and will allow for continuing cooperation on future projects. Because many of the clients served through Champaign Neighborhood Services programs are also assisted by other social service agencies, the City maintains a good network of communication and referral with these other entities. Frequently, an individual who is receiving home retrofitting from the City of Champaign, for example, might also benefit from utility assistance or weatherization modifications to their home from the Champaign County Regional Planning Commission. Staff from the local partners frequently refer clients to one another in order to best meet the needs of the citizen or household.

Because the City of Champaign receives HOME funding through a consortium arrangement with the City of Urbana and Champaign County, staffs from these agencies meet bimonthly to share information and keep informed about HOME related issues. Champaign staff also continues to host and participate in the monthly Community Reinvestment Group meetings to discuss how to increase low/moderate income home buying opportunities and how to reduce the barriers to homeownership, particularly for minority and lower income households. Finally, City staff continue to serve on the Council of Service Providers to the Homeless and the Continuum of Care in order to assess the homeless needs of Champaign County and collaborate on homeless programs.

# Institutional Structure – City and Housing Authority [24 CFR 91.215(i)]

The City of Champaign and the Housing Authority of Champaign County operate as separate entities under state law. The Cities of Champaign and Urbana each have two appointments to the HACC Board of Commissioners. A fifth position serves as a "floating" appointment that rotates between the two cities. A sixth commissioner is appointed by the Champaign County Board, while the seventh commissioner is a resident appointment. There is no formal agreement between the two entities. When practical, efficient, or cost-saving, the City of Champaign and the HACC can cooperate on the purchase of supplies, employee benefits, etc. This arrangement would be treated the same as other government partners wishing to do business with the City of Champaign.

During the Annual Agency Plan public comment period, the City of Champaign receives a copy prior to certifying that the Plan is consistent with the City's adopted Consolidated Plan. This review process includes reviewing any upcoming demolition or disposition cases, proposed capital improvement projects, and overall policy changes. The City of Champaign and the HACC have enjoyed a much more cooperative arrangement since the late 1990's due to the redevelopment activities at Taylor Thomas Subdivision, Oakwood Trace Townhomes, and Burch Village/ Douglass Square. For the general public, the HACC makes copies of its plans and reports available at the Champaign and Urbana public libraries.

# **CITIZEN PARTICIPATION PROCESS**

As noted in the prior section, the development of the plan included a citizen participation process. A copy of the Champaign's Citizen Participation Plan is included in the Appendix to the document in its entirety. The Citizen Participation Plan was developed by the Neighborhood Services Advisory Board in consultation with local residents. The City's website and cable access channel are included as additional methods of outreach in the Citizen Participation Plan. To summarize, the City's Citizen Participation Plan provides a process for the open and equitable access to Consolidated Plan information by all citizens. Because the City understands that all residents do not access information in the same manner, staff makes additional efforts to reach out to persons that cannot be reached through conventional means. Methods used to provide information and obtain input include advertisements in the newspaper of general circulation, notices on the City's cable access channel and website, airtime on the local radio station devoted to minority concerns, postings in the libraries, direct postcard mailings to target area residents (when funding allows), notices to public housing residents via the Housing Authority, and the distribution of materials at neighborhood events and agency meetings.

The City held three public hearings in preparation of this plan. Two were held during Neighborhood Services Advisory Board meetings and the final one during a City Council meeting. Notification of the 30-day comment period for the draft plan was posted in all City government facilities, the libraries, as well as the newspaper of general circulation, City website, and cable access channel. All public meetings involving the Consolidated Plan are held in facilities accessible to the physically disabled. If special or non-routine accommodations or translation services are required for a disabled or non-English speaking person who wishes to attend, the City will do its best to provide those services with 48-hour prior notice.

The City's website was recently expanded to allow more program information to be shared with computer users. The City of Champaign will review the demographics of the community upon the completion of Census 2010 to determine what languages should be made available for City information.

Comments received during the preparation of the plan and the 30-day public comment period are included in Appendix G. Suggestions made by individuals have now been incorporated into this document.

# MONITORING

The Champaign Neighborhood Services Department has responsibility for the preparation of the Consolidated Plan and all annual updates. The department oversees programs implemented with CDBG and HOME funding and, as such, is subject to all regulations pertaining to the grant sources.

Properties rehabilitated through the City's housing programs are subject to federal, state, and local building codes and encourages the use of Energy Star components. The City's Building Safety Division enforces compliance with these codes. A rehabilitation staff member trained and certified in risk assessment techniques also assesses each property for potential lead-based paint hazards. Any hazards are then corrected to meet HUD guidelines using state licensed lead supervisors.

All properties receiving HOME funding undergo a complete code inspection conducted by rehab staff and building safety staff. Once rehab projects are underway, rehab staff conducts periodic inspections. No payments are issued to contractors until the rehab staff has approved the quality of the work, received all subcontractor lien waivers (if applicable), and received verification that all applicable permits and inspections have been completed and approved by Building Safety personnel. The rehabilitation staff member will complete dust wipe clearance sampling prior to allowing the contractor to request his/her final payment. When a final pay request has been applied for, the rehabilitation staff will meet with the contractor and homeowner to make sure all work has been completed satisfactorily and according to the written specifications.

HUD staff conducted a monitoring visit in May 2007 to primarily review the City's emergency rehabilitation program. The HUD staff made several suggestions on improving the overall rehab process, including writing the requested repair on the signed application and handling of lien waivers/checks. These changes are now incorporated into the City's rehab system and provide a thorough overview of the needed services while also documenting all contractor liens are on file prior to releasing payment.

The Neighborhood Services Department is also responsible for the monitoring of all CDBG subrecipients. These include both local governmental partners and non-profit public service providers. A thorough consultation is conducted with the subrecipient prior to the execution of any contract documents. All contracts are prepared in compliance with HUD requirements. The City's Legal Department also reviews documents prior to execution. Once the program is underway, periodic monitoring visits are conducted to ensure compliance with all HUD and local requirements. All agencies receiving grant funding from the City are required to provide written quarterly reports outlining activities undertaken during the quarter.

The City undergoes a comprehensive annual financial audit conducted by an independent auditing firm. The auditors thoroughly review all expenditures and financial processes related to the City's block grant programs. The auditors have stated no concerns with the financial status of any of the programs. In addition, the City meets HUD requirements for timely expenditure of funds. In general, each year's entitlement is spent or obligated within 6 months of the end of the fiscal year.

All program activities and expenditures under CDBG and HOME are documented in the Consolidated Annual Performance and Evaluation Report (CAPER). All documents, including the CAPER and Consolidated Plan, are made available for public review for the HUD-determined duration of time.

#### PERFORMANCE MEASUREMENT

In accordance with CPD Notice 2003-09, the City developed a set of performance measurement tools for each program or activity funded through the use of HUD dollars. The City has acquired a tracking software program which allows staff to keep large amounts of data on all rehab projects as well as homebuyer assistance activities. This data, coupled with field data gathered during the update of the Neighborhood Wellness plan, will allow the City to gauge how effective the rehab and homebuyer programs are at achieving neighborhood stability – one of the most significant outcomes anticipated for these programs.

The City of Champaign currently partners with the Champaign Park District, Unit 4 School District, and Don Moyer Boys and Girls Club to provide youth and teen programming for at-risk youth in the Garden Hills neighborhood. This collaboration is known as the CommUnity Matters program and a working group meets at least monthly to discuss the program, desired outcomes, barriers to success, and possible expansion of the program. Staff also asked each agency to set up a system for measuring outcomes that staff could then review as part of the on-going monitoring process. During the time this Consolidated Plan writing, staff is working on an evaluation report on the CommUnity Matters program as well as a possible expansion model for City Council and the partners to consider.

Some of the anticipated outcomes from these various HUD-funded programs may take years to achieve. Although one of the main goals of a housing rehab program may be to improve or stabilize property values in a neighborhood, the results may not be perceptible or quantifiable for many years. The same is true of the CommUnity Matters program funded by the City. One anticipated outcome of an after-school program may be to improve participants' grade point averages. However, this is not likely to happen within one semester but may occur gradually over a student's four-year span in high school. Also, because many of the problems being tackled through programs funded under CDBG and HOME are sociologically complex and deep-rooted in our culture, the lack of favorable outcomes may not indicate that programs are failing. The impact may only be felt by a few families; but for those few, the benefits could be life-changing.

#### Chapter 2

#### COMMUNITY PROFILE

The City of Champaign is located in east central Illinois approximately 135 miles south of Chicago and 80 miles northeast of Springfield, the state capital. Its adjoining twin city, Urbana, is the county seat. Champaign-Urbana is the home of the University of Illinois. Parkland Community College is also located in Champaign.

The 2000 Census listed Champaign's population at 67,518, comprising 38% of the total county population of 179,669. A Special Census completed in 2007 listed the population at 75,254. According to Census figures the city's population grew by 6% between 1990 and 2000. This growth was due to annexation of adjacent land parcels, growth of the University of Illinois, and in-migration.

Students comprise approximately 32% of the city's population. This large number of students has a significant impact on the housing market, particularly the rental housing market. The willingness of students to share living quarters and pay inflated rents for short periods of time tightens the rental market and has the effect of raising rents citywide.

According to the 2000 Census, 73% of Champaign's citizens are white, 16% are black, 7% are Asian, and 4% are Hispanic. The median age in 2000 was 24, reflecting the presence of the University of Illinois student population, and 8% of the population was over the age of 65.

In 2000, the City's median household income was \$32,795 and the median family income was \$52,628. The number of families living below the poverty level in 2000 was 1,021, or 8.2% of the population.

#### LOCAL NEIGHBORHOOD WELLNESS PLAN AND DATA

The first edition of the Neighborhood Wellness Plan was completed in 1991. The City last updated the plan in 2008. This document provides information about population, household economics, and the housing market to assess how neighborhood conditions have changed over time.

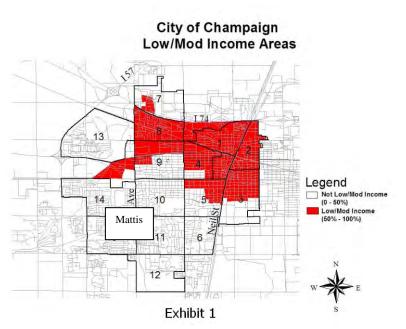
For the purpose of this Consolidated Plan, 2000 Census information is used due to the 2010 Census just being underway. The City of Champaign is engaged with regional partners to complete a Regional Housing Study to identify gaps within the region. The partnership includes: City of Champaign, City of Urbana, Village of Rantoul, Champaign County Regional Planning Commission, and the Housing Authority of Champaign County. This report will include the results of a rent reasonableness study, conducted by the Housing Authority of Champaign County in the summer of 2010, with the final overall housing study to be completed in the fall of 2010. The results of this report will lead to a major public information process to share the information both regionally and locally as new goals may be identified based on the information found during the study. A substantial amendment to the Consolidated Plan will likely be submitted at the conclusion of this public process.

#### **GEOGRAPHIC DISTRIBUTION AND TARGETED AREAS**

Low/mod areas are defined as areas in which more than 50% of the residents have annual incomes at or below 80% of the area median. The low/mod neighborhoods as determined by the 2000 Census are depicted in Exhibit 1. Any federally-funded activities designated to benefit a low/mod area (LMA) will take place within the area shaded in red.

The low/mod areas closely coincide with neighborhoods designated as Restoration and Preservation areas in the Neighborhood Wellness Plan. As discussed in further detail below, several planning areas that were classified as Preservation areas in 1992 have now improved to Conservation in the 2003 plan

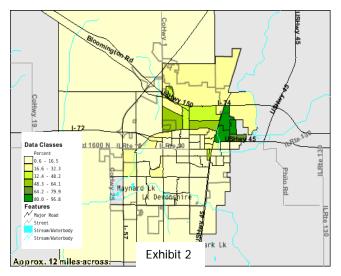
update. However, Planning Areas 1, 2, and 8 are still low/mod in their entirety, while the majority of households residing in areas 3, 4, 7, and 9 were also considered low/mod in the 2000 Census.



The supply/demand, age/condition, and cost of the City's housing stock were all analyzed as part of this The information for the study. analysis report was collected by Planning Area. The City uses these geographic areas as the basis for collecting neighborhood information and allocating services. A copy of the Planning Area Boundary Map is provided in Appendix B. Exhibit 1 is a copy of the City's low/moderate neighborhoods (HUD-defined target areas) overlayed on the Neighborhood Wellness Planning Areas. As noted on the map, all of Planning Areas 1, 2, and 8, most of Area 4, and almost the entire residential section of Planning Area 7 are considered lowand moderate-income neighborhoods,

by HUD's definition. This means that more than half of the residents in these areas have incomes that are below 80% of the area median income. Also, Planning Area 14, although not low/moderate income by HUD's definition, has a median income that is less than the City's median income. Throughout this document, strategies and activities that are targeted to low- and moderate-income areas are often noted to be targeted to the Planning Areas containing large amounts of red on this map.

Each of these Planning Areas contains specific neighborhoods known to residents by other names. Planning Area 1 contains the Bristol Place, Beardsley Park, and Garden Park neighborhoods. Planning Area 2 contains the Douglass Park, Douglass Square, Carver Park, Crispus Attucks, and Taylor Thomas neighborhoods. Planning Area 4 contains the Sesquicentennial, Spalding and Maple/Vine neighborhoods. Planning Area 7 consists primarily of the Dobbins Down neighborhood. Planning Area 8 is known as Garden Hills and Planning Area 14 is Holiday Park.



Planning Area 3, which also contains a high percentage of low- and moderate-income households, will be mentioned infrequently throughout this Consolidated Plan. This area, known as the University District, is primarily occupied by University of Illinois students living in certified housing or privately owned apartments. Although they may be low-income households while they are in school, this condition is temporary. Also, most of these students receive significant amounts of family subsidy. Therefore, very few affordable housing or community development programs are targeted to the student population.

Planning Area 2 contains a disproportionately high percentage of minority households as

compared to the remainder of the City. Areas containing a high concentration of minority households are depicted in the green colors on this thematic map (Exhibit 2). Areas 1, 4, 8, and 9 also contain slightly higher concentrations of minority households than do the remainder of the planning areas in the City. As indicated on these two maps, the low/mod areas and the areas of higher minority concentration are closely aligned.

# Population Growth and Composition

The population in the City of Champaign has steadily increased over the past century. The City's population grew most rapidly during the 1950s and 1960s with an increase of 26,281 persons between 1950 and 1970. Since the 1970s, population has been growing at a slower rate, most likely attributed to slower birth rates and smaller family sizes which occurred after the "baby boom" era. The total population of the City increased by 6% between 1990 and 2000, growing from 63,502 people in 1990 to 67,518 people in 2000. The population growth rate parallels the City's geographic expansion and the growth of housing units. Factors contributing to the City's population growth include the growth of the University of Illinois, in-migration, annexation, and new housing development.

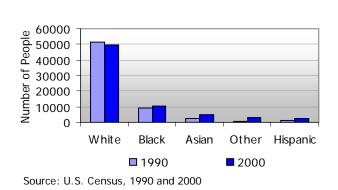


Figure 2-1: Population by Race

There is a diverse mix of racial and ethnic groups within the City of Champaign. According to the 2000 U.S. Census, the City's racial composition is as follows: 73% white, 16% black, 7% Asian, and 4% Hispanic. While the white population continues to be the predominant racial group, its proportion has decreased slightly for the past several decades. At the same time, other minority groups, especially Asian and Hispanic, are growing at a rapid pace. Between 1990 and 2000, both groups have more than doubled.

# Age Characteristics and Trends

Age characteristics and trends are considered in the neighborhood analysis, particularly because some age groups may have unique service needs. For example, there may be a need for special programs for youth under age 18 or seniors over age 65. In 2000, 12,011 persons in the City were under the age of 18, 49,829 persons were between the ages of 18 and 64, and 5,678 were 65 and older. By 2000, 26% of the City's population was either under 18 or over 65 years of age. Of the total population, 18% were under the age of 18, 8% were 65 and older, and the remaining 74% were between the ages of 18 and 64.

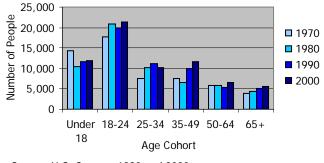
The citywide median age, averaging 24.2 years old over the past four decades, reflects the presence of the University of Illinois' student population residing within the City. In 2000, 32% of the City's total population was 18-24 years old. Of the 21,409 people in that age group, 73% lived in Planning Area 3, the University District.

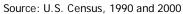
The City's population of persons age 18 and under declined between 1970 and 1980, but has increased slightly every 10 years since then. In 1990, there were 11,659 persons, or 18% of the total population, under the age of 18. Although the total number of persons under 18 in the City increased to 12,011 by 2000, they continued to represent 18% of the City's total population of 67,518.

The number of persons in the City over 65 years of age has also been increasing over the past few decades. This trend matches national trends showing that the population is aging. In 1980, this group numbered 4,342 persons and increased to 5,182 by 1990. Total persons over age 65 further increased to 5,678 persons by 2000, a 10% increase over the preceding decade. As a percent of the overall population, persons 65 and over increased from 6.8% in 1970 to 8.4% in 2000.

The fastest growing segment of the elderly population between 1990 and 2000 is the

Figure 2-2: Population by Age





population over 80. This population group grew from 517 people in 1990 to 662 in 2000, a 28% increase. According to *The Maturing of Illinois: Champaign County*, a report prepared by the East Central Illinois Area Agency on Aging, the population of 60 years of age and older in Champaign County is projected to grow from 22,681 in 2000 to 43,538 in 2030. The U.S. Census Bureau further estimates that 76% of the City's over 65 population, or 4,287 persons, had some form of disability. Both of these populations may have needs that limit their ability to access City services in a traditional manner, so neighborhood improvement strategies must account for this in planning areas with large elderly populations.

Future growth of the City's elderly population is anticipated based on the growth of the population in these age ranges: 45 - 49 and 50 - 55. These two age groups have increased by 40% and 37% respectively over the past decade.

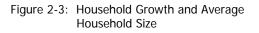
The number of persons in the City reporting a disability has also grown over the last decade. The U.S. Census has changed the way it requests data on disabilities, so making direct comparisons is difficult. However, in 1990, 6% of adults between ages 16-64 reported a disability that limits mobility or self-care. In 2000, 10% of the same population responded affirmatively to a similar question. For persons over age 64, the percentage of disabled rose from 33% to 40% over the same time period.

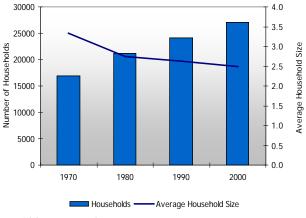
# Household and Family Characteristics

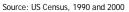
The U.S. Census Bureau defines "household" as all the people who occupy a single housing unit as their usual place of residence. This includes families, defined as a group of two or more people who reside together and who are related by birth, marriage, or adoption.

From 1990 to 2000, the total number of households in the City grew from 24,173 to 27,071. Over the same time period, average household size remained the same at 2 persons per household. Similarly, the average family size remained at 5.

Of the 12,450 families residing in Champaign in 2000, 3,137, or 25%, are single parent





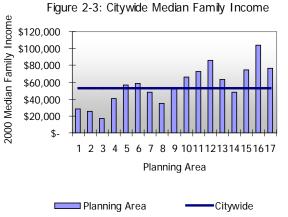


households. Of the single parent households, 2,449 or 78%, are headed by a female. The number of

single parent households increased from 2,676 families in 1990 to 3,137 families in 2000, a 17% increase.

#### Household and Family Income

In 1990, the City's median household income was \$22,967 and the median family income was \$36,767. By 2000, the median household and family incomes increased to \$32,795 and \$52,628, a 43% increase in both categories. Lower household incomes are most likely due to the high numbers of University students in the City's population who fall under the definition of households, but would not be counted as families.



Source: U.S. Census, 2000

The increase in median household and family incomes in the City parallels median income changes on the national level, which also increased by 40% to 42% respectively over the decade. However, in both 1990 and 2000, the City's median household income was lower than the national median. The national median household and family incomes in 1990 were \$30,056 and \$35,225 and increased to \$41,994 (40%) and \$50,046 (42%) in 2000.

To assess the "real" growth of household and family income over the decade, the 2000 median incomes must be compared to the 1990 values adjusted for inflation. The 1990 adjusted median household income is the equivalent of \$30,857 in 2000 dollars. Comparing the 1990

adjusted value to the 2000 median household income of \$32,795, household income experienced real growth of 6% over the decade. Family incomes experienced a 7% growth, with the adjusted 1990 median family income of \$49,398 increasing to \$52,628 by 2002.

Between 1990 and 2000, the number of families living under the poverty level declined from 1,167 to 1,021 families, or 9.4% of the total population to 8.2%. Female-headed families represented over half of the families living below the poverty level in 2000; however, the percentage of these households living below the poverty level has also decreased since 1990 from 684 families to 670, but increasing from 59% of the families living under the poverty level to 67%.

As shown in the figure above, the median family income in Planning Areas 1, 2, 3, 4, 7, 8, and 14 fall below the citywide average. Planning Area 3 is the University District, but the others are predominantly non-student residential areas. Planning Area 2 has the lowest median income in the City.

# Employment

The civilian labor force includes those who are classified as employed or unemployed, but may not include students, homemakers, retired workers, seasonal workers, or people doing only incidental unpaid family work. In 1990, there was a 4.9% unemployment rate within the civilian labor force. According to the Illinois Department of Employment Security, the unemployment rate declined to 2.3% in 2000. As of January 2010, however, the unemployment rate for Champaign County was listed at an astonishing 10.8% (Bureau of Labor Statistics). This high rate of unemployment impacts all areas of the housing market, but especially homelessness and rental.

#### Households on Public Assistance

The number of households in the City that receive public assistance as a source of income has declined between 1990 and 2000. In 1990, 1,117 households, or 4.6% of the City's population received public assistance. The number of households receiving public assistance declined to 774, or 3% of the population in 2000. The decline in families receiving public assistance may be a result of public policy changes that occurred over the decade on the national and state levels. For this reason, this factor should not be interpreted without comparing it to other economic conditions such as family income.

#### HOUSING MARKET

#### Supply

A major housing boom occurred in the 1970s when the number of housing units in the City grew by 22%. The percentage of growth slowed between 1980 and 1990 to 13%, and then to 10% from 1990 to 2000. Between 1990 and 2000, the total number of housing units in the City grew from 25,996 units to 28,556 units. The growth of total housing units and households has outpaced the growth of the population, suggesting lower average household sizes. Housing trends and the quality of housing stock are indicators of neighborhood stability and quality of life.

Growth of housing units parallels household growth, which increased by 20% between 1970 and 1980, 12% from 1980 to 1990, and 11% from 1990 to 2000. The annual average change in households from 2000 to present was slightly higher than during the period from 1990 to 2000. The rate of growth over the next two years is expected to remain moderate, approximately 700 households annually.

#### Demand

The housing vacancy rate is the percent of the City's total housing units that are unoccupied. In 2000, a total of 1,485 housing units, or 5% of the City's housing stock was vacant. Since 1970, the vacancy rate has been increasing. The vacancy rate doubled from 3% to 6% between 1970 and 1980, and then increased another 1% between 1980 and 1990. As of November 2009, the City reported a total of 222 buildings (77 commercial and 145 residential) in a vacant/underutilized building survey, depicted as follows: 199 completely vacant (55 commercial and 144 residential), 18 partially vacant buildings (17 commercial and 1 residential), and 5 buildings for unintended use (i.e. an apartment building being used for storage).

#### **Ownership Pattern**

In 2000, 12,833, or 47%, of the City's 27,071 occupied housing units were owner-occupied. The owner-occupancy rate has declined slightly since 1970 when 52% of the units were owner-occupied. In 1980 and 1990 the ownership rate was 48% and 47% respectively. The presence of the University of Illinois

creates a sizable demand for rental units in the community as the University relies on the private housing market to supply much of the University student housing. When excluding the University District, the City's home ownership ratio increases.

# Condition of Housing Stock - Age

The age of the housing stock is based on a statistical sample from the 2000 U.S.

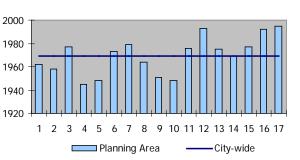


Figure 2-4 : Median Age of Housing Stock by Area

Source: U.S. Census, 2000

Census. The U.S. Census Bureau estimates the median year that housing was built in Champaign as 1969. Based on the statistical sample, 51% of the City's housing stock or 14,609 units were constructed before 1970. Approximately 13% of the City's housing stock was built between 1990 and 2000, mostly occurring in Planning Areas 12, 16, and 17.

# **Exterior Housing Condition**

The City of Champaign conducted a Land Use & Building Condition survey in 1989 to assess residential building condition based upon the City's criteria for housing rehabilitation programs. The survey reported that 89.0% of structures in the City were in sound condition. 10.0% were in need of minor rehabilitation, .9% required major rehabilitation, and .1% were unsound.

In 2002, a new property condition survey was completed, assessing building condition using the City's property maintenance code standards. The exterior condition of residential properties in all 17 planning areas were evaluated for specific code factors and assigned one of four ratings: good, fair, poor, or deteriorated. A total of 17,322 residential structures were assessed by City inspectors as part of this lot-by-lot survey. 14,355 of these residential structures, or 82.9%, received a "good" rating using assessment criteria. 522 structures, or 3%, were rated worse than fair, identifying them as targets for code enforcement efforts.

Planning Areas 1, 2, 3, and 7 all had a lower percentage of structures rated "good" than the citywide average. These are areas where the housing stock is among the oldest citywide and areas with the lowest household incomes. The area with the lowest percentage of structures rated "good" was Planning Area 2, at only 28.2%. On the other hand, 6 of the City's planning areas had 95% or more of the structures rated "good." Across the City, rental properties tended to rate lower on the housing condition survey than owner-occupied units.

#### Accessory Structure Condition

The 2002 property maintenance survey also evaluated the condition of accessory structures on residential property. Accessory structures are typically detached garages, fences, or any other constructed element not directly part of the house. Of the 6,722 accessory structures assessed, 4,976 or 74.0% were rated in good condition, 1,446 or 21.5% were rated in fair condition, 267 or 4.0% were rated in poor condition, and 33 or .5% were rated in deteriorated condition.

The percent of accessory structures rated "good" in Planning Areas 1, 2, 3, and 6 were all below the citywide average. As with primary housing structures, Planning Area 2 had the lowest percentage of structures in "good" condition at 28.6%. Planning Area 10 had the highest percentage of accessory structures rated "good" at 95.4%. There were 5 planning areas (11, 12, 13, 16, 17) that remained unrated as there are no accessory structures within these areas.

#### Nuisance Problems

In the 1989 Land Use and Condition Survey evaluated all properties in the City for nuisance conditions regardless of land use. The 2002 property maintenance survey only assessed the condition of residential parcels. For this reason, the conclusions reported in the 1991 *Citywide Neighborhood Analysis Report* cannot be directly compared to the 2002 nuisance condition information.

The 2002 survey assessed 16,090 residential parcels for nuisance conditions. Property Maintenance Inspectors identified properties that had observable violations of the City's nuisance ordinance and ranked properties by the number of violations present. At the time of the 2002 survey, 91.9% of the 17,503 residential lots evaluated had no violations. A total of 1,413 parcels or 8.1% had nuisance

violations, with 1,172 of these having only 1 or 2 violations. 241 parcels had 3 or more violations, with most of these parcels being in the north, northeastern, and campustown sections of the City.

Of all the property maintenance factors evaluated in the 2002 survey, the evaluation of nuisance problems generated the most positive results. Planning Area 7 had the lowest percent of parcels with no nuisances at 71.6%, 9 of the City's planning areas had 95% or more of the parcels with no nuisance violations identified. Planning Areas 1, 2, 3, 7, and 8 had lower percentages of parcels with no nuisance violations than the citywide average; however, these percentages are all close to the citywide average.

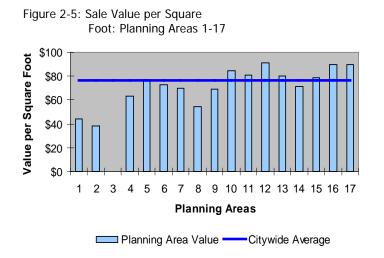
#### **Assessed Value**

The assessed value throughout the City has continued to increase over the past decade as the City continued to annex residential development, increased the amount of developed commercial space, and continued to improve the core of the City and downtown. The assessed value accurately reflects a portion of the tax base from which the City, Park District, and School District receive funds for operation.

The 1991 *Citywide Neighborhood Analysis Report* stated that the average assessed value for a property within residential planning areas was \$23,792 (equivalent to \$33,858 in 2003 after inflation). In 2003, the average assessed value for residential properties in the City increased to \$39,612, with the real assessed value (1991 inflation adjusted value compared to the 2003 value) increasing 17%. The total assessed value of the City in 1991 was \$478,574,790 (equivalent to \$646,532,755 in 2003 after inflation). The real total citywide assessed value increased 57.0% to \$1,014,792,090 by April of 2003.

#### Cost of Housing - Value per Square Foot

In 2002, the Multiple Listing Service (MLS) reported that the average sale value per square foot for residential properties sold was \$76.69, which was a real increase of 12.7% from the 1997 inflation adjusted value of \$68.05 (\$60.71 actual). The values per square foot in 2002 ranged from a low of \$38.42 in Planning Area 2 to a high of \$91.44 in Planning Area 12. There is no data for Planning Area 3 because of the limited number of listed sales in the University District.





#### **Sales Market Conditions**

The Housing Opportunity Index (HOI) is defined as the share of homes sold in an area that would have been affordable to a family earning the median income. The HOI is produced by the National Association of Home Builders (NAHB) and is composed of two major components: income and housing cost. The table below presents the HOI and affordability ranking for several metropolitan areas in Illinois during te the fourth quarter of 2009.

Region	HOI#	Median	Median	National	Regional		
	Share of homes	Family	Sale	Affordability	(Midwest)		
	affordable for	Income	Price	Ranking	Affordability		
	median income	(000's)	(000's)		Ranking		
Illinois Cities	4 <sup>th</sup> quarter 2009	2009	4 <sup>th</sup> quarter	4 <sup>th</sup> quarter 2009	4 <sup>th</sup> quarter		
			2009		2009		
Quad Cities IA-IL	92.5	61.6	93	17	17		
Rockford	90.4	63.7	109	30	26		
Springfield	89.1	66	111	34	28		
Peoria	88.2	65.8	112	37	29		
St. Louis MO-IL	84.5	67.9	134	60	34		
Champaign-	83.9	65.2	135	70	35		
Urbana							
Chicago-	69.6	74.6	210	169	39		
Naperville-Joliet							
Source: National Associa	Source: National Association of Homebuilders http://www.nahb.com/fileUpload_details.aspx?contentID=535_Accessed 4/5/10						

Table 2-1: Housing Opp	ortunity Index (HOI)	) and Affordability Rank	king Metro Areas in the Midwest:	2009
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Housing prices, median family incomes and mortgage interest rates are 3 factors that influence housing affordability. Table 2-2 outlines the median sales price of existing single-family homes and the median family incomes for the Champaign-Urbana MSA, as well as the 30-year fixed mortgage rates for the nation. During this time period, existing single-family home prices increased by 31.3%, median family incomes have increased by 17.9%, and mortgage interest rates have decreased by 16.1%. The average sales value per square foot for residential properties in 2002 was \$76.69, an increase of 26.3% from the 1997 value of \$60.71. The values per square foot ranged from a low of \$38.42 to a high of \$91.44.

Table 2-2: Housing Affordability Fac	tors
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	· · · · · · ·					
	1998	1999	2000	2001	2002	2003
Median Sales Price	\$90,100	\$90,600	\$98,800	\$100,400	\$107,100	\$118,300
Median Family Income	\$49,800	\$52,500	\$54,600	\$56,300	\$59,600	\$58,700
Mortgage Interest Rates	6.94	7.43	8.06	6.94	6.54	5.82

Source: Champaign County Statistical Abstract 2004

#### Turnover Rate

The citywide turnover rate increased from 3.8% in 1997, 4.3% in 2002, and 5.1% in 2006. The increased turnover rate can most likely be attributed to dropping interest rates and the large amount of new housing being developed in the south and southwest portions of the City.

#### Days on Market

The median number of days on market citywide decreased from the citywide average of 82 days on market in 1997 to 16 days on market in 2002, then increased to 63 days in 2006.

#### **Rental Market Conditions**

The large student population has an effect on the local housing market due to the presence of multiple incomes within each household. The higher rents afforded by these households presents a burden to the local low- to moderate income households seeking affordable rental units. The local rental market has created a need for housing assistance for persons at or below 80 percent of the Median Family Income, particularly in the following areas: small and large-related households and elderly households.

The upcoming Regional Housing Study will include a Rent Reasonableness Study from the Housing Authority of Champaign County. The purpose of the Rent Reasonableness Study is to demonstrate what the unsubsidized marketplace of rents bears in every census tract within Champaign County. This updated information will provide the City, as well as the regional partners, a more accurate view of the rent affordability in the area and this information will be updated throughout the year as an ongoing database for the Housing Authority of Champaign County. The Regional Housing Study will take the initial results of the Rent Reasonableness Study and determine overall affordability, along with availability of units, to determine where gaps exist in the area.

One Be	edroom	Two Be	drooms	Three Bedrooms		
Monthly Gross	Units of	Monthly Gross	Units of	Monthly Gross	Units of	
Rent	Demand	Rent	Demand	Rent	Demand	
\$800	130	\$1,000	150	\$1,300	100	
\$850	110	\$1,050	130	\$1,400	75	
\$900	100	\$1,100	110	\$1,500	60	
\$950	90	\$1,200	80	\$1,600	45	
\$1,000	75	\$1,300	50	\$1,700	40	
\$1,050	60	\$1,400	40	\$1,800	35	
\$1,100	50	\$1,500	30	\$1,900	20	
\$1,200	35	\$1,600	25	\$2,000	10	
\$1,300	30	\$1,700	20	\$2,100	0	
\$1,400	20	\$1,800	10	\$2,200	0	
\$1,500	15	\$1,900	0	\$2,300	0	
\$1,600	10	\$2,000	0	\$2,400	0	
\$1,700	0	\$2,100	0	\$2,500	0	
\$1,800	0	\$2,200	0	\$2,600	0	
\$1,900 or	0	\$2,300 or more	0	\$2,700 or more	0	
more						
TOTAL	725	TOTAL	645	TOTAL	385	

Table 2-3: Estimated Qualitative Annual Demand for New Market Rate Rental Housing

Source: HUD Analysis of the Champaign-Urbana Housing Market, 2003

#### Housing Cost Burden

Housing cost burden is a measure used by the U.S. Census Bureau to identify households that pay too much of their income toward housing costs. Any household paying greater than 30% of the household income toward housing costs is considered to be housing cost burdened. Traditionally, cost burdening was thought to be a characteristic of lower income households, but is being seen in new development areas as housing prices rise faster than household incomes.

According to the 2000 Census, the national rate of homeowner cost burden is 22.0%, with a majority of these households having incomes below \$50,000 per year. The City's homeowner cost burden rate in 2002 was 15.7%, with 1,786 households being housing cost burdened out of a census sample population of 11,378 households.

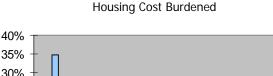
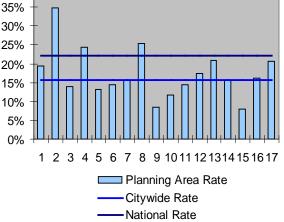


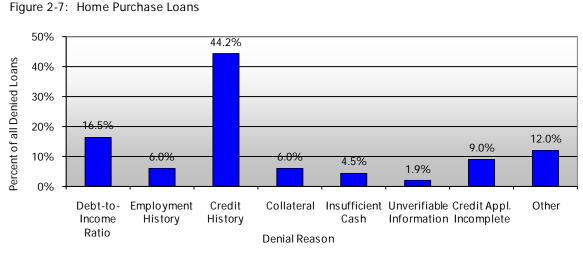
Figure 2-6: Percent of Homeowners that are





All but three planning areas have housing cost burdened rates below the national level, and only Planning Area 2 has a very high rate at 34.7%.

#### Home Purchase Loan Data



#### Source: HMDA, 2001

During the 1980's, home purchase loan activity in the City fluctuated greatly from year to year. For this reason, the 1991 *Citywide Neighborhood Analysis* reported average lending activity over the decade. The 1991 report stated that an average of 772 home purchase loans were originated annually between 1980 and 1989. In 2001, 1,518 home purchase loans were made in the City, which was a 96% increase in loans originated compared to the 1980s average.

The average total loan activity over the 1980s for home purchases was \$50,461,000. Adjusted for inflation, this amount is the equivalent of \$68,375,230 in 2001 dollars. By 2001, the value of total mortgage loan activity had increased by 114.7% to \$146,827,000. The average value of a home purchase loan made in the 1980's was \$65,364, equivalent to \$88,568 in 2001 dollars. This average loan amount increased by 9.2% by 2001, when the average home purchase loan made in the City was \$96,724.

The denial rate in 2001 for home purchase loans was 6.5% (106 loans denied and 1,518 loans originated). The number one reason for 2001 home purchase loan denials was the applicants' credit history, with 44.2% of all denials being made for this reason. Debt-to-income ratio was the second most reported reason for loan denials, accounting for 16.5% of total denials. Planning Areas 1 and 7 had the highest denial rates at 20.4% and 20.0% respectively and Planning Area 5 had the lowest denial rate at 2.6%.

#### Home Improvement Loan Data

The average number of home improvement loans made annually in the City during the 1980s was 111, with an average value of \$10,206 each (equivalent to \$13,829 in 2001). By 2001, the number of home improvement loans made in the City had increased 137% to 263. The average value of a 2001 home improvement loan in the City was \$26,365 by 2001, 90.7% increase over the inflation-adjusted 1980's value of \$13,829.



Figure 2-8: Home Improvement Loan

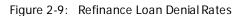
Source: HMDA, 2001

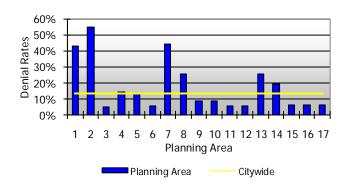
Total home improvement loan activity throughout the City averaged \$1,132,900 between 1980 and 1989. This was the equivalent of \$1,535,093 in 2001 dollars. Total home improvement loans made in the City in 2001 was \$6,934,000, a 352% increase over the 1980s average when adjusted for inflation.

The 2001 citywide denial rate for home improvement loans was 32.2% (125 loans denied and 263 loans originated). Credit history issues accounted for 49% of all denials, with collateral and debt-to-income issues resulting in 17.9% and 17.3% of all denials respectively. Planning Areas 2 and 7 had the highest denial rates at 71.4% and 62.5% respectively and Planning Area 10 had the lowest denial rate at 10.8%.

#### Home Refinance Loan Data

Between 1997 and 2001, the annual number of home refinance loans made in the City increased 79% from 1,180 to 2,116. Comparing the three types of housing loans analyzed for this report, refinance loans made in 2001 outnumbered home purchase and improvement loans due to decreasing national interest rates during that year. In 1997, the average value of a refinance loan made in the City was \$89,475. By 2001 the average refinance loan increased to \$105,280. The 1991 Citywide Neighborhood Analysis Report did not include an analysis of refinance loans so comparative information is not available.





Source: HMDA, 2001

The 2001 denial rate for home refinance loans in the City was 13.5%, which was the lowest annual rate between 1997 and 2001. Credit history and collateral issues accounted for 32.5% and 28.2% of 2001 refinance loan denials, with debt-to income being the reason for 13.7% of all denials. Planning Areas 1, 2 and 7 had the highest denial rates at 43.0%, 51.2%, and 44.4% respectively, with 7 planning areas having denial rates below 7%.

#### Loan Denial Rates by Race and Income

Citywide data is also available to evaluate lending patterns by the race and income of loan applicants. Across all income categories in 2001, minority households experienced higher denial rates for private sector housing loans as compared to whites. This trend is consistent across all private loan categories analyzed: home purchase, home improvement, and refinance loans. Government loans were the one exception (i.e. FHA, VA, etc). The City of Champaign's Analysis of Impediments to Fair Housing (2007) report reviewed 2005 HMDA data and found similar results. For purposes of this analysis, "minority households" include households with races and ethnicities other than "white." Although this information is not available by planning area, it can be assumed that planning areas with high concentrations of minority households would also have higher loan denial rates as a result of this trend. Because non-white households are less able to access private sector housing financing for home purchases and home improvements, public sector programs may be necessary to address this disparity.

#### HOUSING MARKET FOR SPECIAL POPULATIONS

# Housing Available to Serve Persons with Disabilities & HIV/AIDS

Housing for persons with physical and developmental disabilities consists of several assisted, non-assisted and public housing complexes, as well single-family units. The need for supportive as well as nonsupportive housing is significant for the disabled population in Champaign. The City of Champaign has implemented visitability standards for all new single family housing constructed under a Consolidated Plan initiative. Visitability standards were implemented to integrate accessible and visitable units throughout the community, and to create more housing choices for disabled persons.

The City of Champaign offers a home accessibility retrofit program, which enables low- to moderateincome residents to rehabilitate their homes to make them accessible for disabled persons. In addition, the City also considers visitability and accessibility improvements to be eligible under other rehabilitation programs. During the last four years, 32 households received assistance through this program. Another 50 households are estimated to require this assistance over the next five years.

There are a number of group home facilities available for persons with varying types of disabilities. The Mental Health Center of Champaign County and Developmental Services Center (DSC) provide group home living, case management, counseling and family support services, as well as developmental and vocational training to people with developmental disabilities in Champaign County. Both agencies operate Community Integrated Living arrangement group homes, each serving 6 to 8 individuals in a family style setting. DSC operates CU Independence Apartments a HUD subsidized unit, consisting of 24 apartments for persons with developmental disabilities.

Champaign House is operated by Greater Community AIDS Project and it provides housing for five persons with HIV/AIDS and their families. It is the primary supportive housing facility in this area for persons affected with HIV/AIDS. Champaign House provides residential social services and transitional housing for individuals with HIV who are at or below poverty level. From the homeless survey conducted by the Urbana-Champaign Continuum of Care, it is estimated that another 10 units of supportive housing for persons with HIV/AIDS will be needed over the next five years.

#### Assisted Housing Inventory

The Housing Authority of Champaign County (HACC) operates 443 public housing units in Champaign County, of which 287 are in the City of Champaign. The HACC administers 75 SRO and special purpose Section 8 vouchers and 1,340 regular Section 8 vouchers in the county. As of the 2010 Annual Agency Plan, there were 1,528 households on the waiting list for Section 8 and 97 households on the waiting list

for public housing units. Of the 97 persons currently waiting for public housing units, 65 are families with children, 7 are elderly families, and 25 are families with persons with disabilities. More information about the public housing inventory, condition of units, and public housing needs can be found in Chapter 3 Section F. The number of persons on the Section 8 waiting list is significantly larger than the number waiting for public housing. Of those on the Section 8 waiting list, 1,509 are extremely-low income (below 30% MFI), 18 are very low-income (30%-50% MFI), and 1 is low income (50%-80%). These households include: 1,290 families with children, 48 elderly families, and 190 families with persons with disabilities. The HACC also manages 75 special purpose Section 8 certificates and vouchers locally.

#### HOUSING MARKET CONCLUSIONS

The analysis of the housing market yields the following conclusions about the need for affordable housing and neighborhood improvement services:

- An increase in the minority, disabled, and elderly populations over the past decade indicates the need for additional programming and outreach for these groups. Both minority and elderly households have lower median family incomes than non-minority, non-elderly households which indicates that additional targeted public subsidies may be required.
- The age and condition of the housing stock in Champaign, particularly in low-income neighborhoods, indicates a continuing need to provide federally-funded housing rehab assistance targeted to low-income neighborhoods. Property values in these neighborhoods are also not keeping pace with citywide values, indicating the need for more creative pubic-private approaches to neighborhood improvement.
- The age of the housing stock in lower income areas also indicates a continuing need for lead-based paint assessment and hazard control work.
- Rental properties tended to rank lower in property condition surveys than owner-occupied units, thus indicating a need to focus more public funding on the rehab of rental units. Because affordability is a concern in the rental market, rental rehab programs should also include an affordability requirement. Another opportunity includes tenant based rental assistance program requiring subsidized units to meet housing quality standards to ensure safe, decent, and sanitary affordable rental housing.
- The presence of deteriorated accessory structures, particularly in low-income neighborhoods, indicates the continuing need for the accessory structure demolition program.
- Residents' concerns over the prevalence of nuisance violations in residential neighborhoods indicate the need for expanded City code inspection and enforcement activity.
- Housing prices have increased faster than household incomes during the last decade which indicates the need to continue offering homebuyer assistance programs for low and moderate income households.
- High denial rates for private home purchase, home improvement, and refinance loans indicate a need to expand homebuyer education programs, particularly those that focus on home maintenance, credit/budget counseling, and avoiding predatory lending.
- Higher denial rates for minority borrowers than for non-minority borrowers across all income groups indicates the need for further evaluation and possibly the expansion of local fair housing activities.

- Additional affordable or subsidized housing is needed for persons with disabilities, and supportive housing is needed for persons with HIV/AIDS.
- Additional Section 8 vouchers or project-based subsidies are needed for Champaign County. There are approximately 1,580 persons or households on the current waiting list.

#### Chapter 3

The following chapter contains an analysis of affordable housing and homeless needs in the Champaign community. This chapter addresses the HUD Consolidated Plan requirements at 91.205 (housing needs), 91.205(b) (homeless needs), 91.210(c) (homeless inventory), 91.205(d) (housing needs of the non-homeless with special needs), 91.210(b) (public housing needs), 91.215(g) (residential lead-based paint issues), and 91.210(e) and 91.215(f) (barriers to affordable housing). A discussion of fair housing issues in Champaign is also presented in this chapter. Strategies to address each of the needs outlined in this chapter 5.

#### SECTION 3A: AFFORDABLE HOUSING NEEDS

#### INTRODUCTION

This section outlines the affordable housing needs of low-income households, in accordance with U.S. Department of Housing and Urban Development (HUD) regulations at 91.205. The findings described in this section are based on special tabulations of U.S. Census data prepared for HUD. This data was provided to the City of Champaign and all local jurisdictions that receive federal funding for housing and neighborhood improvement activities. For HUD purposes, Table 2A in Appendix J provides an estimate of the number and type of households with housing needs for the five-year period of this plan.

The data is intended to assist communities in analyzing the housing needs of their low- and moderateincome residents. The data has been provided for both renter and owner households. It is also broken down by type and size of household and race/ethnicity of the occupant. The following section provides information on the number of households that, according to the Census data, are experiencing housing problems. HUD defines housing problems as: overcrowding, housing cost burden, and the lack of complete kitchen or plumbing facilities. Overcrowding is defined as a household with more than 1 person per room, excluding baths, kitchens, hallways, and porches. Households that are housing cost burdened must pay more than 30% of their incomes for housing costs, either rent/utilities or mortgage/insurance/property taxes. Extremely cost burdened households are paying more than ½ of their incomes for housing. The lack of kitchen or plumbing facilities is HUD's definition for substandard housing. The City has expanded that definition to include housing units that have been designated as poor or deteriorated on the Neighborhood Wellness property maintenance exterior survey.

Additional information for this section of the plan was gathered through the Neighborhood Wellness planning and data collection process. For the original 1991 report, the City identified residential planning areas to facilitate the collection of citywide neighborhood data. These planning areas were classified using community indicators to measure the physical, social, and economic condition of the area. Data sources included the U.S. Census, a land use and building condition survey, township and county records, information on City service calls by department, and a variety of City plans and condition assessments. In addition, public meetings were held in each of the planning areas to identify issues of concern to neighborhood residents. The update of the plan includes an evaluation of progress made by comparing baseline information collected in 1991 to recent data collected through the same sources. Additional sources of information, many that were unavailable in the early 1990's, were also analyzed in the recent update to create new baseline information for the future. A map depicting the City's 25 planning areas is provided in Appendix B.

A third major source of data for this needs assessment was a Housing Needs Survey conducted by the City of Champaign for the 2005 Consolidated Plan. The survey was made available on the City's website and at all neighborhood meetings and community events. Respondents were asked to provide feedback on questions relating to personal financial health, the local housing market, barriers to obtaining affordable housing, and ability to access private funding for home purchase and renovations. The information was compared to data obtained from an identical survey completed in 1999 prior to the completion of the last five-year plan. A detailed regional housing needs study is in process for the 2010-

2014 Consolidated Plan and will be completed after the submission of this Consolidated Plan. A substantial amendment to this Plan will incorporate any substantial findings from this updated housing needs study later in 2010.

# Key Findings

- In 2000, 83% of renters with incomes less than 30% MFI were housing cost burdened, and 78% of renters between 31-50% MFI were cost burdened.
- Large, related renter households are most heavily impacted by both cost burden and overcrowded housing conditions. The cost burden increased more for elderly renter households than for all other renter households between 1990 and 2000.
- Inflation of renter housing costs outpaced that of incomes. Citywide, between 1990 and 2000, median family income increased 43% while median housing costs for renters increased 59%. Existing rent subsidy programs cannot meet the demand for affordable rental housing.
- In the City's lower income neighborhoods, Planning Areas 1, 2, 4, 7, 8, and 14, incomes rose by 37% between 1990 and 2000, while property values increased 44%, making these neighborhoods less affordable for residents over time.
- \$184,500 was the median purchase price of an existing home in 2003-2004, according to Multiple Listing Service (MLS) data. Median price of a newly constructed home was \$192,000. Heavy subsidy is needed for households below 50% MFI to achieve homeownership. Down payment assistance programs have helped many individuals in the 51-80% MFI range become first-time homebuyers.
- 40% of all owner households with incomes below 50% MFI are paying more than 50% of their incomes on housing expenses.
- Data indicates that owning a home became less affordable for the elderly between 1990 and 2000. Cost burden remained about the same for all other owners during that time period.
- Homeowners with incomes less than 80% MFI have difficulty securing private financing for home improvements. The primary reason for denial is poor credit history.
- Private loan approval rates for minority borrowers, for home purchase, home improvement, and home refinancing are higher than for non-minority borrowers. This is true regardless of income.

## HOUSING NEEDS ASSESSMENT (91.205)

The following table provides a comparison of housing problems for owner/renter households. Table 3-1: CHAS Table, Household by Type, Income and Housing Problems, City of Champaign, 1990-2000

Table 3-1: CHAS Table, Household by Type, Income ar	l l			
Source: HUD CHAS Tables, U.S. Census	1990	2000	1990	2000
	Renters	Renters	Owners	Owners
Low Income (0 to 50% MFI)	6,793	8,048	1,314	1,320
Extremely Low Income (0 to 30% MFI)	4,183	5,074	512	546
% with any housing problem	85%	83%	77%	82%
% with cost burden > 30%	84%	82%	74%	76%
% with cost burden > 50%	73%	74%	44%	58%
Low Income (31 to 50% MFI)	2,610	2,974	802	774
% with any housing problem	89%	83%	52%	56%
% with cost burden > 30%	87%	79%	51%	55%
% with cost burden > 50%	36%	26%	17%	27%
Moderate Income (51% to 80% MFI)	2,509	2,804	1,581	1,917
% with any housing problem	47%	34%	35%	35%
% with cost burden > 30%	45%	31%	33%	33%
% with cost burden > 50%	11%	2%	6%	6%
Middle Income (81% to 95% MFI)	828	3,441	980	9,618
% with any housing problem	16%	11%	25%	7%
% with cost burden > 30%	14%	5%	22%	4%
% with cost burden > 50%	0%	.1%	4%	.2%

#### **Housing Needs: Homeowners**

In accordance with Consolidated Plan requirements, the needs of homeowners will be addressed by income group, household type and race/ethnicity.

#### Extremely-Low Income (0-30% MFI)

For most extremely low-income persons, the cost of housing puts homeownership out of reach. Most homeowners in this income range have owned their homes for a number of years. Many are on fixed incomes and are only able to afford their housing costs because their first mortgages have long been paid off. Even in those cases, the cost of homeowners' insurance and annual property taxes may be difficult to afford. From 1990 to 2000, median housing costs for homeowners citywide increased by 35 percent for those with a mortgage and 45 percent for those whose mortgage has been paid. Extremely low-income owners have the greatest difficulty absorbing this additional cost.

When housing repair needs arise, extremely low-income owners frequently do not have the financial ability to pay for them. Deferred maintenance results in the need for more costly repairs and can eventually lead to the deterioration of the housing stock. The City of Champaign has assisted 77 extremely-low income households through its housing rehabilitation programs during the first four years of the 2005-2009 Consolidated Plan period, which represents 30 percent of all applicants assisted. Most of the persons in this income group participated in the Emergency Repair Program, which provides assistance with urgent repairs that threaten the health or safety of occupants.

#### Very Low-Income (31-50% MFI)

Census data indicates that for homeowners, as incomes increase, housing problems decrease. Lowincome homeowners report somewhat fewer housing problems than their extremely low income counterparts; however, the numbers are still very high. In Champaign, there were 774 owners reporting incomes between 31-50 percent MFI on the 2000 Census, down from 802 in 1990. More than half of these owners were elderly. According to the Census, 56 percent of the residents reported having housing problems - the vast majority reporting a cost burden of more than 30 percent. Twenty seven percent, compared to 17 percent in 1990, stated that they are paying more than half of their incomes for housing. In the low income Planning Areas, property values in Champaign increased by 44 percent between 1990 and 2000 while household incomes increased by only 37 percent during the same time period. When property values increase faster than incomes, low-income residents find it more difficult to afford the costs of homeownership and home maintenance. The City's rehab programs served 107 households with incomes between 31-50 percent MFI during the first four years of the 2005-2009 Consolidated Plan period, which represents 42 percent of all households assisted.

The availability of affordable housing for potential new homebuyers in this price range is scarce. The local housing market has undergone significant price changes during this latest recession. While the previous Consolidated Plan reported a median price of a home sold as \$184,500 for existing housing and \$192,000 for newly constructed homes, a June 2009 snapshot of the median sales price in Champaign County as \$144,000. While this appears to make homeownership more affordable for lower-income families, the price still requires substantial subsidy to bring down the cost.

Although the City has provided down payment and closing cost assistance programs for many years, the amount available through these and other mortgage programs is still insufficient for many low-income households to purchase a home. One in four applicants for conventional home loan financing in this income range is turned down, primarily due to credit problems. Many more never reach the application stage due to their inability to afford homes currently on the market. In October 5, 2009, there were only 90 homes listed for sale on the Multiple Listing Service (MLS) at or below \$100,000. The general condition of the homes was not reviewed but at least some portion can be expected to also need repairs for safe occupancy.

Because the cost of homeownership is so high, many low-income households find it difficult to save for home repairs. In Champaign, the lowest income neighborhoods contain some of the oldest housing stock in the City. Keeping older homes in good condition requires a periodic investment in home improvements. For this reason, the City of Champaign continues to see a high demand for housing assistance programs from homeowners in this income range.

#### Low-Income (51-80% MFI)

In this income group, 35 percent of the 1,917 households reported having housing problems with 33 percent reporting a housing cost burden. Low income owners are experiencing housing problems, but to a lesser extent than extremely low-income and very-income households. During the first four years of the 2005-2009 Consolidated Plan period, 72 households, or 28 percent of all households served were in the low-income category. Because Champaign's program leverages private loan funding for households in this income group, credit problems tend to eliminate some households from participation. In recent years, the lack of sufficient equity also prevents persons from being approved, as lower interest rates have encouraged many households to consolidate consumer debt through home loan refinancing. Housing values are not increasing during the current housing market which has also impacted equity in the homes. Under the current economic climate, those households that do get approved for a loan are not willing to take on additional debt at this time.

#### Needs of Homeowners: By Household Type and Race/Ethnicity

#### Elderly Households

There are 254 extremely low-income (< 30% MFI) elderly homeowners living in Champaign and another 415 with incomes between 31-50% MFI. According to 2000 Census data, 28% of elderly households have incomes less than 50% MFI. Nine out of ten elderly owners with incomes less than 30% MFI are housing cost burdened. This is up from 79% in 1990. Low-income homeowners in this age group are

Table 3-2: Elderly Homeowners and Housing Problems,	City of Champaign
1990-2000	

Elderly Homeowners	1990	2000
Extremely low-income (0 to 30% MFI)	263	254
% with any housing problem	79%	91%
% with cost burden > 30%	77%	91%
% with cost burden > 50%	36%	55%
Low-income (31% to 50% MFI)	435	415
% with any housing problem	40%	44%
% with cost burden > 30%	40%	44%
% with cost burden > 50%	8%	11%
Moderate-income (51% to 80% MFI)	522	549
% with any housing problem	14%	18%
% with cost burden > 30%	14%	18%
% with cost burden > 50%	2%	2%
Total Households	2,916	3,478
% with any housing problem	16%	15%

very vulnerable to housing problems and excessive cost burden, and this problem is worsening. Because the fastest growing segment of the population is over 80 years old, this trend is likely continue into Households living the future. on fixed incomes. which include many elderly households, are often unable to manage the rising costs of homeownership. Activities like Senior Home Repair the program are likely to be in even greater demand through the duration of this five-year plan.

Source: HUD CHAS Tables, U.S. Census

#### Needs of Small Related Homeowners (less than four members)

There are approximately 12,000 small related families in the City of Champaign, of which 5,699 are below 80% of the Median Family Income level. About 4,000 of those are low-income homeowners. More than 40% of extremely low-income homeowners report some type of housing problem.

#### Needs of Large Related Homeowners (five or more members)

There are approximately 700 large related families in the City of Champaign, of which 34 percent report some type of housing problem.

#### All Other (Non-Elderly)

Of the 2,901 households in this category, approximately 24 percent are extremely low-income, with more than half reporting some type of housing problem.

#### Minority Households

According to the 2000 data, extremely low-income Hispanic, and black non-Hispanic households are experiencing housing problems to a greater extent than white non-Hispanic households. The data fluctuates among the different racial/ethnic groups as incomes increase. Elderly black non-Hispanic homeowners and non-elderly Hispanic homeowners with incomes less than 30% MFI indicate a 100% occurrence of housing problems.

HUD considers racial groups to have a disproportionate housing need if their incidence of housing problems is 10% higher than the percentage of persons in the income category as a whole. Based on the information in the previous tables, Hispanic owners with incomes below 30% MFI and black homeowners with incomes between 30-50% MFI have disproportionate housing needs.

A fairly recent occurrence which impacts the housing market is the rise of immigration. There are 14,389 persons who were born outside of the United States living in Champaign County according to 2000 Census, of which 6,564 settled after 1995. The rising number of immigrants in Champaign County should be considered in planning to meet both current and future housing needs. The decade from 1990-2000 saw the largest increase in the local immigrant population, with numbers rising each year. From 1990 to 2000, while the population of the City of Champaign increased by 6%, the Asian population living in the City grew by 77%. The number of individuals defining themselves as Hispanic also increased significantly in 2000. However, due to the revised definition of Hispanic used in the 2000 Census, it is impossible to determine the exact increase by comparing to prior Census figures.

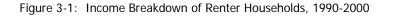
Demand for the City's housing rehab programs has historically been high among black, non-Hispanic owners and very low among Hispanic and Asian owners. Over the last four years, the City's housing rehab assistance programs served households representing 45% white, 53% black, and 2% other. Much of the reason for this disproportionate demand from black homeowners may be due to the fact that minority applicants are denied for private home improvement financing at higher rates than non-minority applicants, regardless of income. In a study conducted by a University of Illinois graduate student in 2004 using Home Mortgage Disclosure Act (HMDA 2001) data for Champaign-Urbana as well as the City of Champaign Analysis of Impediments to Fair Housing (2007), minority applicants for home purchase and home improvement loans were shown to have higher denial rates than non-minority borrowers. This pattern exists among all income groups. For all racial groups, credit history is the number one reason for denial of home improvement loans.

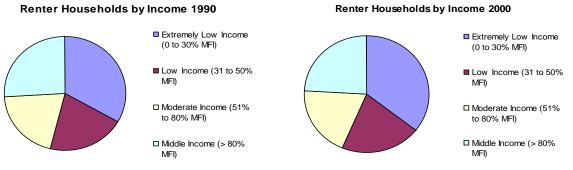
This data highlights the need for continued scrutiny of local lending methods, and a more proactive investigation of fair housing practices. High rates of denial for poor credit indicate that there is insufficient effort being made to educate the public about the importance of debt management.

The City will renew its marketing efforts to ensure that all minority homeowners, particularly the underserved Asian and Hispanic populations, are aware of the federally funded housing rehab assistance programs available to low- and moderate-income households.

#### Housing Needs: Renters

The percentage of renters in the City of Champaign has increased slightly according to U.S. Census data. In 1990, there were 12,577 renter households, representing 52% of total households. In 2000, that number increased to 14,293, representing 53% of total households. The next chart shows the breakdown of renter households by income category.





Source: HUD CHAS Tables, U.S. Census

Based on this income comparison, it appears that renters incomes are decreasing slightly, compared to the area median. The percentage of extremely low income renters is up by approximately 2%, while the middle income group is down by nearly the same percentage.

#### Needs of Renters: By Income

The following paragraphs refer to information provided in the table shown below.

Homeowners Year 2000	White, non- Hispanic	Black, non- Hispanic	Hispanic	
Household Income 0 to 30% MFI	345	160	10	
% with any housing problem	78%	88%	100%	
Household income 31% to 50% MFI	585	130	4	
% with any housing problem	51%	69%	0%	
Other Low-income (51% to 80%)	1510	285	59	
% with any housing problem	37%	30%	32%	
Moderate income (81% to 95% MFI)	8410	745	105	
% with any housing problem	5%	4%	14%	
Total Households	10850	1320	178	
% with any housing problem	14%	26%	25%	

Source: HUD CHAS Tables, U.S. Census 2000

Household	Numb	per of	% with any		% cost burdened		% extremely cost	
Income	house	holds	housing	problem			burdened	
	1990	2000	1990	2000	1990	2000	1990	2000
< 30% MFI	4,183	5,074	85%	83%	84%	82%	73%	74%
31-50% MFI	2,610	2,974	89%	83%	87%	79%	36%	26%
51-80% MFI	2,509	2,804	47%	34%	45%	31%	11%	2%
> 80% MFI	3,275	3,441	16%	11%	14%	5%	0%	.1%
Total Renter	12,577	14,293	58%	56%	N/A	53%	N/A	32%
Households								

Table 3-4: Renter Household s by Income and Occurrence of Housing Problem, City of Champaign, 1990 and 2000

Source: HUD CHAS Tables, U.S Census

#### Extremely Low-Income (0 to 30% MFI)

More than a third of all renter households in Champaign are extremely low-income households. As noted in the table above, over 70% of extremely low-income renters pay more than half of their income for housing. According to the 2000 Census, only about 10% of the City's 14,000 rental housing units are affordable to households with incomes at or below 30% MFI. The Census data also indicates that approximately 110 units of rental housing affordable to those in this income group were vacant at the time of the 2000 Census. Although some of these units may have been temporarily vacant due to turnover at the time of the Census, many are probably vacant due to their poor condition. The exterior property maintenance survey conducted in 2002 for the update of the City's Neighborhood Wellness Plan found 523 properties citywide that rated either poor or deteriorated. Although the tenure (owner vs. renter) and affordability of these units is not known, it is likely that many of the vacant affordable units noted in the survey are included in this inventory of substandard properties.

Households in this income group rely heavily on rent subsidies like the Section 8 program, administered by the Housing Authority of Champaign County (HACC). Many extremely low-income households reside in public housing units, also run by the HACC. In the City of Champaign, the HACC owns and operates 287 public housing units. The agency also administers 1,340 Section 8 vouchers throughout Champaign County. As of January 2010, both programs had waiting lists: 97 families were awaiting public housing units and 1,528 were on the list for Section 8 vouchers. As the Census indicates, about 4,200 extremely low-income renter households in the City of Champaign are currently paying more than 30% of their incomes for housing, 3,700 are spending more than 50% of their incomes on housing. These numbers show that the need for additional rental subsidy programs is much greater than the waiting list numbers would indicate.

#### Very Low-Income (31% to 50% MFI)

As noted in Table 3-4, 21% of all renters are very low-income households, with 83% (2,468) experiencing housing problems. The majority (82%) note that they are having difficulty affording their housing. This group, like those in the extremely-low income range, is in need of additional rental housing subsidies. In the 2000 Census, property owners indicated that there are 470 units of rental housing currently vacant that, if rented, would be affordable to households in this income range. The condition of many of these units may be preventing them from being available to the low-income population.

#### Low-Income (51%-80% MFI)

Housing problems drop off significantly for households with incomes in this range. Yet, more than onethird of moderate-income renters still report having housing problems, with most experiencing housing cost burden. There continues to be a need for affordable rental housing or rental subsidies, as well as more opportunities for homeownership. As noted above, the local lending institutions, as well as the City of Champaign programs, are meeting some of this need for homebuyer assistance, but the lack of decent, affordable housing stock continues to present a hurdle to those wishing to buy homes.

## Needs of Renters: By Household Type

Information outlined in the following paragraphs can be found in the table shown below.

Table 3-5: Renter Households by Type, 2000

Table 3-5. Kentel Households by Type, 2000		erly & 2					
	men		Small F	Polatod	Large F	hatela	Total
Household by Type, Income, &	house		(2 to		(5+		Renters
Housing Problem	1990	2000	1990	2000	1990	2000	2000
Household Income < 30% MFI	396	350	664	580	151	104	5,074
% with any housing problems	45.7	57.1	76.7	76.7	100	96.2	82.9
% Cost Burden >30%	45.7	57.1	76.7	76.7	77.5	86.5	82.2
% Cost Burden >50%	22.2	40.0	61.3	69.0	35.1	72.1	73.8
Household Income 31% to 50% MFI	171	210	502	499	85	110	2,974
% with any housing problems	71.9	66.7	87.5	96.2	89.4	90.9	82.9
% Cost Burden >30%	67.8	66.7	83.5	87.2	68.2	50.0	78.5
% Cost Burden >50%	18.1	31.0	25.7	9.0	15.3	0	25.7
Household Income 51% to 80% MFI	177	169	652	630	78	70	2,804
% with any housing problems	37.3	23.7	43.9	18.3	39.7	50.0	33.5
% Cost Burden >30%	37.3	23.7	40.5	15.9	26.9	14.3	31
% Cost Burden >50%	0	0	6.1	0	0	14.3	2.3
Household Income >80% MFI	161	225	1,224	1,230	190	143	3,441
% with any housing problems	31.8	8.9	10.7	13.8	33.3	34.3	10.5
% Cost Burden >30%	31.8	8.9	7.3	3.7	15.4	0	4.8
% Cost Burden >50%	0	0	0	0	0	0	0.1
Total Households	905	954	3,042	2,939	504	427	14,293
% with any housing problems	42.4	41.9	42.1	41.2	62.3	66.5	55.8
% Cost Burden >30%	N/A	41.9	N/A	34.9	N/A	36.3	52.7
% Cost Burden >50%	N/A	21.5	N/A	15.1	N/A	19.9	32.0

Source: HUD CHAS Tables, U.S. Census, 2000

#### Elderly Households

Housing has become less affordable for elderly renter households with incomes less than 30% and 50% MFI. More households in those two income ranges reported being extremely cost burdened in 2000 than in 1990 – both in actual numbers and percentages. Housing problems for elderly renters in higher income ranges are down slightly in 2000. Most of these elderly households live on fixed-incomes consisting of disability payments, Social Security or some other pension benefit.

As of January 2010, the HACC reported 7 elderly households on the waiting list for public housing in Champaign County and another 48 elderly households on the list for Section 8. The agency indicates in its five-year plan that it intends to submit applications to HUD for elderly-only designation for four of its public housing buildings: Columbia Place (16 units in Champaign), Youman Place (20 units in Rantoul), Steer Place (104 units in Urbana), Hayes Homes (6 units in Urbana), and Washington Square (104 units in Champaign). Most of those units are currently occupied by elderly households presently; however, designation as elderly only will ensure that all those units remain available for extremely-low and other low-income elderly households. The agency also notes in its plan that it will apply for special purpose vouchers targeted to the elderly, should they become available.

Because the fastest growing segment of the population is over 65 years old, special attention needs to be paid to the housing problems of the elderly. In the next five years, the City may look to target affordable housing and neighborhood improvement programs to the elderly – both owners and renters.

## Small Related Households (2-4 persons)

Small related renter households constitute 21% of all renter households in the City of Champaign. As the numbers in the table above indicate, affordability is a significant housing problem for these renter households at incomes below 50% MFI, and the problem stayed the same or worsened over the last decade. The majority of the families on the waiting lists for both public housing and the Section 8 program fall into the category of small related households. Therefore additional rental subsidy assistance would help to alleviate much of the current affordability crisis for these households.

## Large Related Households (5 or more persons)

Although they make up the smallest percentage of rental households, the large related group, particularly those with incomes below 50% MFI, showed the highest incidence of housing problems. For 284 households reporting housing problems, about half indicate that affordability was the primary problem, while the remainder reported overcrowding.

## All Other Households (numbers not shown in table above)

This category includes single and non-related households. There are 9,973 non-related renter households in Champaign, which mostly consists of University of Illinois students sharing housing. The estimation is that students make up approximately 80% of this group; however, because there is no data on where students living off campus reside, the exact number is difficult to derive. Because the percentages of housing problems and cost burden for this household type are similar to the related household groups, strategies that address the needs of extremely-low and low-income renters should also assist non-student households in this category.

## Renters: By Race/Ethnicity

As the table below indicates, Hispanic renter households have the highest occurrence of housing problems, both at the lowest income ranges and overall. Housing problems are experienced by white and black non-Hispanic renters at about the same level, across all income groups. Based on this data, housing problems can be more accurately linked to income rather than race. However, ethnicity does appear to affect renter housing problems to some extent. The data is not conclusive as to whether the housing problems experienced by Hispanic renters are more related to affordability or to overcrowding.

Renter Households Year 2000	White, non- Hispanic	Black, non- Hispanic	Hispanic
Household Income 0 to 30% MFI	2,960	1055	205
% with any housing problem	90%	70%	95%
Household income 31% to 50% MFI	2,075	495	160
% with any housing problem	83%	84%	88%
Other Low-income (51% to 80%)	2,005	419	164
% with any housing problem	35%	32%	18%
Moderate income (81% to 95% MFI)	2,380	549	114
% with any housing problem	6%	6%	61%
Total Households	9,420	2518	643
% with any housing problem	56%	53%	68%

Table 3-6: Housing Problems of Renters, by Race/Ethnicity & Income, City of Champaign, 2000

Source: HUD CHAS Tables, U.S. Census

Needs Assessment: Housing and Homelessness

At incomes of <30% MFI, Hispanics have a disproportionate housing need compared to extremely lowincome renters in that income category overall. This is also true for Hispanic renter households with incomes between 80-95% MFI, although HUD programs typically do not target that income level.

Because the Census changed the method by which Hispanics were counted in 2000, it is impossible to accurately assess the increase in Hispanic households over the last decade. In 1990, Hispanic was one of the racial choices a respondent was asked to select. In 2000, Hispanic was considered an ethnicity and respondents of all races were asked whether they considered themselves Hispanic, thus increasing the number of potential affirmative responses to this question. However, even though the data is imperfect, the increase in Hispanic population is estimated to be substantial – going from 2% of the population in 1990 to 4% in 2000. Given the low relative incomes of this population and their prevalence of housing related problems, special efforts should be made to target affordable housing and neighborhood improvement assistance to the Hispanic community.

# Housing Condition – Substandard Units

The 2000 Census indicates that 206 housing units in the City of Champaign lack complete plumbing or kitchen facilities, rendering them substandard according to the Census definition. In the 2002 property maintenance survey that was done for the Wellness Plan update, inspectors found 522 structures that received a rating worse than "fair". It is likely that the 206 units are included in the 522 found by the inspection staff. For purposes of this Consolidated Plan, these 522 units are considered substandard. The majority of these substandard properties are affordable to extremely-low and low income households. Approximately 64% or 334 of the units are rental, while the remaining are owner-occupied.

# SECTION 3B: BARRIERS TO AFFORDABLE HOUSING (91.210(e))

In the City of Champaign, the obstacles to the development, maintenance or improvement of affordable housing are generally not attributable to local public policies. Due to very strong market conditions over the last several years, the bulk of new housing that is being produced on the fringe of the City is being sold for over \$200,000. As a result, very few affordable homes are currently being constructed. The affordable owner-occupied housing market is typically limited to existing older homes within the City limits.

# Rent Structure

Largely due to the anticipated demand for housing by students of the University of Illinois, the rental market in Champaign carries inflated costs. Students who are willing to double up in rental units can afford higher rents than families living on single wage or fixed incomes. This drives up the cost of rental units citywide. Also, as construction and rehabilitation costs continue to rise, renovations are becoming less affordable. Investment in rental properties that are located in areas with steady or declining property values cannot be recouped. When rehabilitated, the costs to rehab rental properties are passed along to renters, making the units less affordable.

## **Zoning Restrictions**

In the past, much of the development on the fringe of the City had been upscale single-family homes and commercial property. However, some large land tracts between the areas of high-end homes and the established moderately-priced City neighborhoods have become available for development. These sites are ideal for transition between the two types of homes and are suitable for mixed income housing and development of smaller, less costly homes. In order to allow for more density and encourage affordable housing development, the City amended its zoning ordinance in January 2005 to reduce the minimum lot requirements for single-family homes and duplexes. This zoning code amendment will have a positive

impact on availability of affordable housing in the community because it will reduce the total cost of developing homes in new subdivisions by allowing greater housing density.

Another amendment to the City zoning ordinance, approved in May 2003, was made to permit common lot line duplexes in the In-Town Single-Family One and Two zoning districts. The In-Town plan was created to establish and maintain cohesive, consistent and affordable single-family residential areas in the older neighborhoods by defining, conserving and improving viable enclaves of existing housing stock and then building on that base. Initially, common lot line development was prohibited. A common lot line duplex contains two units built side-by-side and divided by a property line through the building and the lot. Each unit can be sold to two separate owners. Since a duplex is less expensive to construct than two single-family homes, building common lot line duplexes can add affordable units to the housing stock.

This regulatory change will also provide more opportunities for home ownership in the older parts of town, many of which have high rates of rental ownership. Removing the prohibition against lot line ownership in the In-Town District will reduce disincentives to development that are not present in other similar zoning districts. These efforts to encourage development in the In-Town district will help to encourage a balanced mix of owner-occupied and renter-occupied housing opportunities within each identified neighborhood within the In-Town area.

## Fee Waivers

The City has also waived building permit fees for three recent major projects in which blighted areas of the City of Champaign have been redeveloped into affordable housing in the form of mixed income apartments and single-family owner occupied homes. These three developments include the Douglass Square mixed income rental subdivision, Oakwood Trace apartments, and the Taylor Thomas subdivision, which contains single-family homes. All of these projects contained large infusions of federal funding. To encourage the construction of affordable homes in privately financed developments, the City Council agreed to waive the permit fees for the Ashland Park subdivision, a single family development. In addition to the fee waivers, the City agreed to rebate property taxes to new homebuyers with incomes at or below 100 percent of the median for Champaign County. As part of the negotiations, the developer also agreed to construct all homes in the subdivision to meet visitability standards.

#### Planned Development

Another option for developers to gain relief from certain regulatory restrictions is through a Planned Development process. In place now for several years, the Planned Development allows a developer to request certain concessions of the zoning requirements for a new subdivision. The regulations for Planned Developments offer an alternative method for developing land. This alternative allows flexibility in applying certain zoning standards. Such flexibility requires a review process and development plan to safeguard health, safety, and welfare concerns. In exchange for flexibility, Planned Developments are required to provide amenities not otherwise required through traditional zoning techniques. These requirements are designed to offset the impact of changes in development standards allowed through these provisions such as increased densities, mixed land uses and reduced setbacks.

## Building Codes/ENERGY STAR

The City of Champaign will continue to identify ways to encourage affordable housing development. Along with the aforementioned changes to its zoning ordinance, the City will continue to research ways to reduce regulatory barriers including possible future zoning ordinance amendments or building code modifications. The City will look at the possibility of implementing ENERGY STAR performance guidelines in the construction or rehab of affordable housing. As utility costs continue to rise, even affordable units can become financially difficult to maintain. Implementing ENERGY STAR building techniques that reduce energy costs or furnishing homes with ENERGY STAR rated appliances can help to keep units affordable in the long-term. The City will continue to explore this new technology and look for ways to implement these guidelines in future building projects.

## SECTION 3C: FAIR HOUSING

The following section discusses the issues of discrimination and other impediments to fair housing choices. The City of Champaign updated the Analysis of Impediments to Fair Housing in 2007. The City's Office of Community Relations is charged with the responsibility for investigating allegations of fair housing and educating the public on federal, state, and local ordinances that govern issues of housing equality.

## **Discrimination Concerns**

The Champaign Human Rights Ordinance, originally adopted in 1977 and amended in 1992 and 1994, prohibits discrimination in housing, on the basis of age, color, creed, family responsibilities, marital status, matriculation, national origin, personal appearance, physical and mental disability, political affiliation, race, religion, sex, sexual preference, prior arrest or conviction record or source of income. The City's Human Relations Office is charged with investigating allegations of housing discrimination. In general, the Human Relations Office receives very few complaints of housing discrimination, usually only 1-2 in an entire year. During FY 08/09, one case was opened and ruled "probably cause".

The Champaign-Urbana Tenant Union noted that they did not receive any complaints of discrimination during 2009 for tenants living in Champaign. When they do receive complaints within Champaign, the tenants are referred to the City of Champaign Human Relations Commission. The Tenant Union also refers clients to the Illinois Department of Human Rights and HUD if the complaint is one that is covered under federal law. The University of Illinois Tenant Union is available for students with tenant concerns. The agency gets very few discrimination complaints from students; however, any discrimination complaints that it receives are forwarded to the appropriate City Human Relations Office.

According to the City of Champaign Analysis to Impediments to Fair Housing (2007), the denial rate experienced by minority households is higher than white households in all private sector housing loan categories. One area where minority and non-minority approval rates are more comparable are government insured/guaranteed loans, such as FHA, VA, RHS, or FSA loans (see HMDA definitions in the glossary). Although the reason(s) behind this trend are difficult to determine with absolute certainty, it is clear that one or more impediments exist to housing choice (home purchase lending) and to neighborhood stability (home improvement and refinancing loans). In addition, the inability to access private financing for home purchase or improvements denies households the capacity to build wealth, attain financial security, and increase the worth of their home. Further information and data can be found in the full report: Analysis to Impediments to Fair Housing (2007).

## Fair Housing Legal Assistance

A serious gap in services exists in legal counseling and representation for tenants. The availability of these services is seriously lacking for those who cannot afford to pay \$75 - \$150/hour for an attorney. Currently two agencies provide free legal counseling for landlord-tenant problems, but do not service the entire population. Student Legal Services serves persons enrolled at the University of Illinois who have paid a fee for the semester during which they seek assistance. Land of Lincoln Legal Assistance Foundation serves clients up to 125% of the federal poverty level. However, there are approximately 10,000 eligible clients for each full time attorney on staff at the agency. Therefore, many clients receive only legal advice instead of in-court representation, and Land of Lincoln is able to file affirmative cases only on rare occasions.

According to the Champaign-Urbana Tenant Union, common problems that occur because of inadequate access to legal representation include:

- Loss of housing as a result of unfair eviction practices
- Loss of rent, utility payments, or security deposits due to the tenant upon lease expiration
- Inability to satisfactorily remedy unsafe building conditions

The Champaign-Urbana Tenant Union estimates up to 600 clients each year need legal counseling or representation, which they cannot afford. The quality of housing, as well as the quality of life for many people, would be dramatically improved if legal counseling and representation for tenant-landlord problems were provided at little or no cost to the very low-income households for whom no legal help is now available.

#### SECTION 3D: HOMELESS NEEDS

#### INTRODUCTION

The HUD-prescribed matrix below provides a summary of the nature and extent of homelessness in Champaign County.

	Estimated Unmet Calculated From Combi	Relative Priority	
Individ	luals		
	Emergency Shelter	4	М
Beds	Transitional Housing	25	Н
	Permanent Housing	85	Н
	TOTAL	114	
Person	s in Families with Children		
	Emergency Shelter	6	Н
Beds	Transitional Housing	40	Н
	Permanent Housing	60	Н
	TOTAL	106	

Source: Survey of Homeless Persons in Champaign-Urbana, conducted August, 2009.

In the most recent survey of homeless persons in Champaign County (August 2009), 13 persons reported chronic homelessness, i.e. have been homeless for more than one year or have suffered homelessness 4 or more times in the last 3 years and having a disabling condition. Transitional homelessness occurs when a housing crisis (*i.e.*, loss of job, domestic violence) temporarily renders an individual or family homeless. When homeless services are provided, these persons usually are able to locate and obtain another stable housing situation. In Champaign County, 14 percent of homeless persons would fall into this category based on the most recent survey.

Episodic homelessness refers to circumstances in which persons have recurrent problems with housing. Often these persons have substance addictions, seasonal/minimum wage income or sporadic domestic situations that affect stable housing. In Champaign County, approximately 20 percent of homeless persons would be episodic users of homeless services.

Approximately 61 percent of the homeless respondents recently surveyed had been homeless for more than one year or for four or more times during the past three years. However, chronic homelessness is defined by HUD as a situation in which an unaccompanied person has been without a permanent residence for a period of more than one year or for more than 4 times in the last 3 years <u>and</u> suffers

from a disabling condition (usually substance abuse or mental health issue) that is contributing to his/her homelessness. Approximately 23 percent of persons accessing homeless services in Champaign County would be classified as chronically homeless. (Note: One reason families are not considered for this designation is that if homeless for an extended period of time, children may be considered at risk of neglect and taken under the care of the Illinois Department of Children & Family Services [DCFS] until stable housing can be obtained.)

The Urbana-Champaign Continuum of Care (CoC) has surveyed homeless persons in Champaign County several times during the past decade in an effort to accurately count the number of homeless individuals and families, to better understand the causes of homelessness and to plan services that will effectively address the needs of this population. In summary, the 2009 summertime survey reported that in one week Champaign County had approximately 594 homeless persons, of which 236 were adults, 358 were children.

## **Priority Homeless Needs**

The need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations are depicted in the following HUD-prescribed Continuum of Care Homeless Populations and Subpopulations Chart.

# Table 1AHomeless and Special Needs Populations

Continuum	of Care: Housing Gap Analysis C	hart		
		Current Inventory	Under Development	Unmet Need/ Gap
	Inc	dividuals		
Example	Emergency Shelter	100	40	26
	Emergency Shelter	35	0	52
Beds	Transitional Housing	196	0	31
	Permanent Supportive Housing	90	11	52
	Total	321	11	135
	Pers	sons in Familie	s With Children	
	Emergency Shelter	23	0	11
Beds	Transitional Housing	138	16	9
	Permanent Supportive Housing	46	0	50
	Total	207	16	70

## Continuum of Care: Homeless Population and Subpopulations Chart

			1	
Part 1: Homeless Population	She	Itered	Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):				
1. Number of Persons in Families with Children	37	145	0	182
2. Number of Single Individuals and Persons in Households without children	31	82	13	126
(Add Lines Numbered 1 & 2 Total Persons)	68	227	13	308
Part 2: Homeless Subpopulations	She	Itered	Unsheltered	Total
a. Chronically Homeless		6	2	8
b. Seriously Mentally III		35		
c. Chronic Substance Abuse		54		
d. Veterans		15		
e. Persons with HIV/AIDS		1		
f. Victims of Domestic Violence		15		
g. Unaccompanied Youth (Under 18)		0		

# Homeless Strategic Plan

During the last decade, service providers, local governments, and health-care providers have been dedicated to the implementation of a comprehensive system of housing programs and supportive services for homeless assistance in the Champaign-Urbana area. The providers formed a Continuum of Care group that meets monthly to discuss the needs of the homeless population and chart a course of action to address the homelessness problem.

Needs Assessment: Housing and Homelessness

Almost all of the agencies that provide services to the homeless and near homeless population are located within the Cities of Champaign and Urbana, but accommodate and serve persons throughout Champaign County. Rural Champaign County agencies are generally branches of services whose main offices are located within these two cities. The local Continuum of Care serves the City of Urbana, City of Champaign, the Village of Rantoul and Champaign County.

It is important to note that the homeless population in this area moves between the two cities, and thus it is necessary to consider the homeless persons reported in Urbana as well. The largest concentrations of homeless individuals can generally be found in downtown Champaign, downtown Urbana, and the University District. The agencies and organizations that provide social and supportive services offer help to homeless individuals regardless of their last known address. In that sense, the data for Champaign and Urbana was jointly compiled and is included in this section.

Provided below is a table outlining the Continuum of Care System that serves the homeless residents of Champaign County. The first step in the continuum is prevention, where actions are taken to prevent persons from losing their housing and becoming homeless. The second step includes outreach, intake, assessment, and advocacy. Intake/assessment workers and case managers employed by area agencies identify homeless persons and attempt to link them with services available in the community. They also provide outreach to persons at risk of becoming homeless and encourage them to seek services that will allow them to remain housed and live self-sufficiently. The third stage in the continuum is the provision of emergency shelter. Individuals residing in emergency shelters are provided with interim housing and encouraged to move to transitional housing. Agencies that provide transitional housing also provide the supportive services necessary to move persons back to self-sufficiency. The final step in the continuum for some may be permanent supportive housing, and for most, permanent housing. The agencies and organizations that support each step are outlined in the table.

1	aign-Urbana Continuur	1			
Prevention	Outreach, Intake,	Emergency	Transitional	Permanent	Permanent
	Assessment,	Shelter	Housing	Supportive	Housing
	Advocacy			Housing	
RPC Rent	Mental Health	A Woman's	Center for	Mental Health	Private Sector
Assistance	Center	Place	Women in	Center	
			Transition		
C-U Tenant	Prairie Center	Salvation	TIMES Center	Developmental	HACC
Union	Health Systems	Army		Services Center	
		Steppingstone			
		Shelter			
Mental Health	Local Hospitals and	First	Salvation Army	City of Urbana	Homestead
Center	Medical Clinics	Presbyterian	Services		Apartments SRO
		Church			
Crisis Nursery	GCAP	Crisis Nursery	GCAP	Prairie Center	Habitat for
			Champaign	Health Systems	Humanity
			House		
Provena	A Woman's Fund	Provena	A Woman's Place		
Roundhouse		Roundhouse			
First Call for	Family Service of		Men's SAFE		
Help	Champaign Co.		House		
PACE			City of Urbana		
Prairie Center			Restoration		
Health Systems			Urban Ministries		
CU Public Health			TBRA-City of		
			Champaign		

Table 3-7: Champaign-Urbana Continuum of Care System

## Chronic Homelessness

The Urbana-Champaign Continuum of Care has developed a 10-year plan to end chronic homelessness. The document is available on the web <u>http://www.ccrpc.org/socialservices/pdf/UCCCTenYearPlan.pdf</u> The plan focuses on four components: Prevention, Coordination, Maintenance and Evaluation.

## Homeless Prevention

The following is listing of homeless prevention measures identified by the Continuum of Care:

<u>Information and Referral</u> – *Champaign County Regional Planning Commission* and *Family Service of Champaign County's* <u>First Call for Help</u> provide information and referral to other agencies offering housing assistance and all available social services. The information is also available on *Family Service's* website. Several publications are available in the community that list available social services and the agencies providing such: "The Help Book;" "Community Resource Guide for Children and Their Families;" "Champaign County Pocket Resource Guide;" "HIV & AIDS Services for Champaign County and East Central Illinois;" "The Champaign-Urbana Community Guide;" "Support Group Directory;" "Senior Guide;" and the "Senior Citizens Handbook." These publications are free to the public and available at most service provider facilities, at public libraries, and at the all local government offices.

<u>Rent Assistance</u> – *Champaign County Regional Planning Commission* offers assistance with first month's rent or up to one month's past due rent. They also will be administering a Tenant-Based Rental Assistance Program called No Limits for very-low income households. Other rental assistance can be provided for populations with special needs by Greater Community AIDS Project, Persons Assuming Control of their Environment (PACE), and the *C-U Public Health District Ryan White Title II*.

<u>Skills in Living</u> – *PACE* offers classes in accessing assistance and independent living skills for persons with disabilities permitting them to remain in non-supportive housing rather than moving to an assisted living facility.

<u>Assistance with Power Bills to Avoid Eviction</u> – *Champaign County Regional Planning Commission* provides assistance with past due power bills under LIHEAP. The *Norman Program* under the Illinois Department of Children and Family Services also provides such assistance if it would prevent the removal of children from a secure home.

<u>Tenant Advocacy</u> – *CU Tenant Union* intervenes with landlords on behalf of tenants to resolve disputes and avoid evictions. *Champaign County Regional Planning Commission* provides assistance with landlord negotiations and housing counseling. *PACE, Inc.* provides housing education and advocacy to persons with disabilities.

<u>Healthcare and Counseling Services</u> – *Mental Health Center of Champaign County* provides mental health counseling and emergency intervention services, crisis respite services, residential treatment for persons with chronic mental health issues, and stress management and crisis coping skills-building seminars. *Prairie Center Health Systems, Inc.* offers a full range of substance abuse treatment services including detoxification, short- and long-term residential and outpatient treatments, assessment, intervention, and community-based programs. *Carle Pavilion* is another facility providing such residential and outpatient treatment and is operated by a for-profit medical provider, *Carle Medical Clinics. C-U Public Health Department* works with mothers of young children to provide necessary basic needs (WIC Program) and counseling. *Crisis Nursery of Champaign County* offers family life-skills training. *Frances Nelson Health Center* provides medical care to uninsured and low-income households.

<u>Intervention On Behalf Of Children/Youth</u> – *Mental Health Center of Champaign County* operates *Roundhouse*, a short-term residential program for youth to age 18 who are runaways or otherwise in conflict with family members. *Champaign County Regional Planning Commission* uses Norman Program

Needs Assessment: Housing and Homelessness

monies to provide housing assistance to families connected with the Illinois Department of Children and Family Services. *Crisis Nursery of Champaign County* provides shelter for infants and young children during family crises situations, and childcare services for parents during job searches and for working parents when childcare arrangements are disrupted.

<u>Budget Counseling</u> – Champaign County Regional Planning Commission and the University of Illinois Cooperative Extension Unit provide one-on-one and group sessions to resolve difficulties with credit histories that might prevent a household or individual from renting an apartment or purchasing a house. *TIMES Center* requires all transitional housing program participants to attend a money-management class held onsite.

# Goals and Strategies to Address Homelessness

<u>Goal</u>: Provide Support for existing agencies delivering services to homeless individuals and families and encourage the expansion of local services to meet community homeless needs.

Strategy: Support the existing network of local homeless services.

- Continue to provide leadership and support of Continuum of Care.
- Provide support to emergency and transitional shelters through Consolidated Social Service Pool fund allocations.

**Strategy:** Improve and expand the existing network of local homeless services.

- Support and encourage local efforts to acquire additional grant funding.
- Support accurate and comprehensive data management through the Homeless Management Information System (HMIS) and annual surveys.
- Encourage expansion of transitional housing for women and children.
- Encourage development of emergency shelter services or transitional housing for homeless two-parent households with children.
- Encourage development of transitional living facilities for adults and youth with substance abuse issues.
- Encourage the development of a shelter facility to provide emergency services for elderly persons who are victims of domestic violence.

**Strategy:** Regularly review and evaluate the needs of the community for homeless and homeless prevention service, and encourage local agencies to match service provided to community needs.

• Encourage and support area agencies to develop services such as Supportive Housing and Safe Havens for targeted populations such as homeless teens, teen parents, families, persons with disabilities, etc.

**Strategy:** Take steps to stabilize households at risk of homelessness.

- Develop and support rental assistance programs, with and without supportive services for extremely low and very low income persons.
- Support programs offering permanent housing solutions for low and extremely low income households
- Support educational services including financial literacy, homeowner education and debt management.

# Continuum of Care: Institutional Structure

The Urbana-Champaign Continuum of Care will continue to be the lead organization to address homeless concerns in the community. The following organizations are members of the Continuum of Care:

		UUM OF CARE SYSTE		CHAMPAIGN	
MEMBERS	REPRESENTATIVE	ADDRESS	PHONE	EMAIL	MOU
A Woman's Place	Tami Tunnell	1304 W Main St Urbana IL	384-4462	TunnellT@awomansfund.org	X
Center for Women in Transition	John Sullivan	508 E Church St Champaign IL	352-7151	JSullivan@cwt-cu.org	Х
CCRPC Emergency Rent	Darlene Kloeppel	1776 E Washington Urbana IL	328-3313	dkloeppel@ccrpc.org	Х
Champaign-Ford Reg'l Office Ed	Kristen Morris	200 S Frederick Rantoul IL	893-3219	MorrisK@roe9.k12.il.us	Х
City of Champaign	Kerri Spear	102 N Neil St Champaign IL	403-7070	Kerri.Spear@ci.champaign.il.us	Х
City of Urbana	Kelly Hartford	400 S Vine St Urbana IL	384-2447	kshartford@city.urbana.il.us	X
Community Service Center of Northern CC	Andy Kulczycki	520 N Wabash Ste 1 Rantoul IL	893-1530	Evergreen3069@yahoo.com	X
Crisis Nursery	Stephanie Record	1309 W Hill St Urbana IL	337-2731	strecord@crisisnursery.net	X
Cunningham Township	Carol Elliott	205 W Green St Urbana IL	384-4144	ctso@prairienet.org	Х
Developmental Services Center	Cathy Lursen Ron Bribriesco	1304 W Bradley Champaign IL	356-9176	clursen@dsc-illinois.org rbribriesco@dsc-illinois.org	Х
Family Service of CC	Annie Clay	405 S State Champaign IL	352-0099	aclay@familyservicecc.org	Х
Greater Community AIDS	Karen Rasmussen	208 W John St Champaign IL	351-2437	karen@gcapnow.com	Х
Homestead Corporation	Aaron Smith	306 W Griggs St Urbana IL	344-1292	homesteadcorp@aol.com	Х
Housing Authority of CC	Ed Bland	205 W Park St Champaign IL	378-7100	EdwardB@hacc.net	Х
Mental Health Center of CC	Lisa Benson	202 W Park St Champaign IL	373-2430	lbenson@mhcenter.org	Х
PACE	Nancy McClellan- Hickey	1317 S Florida #27 Urbana IL	344-5433	nmch@pacecil.org	Х
Prairie Center Health Systems	Marlys Buelow	718 Killarney Urbana IL	356-7576, ext 233	mbuelow@mail.prairie-center.org	X
Salvation Army	Envoy Mike Fuqua, Jennifer Hill-Valade	502 N Prospect Champaign IL	373-7832	Mike_fuqua@usc.salvationarmy.org jennifer_hill@usc.salvationarmy.org	Х
Social Security Administration	Brian Mooney	101 S Country Fair Dr. Champaign IL	398-5399	Brian.mooney@ssa.gov	Х
TIMES Center (MHC)	Sue Wittman	70 E Washington Champaign IL	398-7785	swittman@mhcenter.org	Х
University of IL	Min Park	1105 W Nevada Urbana IL	333-0628	parkjm@uiuc.edu	X
Urbana HOME Consortium	See City of Urbana	400 S Vine St Urbana IL	384-2447	See City of Urbana	Х
Veterans' Affairs	Robbie Walker Timothy Jobin	201 W Springfield Ste 704 Champaign IL	278-3388	urbanaranger@aol.com timothy.jobin@va.gov	X
Village of Rantoul	Mike Loschen	333 S Tanner Rantoul IL	893-1661, ext.224	mloschen@village.rantoul.il.us	X
ССМНВ	Mark Driscoll Lynn Canfield	1776 E Washington Urbana IL	367-5703	mark@ccmhb.org lynn@ccmhb.org	
CUPHD	Charlene Stevens	710 N Neil St Champaign IL	531-2926	cstevens@cuphd.org	
Eastern Illinois Foodbank	Andrea Rundell	2405 N Shore Dr Urbana IL	328-3663	arundell@eifoodbank.org	
United Way of CC	Beverly Baker	404 W Church Champaign IL	352-5151	Beverly@unitedwayhelps.org	

## **Discharge Coordination Policy**

Continuum agencies have been working individually with the Illinois Department of Corrections to build a network of support for inmates/parolees being released to the area who are HIV positive. When a person who has been incarcerated is released or paroled, they leave the correctional institution with only one week's supply of HIV medications, but the process of enrolling a consumer on ADAP takes four weeks after they enter the community. Persons with mental health issues are released without adequate supplies of medications. The need to build communication lines with DOC is critical to establishing the link between released prisoners and services across the entire continuum of providers. As one of the goals of the Continuum is to establish a discharge policy, it is important that continuum members work to build a positive relationship with DOC staff. The TIMES Center Advisory Group, which oversees the policy and procedures of the area's largest service provider to homeless men, will work with staff from the City of Urbana to set up meetings and try to establish dialogue with the IL Department of Corrections.

Additionally, Mental Health Center of Champaign County has been mandated to provide case management, referrals and linkage of services to state operated facilities and hospitals discharging persons with serious mental illnesses. Provena also employs a forensic case manager to assure services are secured once mentally ill inmates are released. The Continuum will call on this agency's expertise when negotiating with the IL Department of Corrections.

## SERVICES FOR THE NEAR-HOMELESS

The rising number of near-homeless persons is evident in this area. In the Community Needs Assessment study, about one in eight (17%) participants said that at some point they had given up paying for food, utilities or healthcare to make the rent or mortgage payment. Excessive rent burden is the most prevalent problem for low-income renters. The August 2009 homeless survey revealed that 62 persons were homeless due to the inability to pay their rent or mortgage.

The primary means for preventing homelessness is emergency rent assistance. Champaign County Regional Planning Commission (CCRPC) provides rent assistance to persons facing eviction. The CCRPC also provides first-month's rent for homeless persons and past-due rent for near-homeless persons. Recent federal stimulus funding provided four local agencies with additional homeless prevention and rapid re-housing funds: A Woman's Fund, Mental Health Center of Champaign County, Center for Women in Transition, and additional funding for CCRPC. The City of Champaign and the Urbana HOME Consortium also provide tenant based rent assistance in order to help households access affordable rental units while working towards self-sufficiency.

## SECTION 3E: HOUSING NEEDS OF SPECIAL POPULATIONS 91.205(d) and 91.210(d)

#### INTRODUCTION

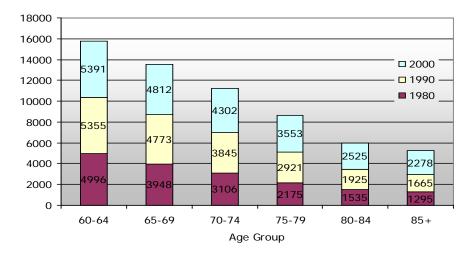
This section will discuss the housing needs of persons with special needs who are not homeless but are in need of supportive services. Persons with special needs include: the frail and non-frail elderly, persons with mental, physical, and/or developmental disabilities, persons with alcohol or drug addictions and persons diagnosed with AIDS/HIV. The assistance to persons with special needs is mainly provided by local non-profit agencies and organizations, which receive local and state funding, private foundation grants, private donations and federal grants.

## HOUSING NEEDS BY POPULATION

## The Frail and Non-Frail Elderly

As defined by HUD, elderly households are one- or two-member (family or non-family) households in which the head or spouse is age 62 or older. In the City of Champaign, the elderly make up 9.9% of the population (6,670 persons) according to the 2000 U.S. Census. Twenty-four percent of owner-occupied housing units are owned by persons over the age of 65. Only 5% of renters are over 65. Elderly women outnumber men in the City of Champaign 59% to 41%.

For Champaign County, the U.S. Census Bureau states that 22,861 persons over 60 years of age resided here in 2000, which constitutes 12.7% of the total population. Persons in this age group are likely to fall into the frail elderly classification, since they are more likely to be unable to perform at least three daily living activities such as eating, dressing, bathing, grooming or household management actions.





Source: Champaign County Statistical Abstract 2004

In the City of Champaign, 81% of persons over age 65 own their own homes, while only 19% rent. In a study done by the American Association of Retired Persons (AARP), *Progress in the Housing of Older Persons, 1999,* the researchers found that older owners are less likely than younger owners to have made home repairs and are more likely to have the work done by others when a home repair becomes necessary. Sixty-three percent of low-income elderly owners are housing cost burdened, paying more than 30% of their incomes for housing. Unable to physically or financially manage home repairs, these households frequently turn to the City for housing rehab assistance. In the last five years, the City has assisted 190 households make repairs through the Emergency Repair Program. Most of these repairs addressed serious housing conditions that threatened the health and safety of the occupants, such as furnace malfunctions, leaking roofs, and sewer line breaks.

Mobility problems often arise for elderly owners living in units that were not designed for the aging population. Steps, bathtubs, and narrow doorways often become obstacles. New homes built to universal design standards (open floor plans, no-step entries, wider doors and corridors, and accessible fixtures and countertops) allow individuals to remain in their own home much longer into their senior years. For those living in homes built before much thought was given to accessibility, programs that

provide structural modifications and remove mobility barriers will continue to be in great demand. See Appendix C for *Universal Design Features*.

As more elderly persons choose to stay in their homes rather than move to nursing homes or assisted living facilities, the demand for specialized in-home care also continues to increase. Family Service of Champaign County provides caretakers and a Meal-on-Wheels program to elderly in need, as well as home visits and other supportive services. Peace Meals also provides congregate and in-home meals to the elderly. The Champaign County Regional Planning Commission, funded by the City, provides a Senior Minor Home Repair Program to qualifying elderly persons still living in their homes for assistance with minor residential repair needs. These services have limited funding and staff that are already stretched to capacity. More of these types of programs are likely to be needed as the population ages.

For the elderly who are no longer financially able to live independently or for those living in inaccessible housing units that no longer suit them, subsidized housing may be the answer. The Housing Authority also offers 334 units of elderly housing in the county. These public housing units are in Washington Square, Steer Place, Columbia Place, Skelton Place, Hayes Homes, and Youman Place. Vacancies in senior public housing complexes occur frequently.

Locally, the greatest senior housing need for those incapable of independent living is for affordable, assisted units, also known as supportive living facilities. In Champaign-Urbana, there are few units of subsidized, assisted living. There is no one definition of assisted or supportive living, but most definitions include 24-hour supervision, housekeeping, meal preparation, and assistance with activities of daily living. For elderly persons that require this minor amount of assistance but cannot afford the high cost of non-subsidized, assisted living facilities, moving to a nursing home is often the only option. Nursing home living is not intended for elderly persons who are still in good general health and only need an increased level of daily living assistance. An interim step, between independent living and nursing home care, is needed in the continuum of affordable housing options for the elderly.

#### Persons with Physical Disabilities

According to U.S. Census 2000 data, there are 21,966 persons with disabilities living in Champaign County which is 13.1% of the population. This includes sensory, physical, and mental disabilities. The U.S. disability rate is 15.6%. Many believe that disabilities are underreported on the Census since many individuals do not consider themselves permanently disabled, although they have physical limitations due to age or overall health. Persons Assuming Control of their Environment (PACE), estimates that up to 20% of the population may have a mobility limitation at some time in their lives.

The following graph indicates the age breakdown of disabled by disability type in Champaign County.

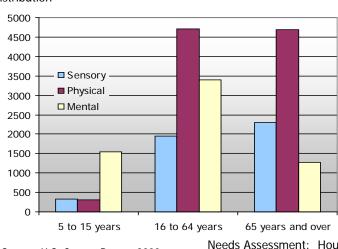
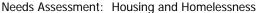


Figure 3-14: Champaign County Population with Disabilities-Age and Type Distribution



Due to limited incomes, many disabled households also find it very difficult to move from renting to homeownership. City staff members are participating in an effort coordinated by PACE to enhance opportunities for homeownership. The program provides down payment subsidies to qualified buyers plus education in the areas of household finances, home maintenance, and accessibility issues. Other programs like this are needed to assist the disabled population move to homeownership and achieve long-term financial stability.

Another problem for the disabled is finding housing that is accessible. PACE maintains a list of accessible rental units so that persons with mobility limitations can be linked to the few accessible units that are available. However, more accessible units, for both owners and renters, are needed to meet the increasing demand.

Builders are just beginning to understand and respond to the need for housing units that fit individuals with a variety of physical characteristics and mobility needs. Universal design principles are being adopted in some municipalities across the country. These principles allow for the use of housing by all persons, to the greatest extent possible, without the need for adaptation or specialized design. In universal design, homes are built with features that are usable by people at all stages of life, at little or no extra cost. These features include no-step entries, open floor plans, accessible baths, and easy to operate fixtures and hardware. (A full listing of universal home design features is provided in Appendix C.)

Although the use of universal design can be of great benefit to individuals with disabilities, it often benefits others as well. For example, no-step entries and wider doorways benefit individuals using walkers and wheelchairs, as well as those carrying groceries or pushing strollers. Lowered peepholes allow persons in wheelchairs to view visitors, while also serving as a safety feature for households with children. Persons recovering from injuries will find it easier to maneuver in a home built with functional accessibility in mind. Likewise, aging in one's own home is much more practical in a unit built to universal design standards.

The City of Champaign has adopted a set of visitability standards, which employ design criteria that are similar to universal design but more limited in scope. At this time, all single-family housing that is constructed in accordance with strategies included in this Consolidated Plan (and accompanying Annual Action Plans) and funded in whole or in part with grant resources administered by the City must be built to visitability standards. (Visitability standards are outlined in Appendix D.) Multifamily housing will incorporate as many elements of the visitability standards as feasible, given the overall design of the project.

When incorporated into new construction, accessibility features or universal design standards add only a minimal amount to the project cost. Retrofitting existing housing to meet the needs of a disabled occupant is much more costly. The City of Champaign has funded the Home Accessibility Retrofit Program for the last fifteen years using federal CDBG and Federal Home Loan Bank grants. The program assists disabled individuals in adapting their homes to meet their own individual needs. Common improvements include the addition of ramps, installation of accessible tubs, showers, and bathroom grab bars, and widening doors and entryways. The program provided assistance to 32 individuals from 2005-2008 in adapting their homes to be accessible.

The City will continue to support the development of accessible and affordable housing units for persons with disabilities, both through the retrofit of existing units and the incorporation of universal or visitable design in new construction. The City will also support programs that provide rental or homebuyer subsidy which will allow disabled households to secure affordable housing and reduce excessive housing cost burden.

# Persons with Developmental Disabilities

A developmental disability is a severe and chronic condition that includes: cerebral palsy, epilepsy, autism or mental retardation. A person with a developmental disability may have limited functionality in several of the life skills areas such as communication, learning, mobility, self-care, decision-making, and independent living. There is no specific data collected locally to determine the exact numbers of developmentally disabled individuals residing in the community. The Champaign County Mental Health Board compiles data to estimate the prevalence rates for persons with developmental disabilities for Champaign County. Prevalence rates are derived from the number of established cases of specific disorders identified in a study over a defined period of time. The following table provides estimates of the developmentally disabled population in Champaign County based on prevalence data:

1 0						
Population	Mild	Moderate	Severe	Profound	Multiple	Total
10,417	114	31	16	5	42	208
40,871	449	122	61	20	163	815
110,911	266	266	133	44	177	886
17,470	21	21	10	4	14	70
179,669	850	440	220	73	396	1,979
	Population 10,417 40,871 110,911 17,470	Population         Mild           10,417         114           40,871         449           110,911         266           17,470         21	PopulationMildModerate10,4171143140,871449122110,91126626617,4702121	PopulationMildModerateSevere10,417114311640,87144912261110,91126626613317,470212110	PopulationMildModerateSevereProfound10,4171143116540,8714491226120110,9112662661334417,4702121104	PopulationMildModerateSevereProfoundMultiple10,417114311654240,8714491226120163110,9112662661334417717,470212110414

Table 3-9: Champaign Co. Prevalence Rates for Persons with Developmental Disabilities

Source: Prevalence Rates (Fischer, 1986) Applied to Census 2000 Data Provided to the City by the CC Mental Health Board

According to a July 2004 report prepared by the Steering Committee for the Creation of a Champaign County Development Disabilities Board, additional residential service options for people with developmental disabilities are critically needed to address the current and future need. When local options are not available, the developmentally disabled may be forced to leave their home communities to receive these services or risk becoming homeless.

Many adults with developmental disabilities continue to reside with family members. These family members are now becoming elderly and have their own medical or self-care needs. Aging parents are concerned about the lack of options for their adult children when they can no longer provide the care they need.

Individuals with developmental disabilities often experience the physical deterioration associated with old age much earlier than those without disabilities. In the past, many had shortened life expectancies. However, with medical advances, many of the disabled are living much longer lives. Those that were able to live independently when they were younger now find they need additional supports to manage daily living. This increases the need for permanent housing with supportive services.

Families that are caring for individuals with developmental disabilities also need in-home services to provide the specialized attention that many of these persons require. Trained service providers can provide the long-term planning and skill development that may allow the disabled to move to more independent housing option. However, these in-home supportive services are very limited and are often reserved for families that have reached a crisis level.

Housing and related services needed in Champaign County include:

- Group homes with 24-hour support
- Residential support for families in emergency situations
- Assisted living with nursing support for medically fragile individuals
- In-home supports for individuals with disabilities and their family members
- Expanded respite services for families caring for a person with developmental disabilities

Because many of the developmentally disabled live on very meager, fixed incomes, these services must be provided with public assistance. During the last decade, voters in Champaign County approved a property tax increase to support the creation of a Developmental Disabilities Board. The \$.10 rate increase is expected to generate over \$2 million annually for the expansion of services for this population. The new three-person board will determine the service priorities and will decide how the funding will be divided among the programs available to meet local needs of the developmentally disabled. The services that will benefit from this tax increase include not only residential services, but also comprehensive children's programs, adult day programs, case management and family support, and vocational training and employment services for the developmentally disabled population in Champaign County.

#### Persons with Severe Mental Illness

During the Community Needs Assessment, more than one in five (22%) households in Champaign County reported having experience with mental and emotional disorders. This number is consistent with national prevalence data. Applying these statistics to the U.S. Census 2002 population estimate, approximately 15,531 individuals in the City of Champaign are affected personally by a mental illness or have lived with a mentally ill person. Many of these may be temporary mental health disorders. Many people experience mental illness only once and then fully recover. Unfortunately, only about half of those affected by mental illness receive treatment.

Mental illness is a general term that refers to a group of illnesses that affect the brain. Mental illness can be separated into two main categories: depression/anxiety disorders and psychotic illness. Individuals that are diagnosed with psychotic disorders may be suffering from schizophrenia or bipolar disease. Psychosis affects the brain and cause changes in a person's thinking, emotions, and behavior. Many individuals with severe mental illness require on-going support services and/or supportive housing in order to live productive lives and function independently.

The Community Needs Assessment indicates that one in twelve (8%) participants in the community-wide survey chose behavioral healthcare as "the biggest problem facing residents of Champaign County" from the list of ten topics outlined by the Community Needs Consortium. In the survey conducted among issue experts and community leaders, this matter was the highest ranking problem out of 18 described by the Consortium.

The Mental Health Center provides in-patient and out-patient services on a sliding fee scale. They also provide prevention and counseling services, as well as vocational and residential treatment. The Mental Health Center has permanent housing available for 15 individuals at this time with another 14 units available in the Village or Rantoul under HUD's Section 811 Program. Two Shelter + Care projects provide 48 units of permanent supportive housing for homeless persons with targeted disabilities, including mental illness. All of these units are now leased, and persons with S+C vouchers are looking for available apartments. Although there have been increases in the number of permanent supportive housing units for the mentally ill over the last five years, this continues to be a significant community need.

For individuals with mental illness who are seeking treatment and are able to live independently, affordable permanent housing which provides a range of supportive services is the best residential option. Recent efforts to expand residential treatments have helped to lessen this need. However, prevalence data on mental illness and local data on the needs of the chronically homeless with mental illness indicates that the demand for additional residential options is still very high.

#### Persons with Alcohol or Drug Addictions

Addiction treatment has been found to be a strong deterrent to chronic homelessness. In a Chicagobased study, the Center for Substance Abuse Treatment indicates that 73% of initially homeless clients entering substance abuse treatment improved their housing situation within 6 months of treatment (Orwin, RG, Scott C.K., and Ariera, C.R., *Transitions through Homelessness and Factors that Predict Them*). Prairie Center is keenly aware of the need to support clients in the transition from homelessness to housing. In an evaluation of its supportive housing programs, Prairie Center staff found that these services frequently result in positive outcomes for persons undergoing addiction treatments. (Ackerson B., *Prairie Center ACT Program Evaluation*)

Prairie Center works closely with local service providers including the Salvation Army and TIMES Center to provide additional long-term treatment options for clients who have completed intensive residential programs. Providing supportive living arrangements can shorten the length of time required for residential treatment, effectively expanding capacity without increasing beds.

Prairie Center's experience with the use of Assertive Community Treatment models linked to supportive housing has had positive results. The treatment improves engagement and outcomes for persons with co-occurring disorders. According to the National Institute on Drug Abuse, providers should consider clients with co-occurring disorders to be the "expectation rather than the exception across all services". In cooperation with the Mental Health Center and Greater Community AIDS Project, Prairie Center will be provides a Permanent Housing and Assertive Community Treatment (PHACT) program, using grant funding from HUD's Supportive Housing Program. The program is specifically designed to meet the needs of this population with co-occurring disorders (also referred to as dually diagnosed).

The goal of the PHACT program is to expand the menu of treatment services available to clients with substance abuse and co-occurring disorders. Prairie Center will work with its community partners to build collaborative relationships to support clients in supportive permanent housing and transitional programs.

## Persons Diagnosed with HIV/AIDS

According to the Illinois Department of Public Health (IDPH), there are 141 individuals diagnosed with AIDS living in Champaign County as of January 2005, adding to total of 263 cumulative cases since IDPH began keeping these records in 1981. Also, there were 115 reported cases of individuals being HIV positive. Carle Hospital is the main health services provider in the region, and partners with the IDPH, Prairie Center, the Mental Health Center, and the Greater Community AIDS Project (GCAP) to provide intensive case management to persons with HIV and AIDS.

Greater Community AIDS Project (GCAP) provides support for individuals diagnosed with HIV/AIDS. It offers food assistance, support groups and volunteer assistance, as well as five units of transitional housing for persons with AIDS. Persons can stay at Champaign House (GCAP's transitional housing facility) and receive supportive services until their condition stabilizes and they can return to independent living. The Salvation Army Steppingstone Shelter and TIMES Center often house homeless men with HIV but case management services are often provided by other agencies.

The greatest needs of this population include affordable permanent housing with supportive services, utility bill assistance, affordable medical insurance, dental care, legal assistance, and transportation to medical care.

## Persons with Dual Diagnosis (Mental Illness, HIV/AIDS, and/or Substance Abuse)

Supportive services designed specifically to support individuals with two or more targeted disabilities, such as mental illness, HIV/AIDS, and substance dependency, are rare in this community. The Mental Health Center provides limited residential space for individuals suffering from mental illness. Prairie Center provides services for persons with substance abuse by providing a residential treatment program. GCAP provides services to persons with HIV/AIDS. All of these agencies agree that individuals suffering with two or more of these diagnoses are the most difficult to house and treat. Many treatment programs only address one specific disability. Providing comprehensive case management and access to a range of

treatment options is critical to addressing the problem of the dually diagnosed, also referred to as persons with co-occurring disabilities.

The lack of programs for individuals with dual diagnoses is causing an additional burden for agencies and local shelters that are providing help and supportive services. Individuals with special needs require additional services and support, and staff and volunteers are usually not trained to respond to this level of need. Residential treatment programs and shelter with supportive services are needed to address these issues.

## Victims of Domestic Violence

Victims of domestic violence, including dating violence, sexual assault, and stalking are also considered a special needs group that needs assistance. Lack of affordable housing and long waiting lists for assisted housing mean that many women and their children are forced to choose between abuse at home or places unfit for habitation. Moreover, shelters are frequently filled to capacity and must turn away battered women and their children. Currently, domestic violence services and shelter are available through the local domestic violence provider, A Woman's Place/A Woman's Fund. However, at the time this Consolidated Plan was being prepared, the agency was undergoing difficult financial crisis and may be merged with another local organization.

## SECTION 3F: PUBLIC AND ASSISTED HOUSING NEEDS 91.210(b)

## PUBLIC HOUSING UNITS IN CHAMPAIGN

Of the 536 public housing units operated by the Housing Authority of Champaign County (HACC), 54% (287) are located in the City of Champaign. The table below shows the various types of units located within the City:

Type of Housing Units	# of Units in Champaign		
Family units	67		
Elderly/Disabled units	120		
Mixed-use units	84		
Scattered site units	16		
Total Public Housing Units in Champaign:	287		

 Table 3-11:
 Public Housing Types in Champaign

Source: Housing Authority of Champaign County

## PHYSICAL CONDITION OF PUBLIC HOUSING UNITS LOCATED IN CHAMPAIGN

According to the HACC 5 Year Plan/Annual PHA Plan (2010-2014), the public housing sites within the City of Champaign the following improvements are needed:

**Columbia Place:** Kitchen cabinets, interior common hallways

Joann Dorsey Homes: Soffit, roof replacement, and perimeter fencing

Skelton Place: Elevator car interiors, additional parking/paving

Scattered Sites: Perimeter fencing, furnaces, water heaters, windows.

Washington Square: Masonry repairs, bathroom renovations, common areas

## RESTORATION OR REVITALIZATION NEEDS OF PUBLIC HOUSING IN CHAMPAIGN

The current PHA Plan of the HACC projects the demolition of 87 of the 287 existing units in the City of Champaign through the complete demolition of Joann Dorsey Homes and the Scattered Site housing sites. The plan listed these demolition projects beginning in 2011.

The HACC has one major redevelopment activity underway. Crystal View Townhomes, formerly known as Lakeside Terrace (an obsolete public housing complex in Urbana), is currently under construction.

## PUBLIC HOUSING AND SECTION 8 WAITING LISTS

In the 2010-2014 Agency Plan, the HACC listed 97 households on the Public Housing wait list and 1,528 on the Section 8 wait list.

## **RESULTS OF THE SECTION 504 NEEDS ASSESSMENT OF PUBLIC HOUSING**

The 5-year and Annual PHA Plan certifies that the HACC has not received a letter of noncompliance findings under Section 504. Currently, less than 1% of the HACC inventory is considered to be accessible housing. According to the 5-year and Annual PHA Plan table for Housing Needs for families with disabilities, 190 families are on the Section 8 waiting list while 25 families are on the public housing wait list.

The Housing Authority is working to increase the number of accessible units in its inventory. According to the 2010-2014 Agency Plan, the Housing Authority will be adding four (4) ADA compliant units and converting at least ten (10) units to supportive or assisted living at Steer Place. These projects are currently in the design stage.

#### MANAGEMENT AND OPERATION OF PUBLIC HOUSING

The HACC operates under the following policies:

- (1) Public Housing Maintenance and Management Policy Documents, Manuals and Handbooks:
- Admissions and Continued Occupancy Policy
- Resident Handbook
- Administrative Manual
- Lease
- Emergency Action Plan
- Lead Base Paint Notification
- Maintenance Plan

(2) Section 8 Management Policy Documents, Manuals and Handbooks:

- Section 8 Administrative Plan
- Voucher Briefing Packet
- Landlord Packet

(3) Pest Infestation Policy

#### IMPROVING THE LIVING ENVIRONMENT OF FAMILIES RESIDING IN PUBLIC HOUSING

The HACC continues to implement safety and crime prevention measures. Also, to the extent possible, improvements have been made and/or are slated to be made to public housing properties to eliminate hazardous areas and improve the visual appeal of the properties. Such improvements include card reader technology (safety), screening the waste disposal facilities, and making building and infrastructure repairs.

## INVOLVING RESIDENTS IN PUBLIC HOUSING MANAGEMENT AND HOME OWNERSHIP

The HACC will continue to provide assistance to the Resident Advisory Board (RAB) in conducting regular meetings. In addition, the City of Champaign staff has presented pertinent information about City services at RAB meetings and works with the board on issues that impact both the HACC and the community.

The City of Champaign will provide letters of support, as needed, to enhance grant applications submitted by the Resident Advisory Board.

The City of Champaign will ensure that the HACC staff members charged with implementation of the Section 8 Homeownership Program are aware of other homebuyer assistance programs and funding. Many of the Section 8 homebuyers are able to take advantage of other financing and homebuyer education programs that are available through other lenders. Participants of the Section 8 homeownership program are invited to attend home maintenance workshops conducted by City staff

#### PUBLIC HOUSING DESIGNATION BY HUD

In 2009, the Housing Authority of Champaign County was been designated as a high performing agency based on the rating scores for public housing and the Section 8 program.

## SECTION 3G: RESIDENTIAL LEAD-BASED PAINT CONCERNS 91.215(g)

#### INTRODUCTION

The U. S. Department of Housing and Urban Development has issued a regulation to protect young children from lead-based paint hazards. State and local jurisdictions that receive funding from the Community Development Block Grant and HOME Programs must meet these requirements.

As part of the Consolidated Plan, the City of Champaign must estimate the number of housing units that contain lead-based paint hazards, as defined in Section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992. It must also estimate how many of these units are occupied by low-income families.

On September 15, 2000, a new HUD regulation (24 CFR Part 35) took effect that streamlined, modernized, and consolidated all lead-based paint requirements in federally-assisted housing to ensure that children are adequately protected from lead poisoning. The City of Champaign programs comply with this new regulation.

#### Lead-Based Paint Hazards

Lead-based paint hazards consist of any condition that causes exposure to lead from the following sources that would result in adverse human health effects:

- Lead-based paint dust
- Lead-based paint contaminated soil
- Lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces

#### Analysis of Lead-Based Paint Testing in Champaign

Beginning January 1, 1993, the State of Illinois began requiring screening of all children between the ages of 6 months and 6 years for lead poisoning is required before entrance into kindergarten or a

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licensed day care facility, nursery school, or day care facility. The Childhood Lead Poisoning Surveillance Report provides information by county on the number of children screened and identified with lead poisoning. Of 15,229 Champaign County children aged 6 and under, 1,997 were tested in 2007. Twelve cases had 10-14 micrograms per deciliter, two cases had 15-19 micrograms per deciliter, and three cases had a lead blood level of 20-24 micrograms per deciliter. At 10 micrograms per deciliter or higher, a child is considered to be lead poisoned in the State of Illinois and must be followed up by a venous blood test to confirm lead levels. Nursing intervention is established to educate the family on proper diet, hygiene, and cleaning methods to reduce blood lead levels.

At 20 micrograms or higher, a child may begin to display some degree of developmental delay. When the amount of lead in a child's blood reaches 25 micrograms per deciliter, the local Public Health Department is contacted to test for lead in the child's home. Although the state collects data on the blood tests, the local county tests and collects data on the presence of lead in the home. If sufficient lead is found to be present in the child's home environment, Public Health will recommend methods to remove the hazard or help to relocate the family if necessary.

According to the Champaign-Urbana Public Health District, many children never get tested because they are not in licensed daycare or do not attend kindergarten. In addition, Public Health believes that if children were required to be tested at a younger age, many developmental disabilities that occur later could be prevented. The data indicates a relatively few number of children (13%) were tested in the City during 2007.

Lead poisoning is one of the most common and preventable childhood health hazards today. Research indicates that even a low level of lead in a child's blood can have harmful effects on their physical and developmental health. These effects include but are not limited to:

- Decreased growth
- Learning problems
- Impaired hearing
- Behavior problems (such as hyperactivity)
- Nerve and/or brain damage

Children are more susceptible to the effects of lead because their growing bodies can readily absorb it. In addition, their brains and nervous systems are more sensitive to the damaging effects of lead. Young children often put their hands and other objects in their mouths, which is how lead dust is generally transmitted into a child's system. Most children do not have any symptoms, even if a blood test shows that they have an elevated blood lead level. If a child does have symptoms, the symptoms may be mistaken for the flu or other illnesses. If symptoms do occur, they might include:

- Stomach ache and cramps
- Irritability
- Fatigue
- Frequent vomiting
- Constipation
- Headache
- Sleep disorders
- Poor appetite

Lead can cause severe damage in young children. It attacks the central nervous system and the neurological system, causing brain damage, IQ reduction, learning disabilities, decreased attention span, hyperactivity, comas, seizures, and in some cases, death. There may also be significant adverse effects to fetuses through prenatal exposure.

## Prevention

Despite the hazards, lead poisoning is entirely preventable. The most common source of lead poisoning is exposure to lead-based paint, usually in a child's home, due to hand-to-mouth ingestion (paint chips or soil). Exposure can also occur if dust particles are inhaled from lead painted material (usually occurring due to deterioration, abrasion, home renovation, or maintenance). Children are also exposed to lead through a variety of other sources besides lead-based paint, such as children's toys imported from foreigh countries, air, food, water, soil, dust, and parental hobbies such as pottery and stained glass making.

In 1991, the Center for Disease Control issued guidelines for identifying children with lead poisoning. It recommended that all young children be screened for lead in their blood. Those identified with blood lead poisoning would receive intervention to remove the source of the poisoning and reduce the blood lead level.

The problem of lead poisoning has increased so dramatically that the Center has reduced the blood lead level that demarcates lead poisoning. The standard level used to measure the level of lead in the blood has been cut by more than half, from 25 micrograms to 10 micrograms of lead in a deciliter of blood, thus expanding the definition of those who are considered poisoned and in need of help.

## Populations at Risk

Residents of any housing built before 1978 are considered to be at risk of containing some amount of lead-based paint. Older housing is more likely to have lead-based paint and the amount of lead pigment in the paint tends to increase with the age of the housing. Approximately 20,500 housing units in Champaign were built before 1978 and are likely to contain some amount of lead-based paint. In Champaign, many of the low-income neighborhoods also contain the oldest housing stock. The City of Champaign has approximately 3,400 children under the age of six. Since children of very low and low-income families tend to reside in older homes, they are disproportionately at risk for lead poisoning.

The City of Champaign completed a Neighborhood Wellness Analysis Report in 2003. In the Wellness Plan, the City is broken down into 15 Planning Areas based on location and characteristics of each neighborhood. The concentrations of oldest housing stock that are in need of attention were located in Planning Areas 1, 2, 4, and 8. In addition, approximately 40% of the properties in these areas are rental properties, many of which are in fair to poor condition. In the above mentioned neighborhoods, the City has assisted an average of 8% of the owner occupied households through various Neighborhood Program grants and/or loans.

## Actions Taken to Evaluate and Reduce Lead Paint Hazards

During the past ten years, two City employees have become trained as Risk Assessors to aid in identifying lead hazards in homes applying for assistance. The City has also trained 25 contractors as Lead Supervisors/Workers to perform Safe Work Practices on all rehabilitation projects. The City will continue to offer training to contractors as needed to maintain their current licenses and train new contractors as the need arises.

Neighborhood Services Department organized a lead paint training class for contractors to attend to meet then new EPA Lead Paint Rule that goes into effect on April 22, 2010 (Lead Renovator, Remodeler, and Painting). The classes were held on March 22, 2010 at the Champaign Police Station. 25 contractors attended an 8 hour initial lead paint class and 22 contractors attended a 4 hour refresher course.

The City also continues to provide education about lead-based paint hazards through a variety of forums. The City sponsors a home maintenance workshop six times per year which is a requirement for all persons being assisted through City-administered housing rehab programs. The workshop is also open to the public and to participants of other housing programs offered by local non-profit agencies. A large

portion of the workshop is devoted to lead-based paint issues. Workshop attendees learn about the dangers of lead hazards, how to avoid lead paint contamination, how to safely paint or renovate their own homes, and what the City will do to address residential lead hazards in housing rehab programs.

# More Information About Lead-Based Paint

Pamphlets and other links to lead information are available from the Illinois Department of Public Health's Website at http://www.idph.state.il.us/envhealth/lead.htm

Pamphlets include:

- Get the Lead Out Intervention How to Lower Blood Lead Levels in Children (PDF, 402K)
- Get the Lead Out Prevention How to Protect Children Against Lead Poisoning (PDF, 447K)
- Get the Lead Out Renovation How to Safely Remove Old Paint (PDF, 459K)
- <u>A Landlord's Guide for Working Safely with Lead (PDF, 376K)</u>
- Lead Paint Safety- A field guide for painting, home maintenance, and renovation work.
- Renovate Right Important Lead Information for Families, Child Care Providers, and Schools (EPA-740-F-08-002)
- Steps to Lead Safe Renovation, Repair, and Painting.

The first three pamphlets on the list are also available in Spanish.

Champaign County residents needing a list of Illinois certified lead paint inspectors, risk assessors, and abatement professionals should contact the: Illinois Department of Public Health at 1-800-782-7860 or go to http://www.idph.state.il.us/envhealth/lead.htm

# BASIS FOR ASSIGNING PRIORITY NEEDS (Table 2A)

To determine funding priorities, the City Council reviewed the information collected through the Wellness Plan and Consolidated Plan update processes. Over the last several years, the City has focused much of its federal funding on owner-occupied housing programs. The data collected by staff and the input provided by residents indicates that there is a need to resume public investment in rental housing. Rental properties continue to lag behind owner-occupied properties in condition and value. There also continues to be a significant shortage of decent, affordable rental units for low-income households. Programs like the Rental Rehabilitation Program will be reinstated as one method of addressing these needs. Code enforcement activities will also be stepped up to address declining rental property conditions.

Data and public input also reveals the need for expanded acquisition activities, to address blighting housing influences in the City. Vacant, neglected properties, particularly in low-income neighborhoods, serve as a disincentive to private investment. In the coming five years, the City will have to place greater emphasis on acquisition/clearance activities to address this problem.

Data also indicates that owner-occupied housing rehabilitation efforts conducted by the City continue to be successful, and therefore should not be abandoned. To continue baseline rehab services and undertake new initiatives will require greater leveraging of private resources. City staff will continue to explore funding and partnership opportunities to attempt to address the needs identified herein.

Chapter 5 includes the City's goals, strategies, and activities for addressing the housing needs identified in this Consolidated Plan. Activities to be undertaken by the City or other entities are also outlined the Annual Action Plan.

#### Chapter 4

## INTRODUCTION

The following chapter provides a response to HUD directive 91.215 (e) regarding priority non-housing community development needs, specifically those eligible for assistance under the CDBG program. Community development categories include public facilities, public improvements, economic development, public services, and public safety. Also included in this chapter is a discussion of poverty concerns facing the City of Champaign, and efforts to address them. This is in response to HUD directive 91.215 (h). Each section identifies the priority needs by category, as identified through consultation with non-profit agencies, community groups, local governments, and Champaign residents. The greatest obstacle to meeting these needs continues to be the lack of adequate funding, on federal, state, and local levels. Other obstacles that prevent completion of these goals are identified in each section, as applicable. Strategies for addressing the needs identified in this chapter can be found in the Strategic Plan: Non-Housing Community Development, chapter 6.

## SECTION 4A: PUBLIC FACILITIES

## **City Facilities**

The City of Champaign has meeting rooms available for neighborhood groups and City-sponsored activities in a number of its facilities. Meeting room locations include the City Building at 102 North Neil Street, the Police Department at 201 E. University Avenue, the main Fire Station at 307 S. Randolph Street and Fire Station #5 located at 1810 N. Mattis Avenue. The police station accommodates the largest number of individuals and is wired for the use of computers and video equipment. All City meeting rooms are available to registered neighborhood organizations for meetings or events at no charge. The Neighborhood Services Department also holds training classes for housing program applicants in these facilities.

#### Libraries

The City has two public libraries: a main branch in the downtown area and a branch facility located in the Douglass Park neighborhood. The Douglass Branch Library is located in Planning Area 2 and serves many of the City's lowest income neighborhoods. It opened in June 1997 and was constructed, in part, with CDBG funds. The main library was reconstructed in January 2008 and provides much needed additional space as noted in the table below. The new library also offers an environmentally friendly design that minimizes its impact on the environment through the use of: natural light, automatic sensors for lighting, efficient glass, sun shading on south and west walls, high efficiency HVAC systems, and plantings in the parking lot area.

#### Parks

According to the Champaign Park District Strategic Plan (2005-2015), *A Decade of Excellence,* Park and Recreation Services have existed for Champaign residents since 1911. In 1955, the citizens of Champaign established the Champaign Park District as a separate governmental entity with its own tax base, and in 1967, the City of Champaign and the Champaign Park District agreed to transfer recreational services from the City's Recreation Commission to the Champaign Park District. The Champaign Park District Board of Commissioners consists of five elected commissioners and appoints the executive director. The Champaign Park District encompasses approximately 25 square miles serving a population of approximately 68,000. The following list provides an overview of facilities and services available:

- 1200 programs annually
- 60 parks with over 620 acres

- 27 playgrounds
- 24 outdoor tennis courts
- 24 softball and baseball fields
- 11 soccer fields
- 11 miles of trails
- 4 gymnasiums (2 co-owned with Unit 4 School District)
- 3 community centers
- 3 fishing ponds
- 2 picnic shelters
- 2 waterslides
- 2 outdoor aquatic facilities
- 1 water-playground
- 1 theatre
- 1 skatepark
- 1 senior center
- 1 indoor tennis center
- 1 cultural arts center
- 1 children's petting farm
- 1 boathouse

The following list of priorities and goals in the 2005-2015 Champaign Park District Strategic Plan were developed after a thorough planning process, including a community needs survey:

- Caring for our Facilities, Parks, Park Features, and Trails: We are good stewards of District properties by keeping them safe, attractive, and well-maintained.
  - Maintain all facilities, parks, park features, and trails to District maintenance standards
  - Provide safe environments to our customers and employees
- Planning our Facilities, Parks, Park Features, and Trails: Our recreation and park system meets our community's current and future leisure needs through comprehensive planning.
  - Provide a comprehensive park system by developing and implementing a park acquisition master plan
  - Develop a comprehensive multi-use recreational path and trail system throughout the District
  - Provide for comprehensive facility and park development by producing and implementing facility and site development plans
- Strengthening our Fiscal Management: We are fiscally sound, legally compliant, and utilize fiscal resources efficiently and equitably.
  - Strengthen our fiscal responsibility by maximizing our monetary resources
  - Explore alternative means to fund acquisition, development, and general District operations thereby lessening our dependence on our tax base
- Establish Outstanding Programs and Special Events: Our programs are recognized for being excellent because they are responsive, innovative, and exceed our community's expectations.
  - Develop and offer quality programs and special events that customers will recognize as excellent
- Exceeding Customer Expectations: Our service quality and marketing techniques attract loyal and lifetime District customers and exceed their expectations.
  - Develop consistent and exceptional customer service throughout the District
  - Develop multi-layered, timely, informative, and useable communication avenues for our customers to learn about District facilities, initiatives, parks, park features, programs, special events, and trails

The following list of capital improvement projects are planned in the City's targeted areas for the upcoming year (FY 2010/11):

- o Spalding Park: waterline replacement (drinking fountain), pool repairs, bathhouse repairs
- Bristol Park: fencing
- Hazel Park: playground replacement
- o Douglass Center: HVAC, perimeter fence/gate
- Douglass Annex: HVAC

## **Health Care Facilities**

#### Community Health Improvement Center/Frances Nelson Health Center

The mission of the Frances Nelson Health Center is to provide affordable and accessible, high quality comprehensive health care services to the medically underserved population of the Champaign County areas. The Center provides comprehensive primary health care services, including preventive services, immunizations, breast and cervical cancer screenings, diagnosis and treatment of acute and chronic diseases, prenatal care, on-site lab services and referrals for specialty care. With the help of CDBG funding from the Cities of Champaign and Urbana, FNHC relocated to a larger site at 819 Bloomington Road, Champaign, in 2006.

#### Champaign-Urbana Public Health District

The Champaign-Urbana Public Health District (CUPHD) was formed by referendum in 1937 to establish public health services for Cunningham Township (the City of Urbana) and the City of Champaign Township (the City of Champaign). Simply stated, the agency's mission is "to improve the health of the Champaign County community." This is achieved by preventing disease, injury and disability; promoting healthy living; and providing early diagnosis of disease to improve health outcomes (and reduce health care costs). CUPHD provides a wide range of preventive health services for the entire community, e.g., environmental health inspections of restaurants and grocery stores, vision & hearing screening for children in schools and pre-schools, health education, etc. CUPHD also provides the following preventive primary health care services predominantly to low-income clientele: pregnancy testing, prenatal case management/support, WIC supplemental nutrition program, well baby check-ups, immunizations, school physicals, dental services for children, Health Checks (which check blood pressure, blood cholesterol, and blood sugar levels), a Sexually-Transmitted Disease clinic, HIV and Hepatitis screening, "Wellness on Wheels" mobile preventive health services, and more. CUPHD moved to its current location at 201 W. Kenyon Road, Champaign in 2007, allowing all services to be consolidated at one site.

#### SECTION 4B: PUBLIC IMPROVEMENTS

#### Infrastructure

The City of Champaign builds, maintains and rehabilitates ten infrastructure systems - alleys, bridges, parking, sanitary sewers, sidewalks, storm sewers and drainage, streetlights, streets, traffic signs and signals, and urban forest. The City implemented standards for the development of new neighborhoods, where most of the basic infrastructure systems must be provided as a part of the new development. However, the older areas of the City which include many of the lower-income neighborhoods, may not meet the City's current standards.

The quality of the City's infrastructure systems contributes to the quality of life for residents in terms of appearance, health and safety. Failing systems, such as sanitary and storm sewers, can damage property and discourage residents from choosing to live in certain areas. Other systems, such as sidewalks, alleys, and streets, can become an impediment for the elderly and persons with disabilities if not properly maintained. As neighborhoods age, infrastructure systems require greater effort and cost to improve and repair.

# Alley Condition

A majority of the City's alleys are located within older neighborhoods. The more recently constructed neighborhoods are typically designed without a need for alleys. The following is a summary from the Alley Master Plan, approved by City Council in CB 2005-090 and available at <a href="http://archive.ci.champaign.il.us/archive/dsweb/Get/Document-2699/CB%202005-090.pdf">http://archive.ci.champaign.il.us/archive/dsweb/Get/Document-2699/CB%202005-090.pdf</a>

- The City has approximately 15.47 miles of alleys.
- Alley composition consists of 5.21 miles of paved surfaces (asphalt, concrete, and brick), 7.7 miles of asphalt millings, 1.5 miles of aggregate, and 1.06 miles grass.
- Approximately 67% of the alley surfaces (10.63 miles) have a condition rating of either average or above average.
- Annually, the alley inventory is updated to reflect changes in the alley condition rating, surface type, and ownership.
- Approximately 0.104 miles of paved alleys are rehabilitated annually.
- Asphalt Section patches potholes in paved alleys (5.21 miles) requiring 300 staff hours and 20 to 25 tons of asphalt each fiscal year. This Section also blades and patches potholes in milling alleys (7.7 miles) requiring 300 staff hours and 300 tons of asphalt millings.
- Annually, the Street Section blades rock alleys (1.5 miles) requiring 250 staff hours and 500 tons of rock. This Section also completes debris and vegetation clean-up in the alleys requiring 200 staff hours.
- Public Works' staff works with other City departments to vacate alleys that are no longer needed.
- The alley rehabilitation program for paved surfaces has a backlog of 1.72 miles. Available resources allow 0.104 miles to be rehabilitated annually. Estimated time to complete current backlog is 16.5 years.
- Unpaved alleys (3.2 miles) in high-density residential or commercial areas need to be brought up to "permanent improvement" standards. Current City Policy requires "permanent improvements" to be constructed with a cost-share of 75% private and 25% public. To date, the cost-share policy has encouraged very few alleys to be improved to "permanent improvement" standards.

## **Pavement Condition**

The following summary is available in the Pavement Master Plan, approved by City Council in CB 2006-204 and available at http://archive.ci.champaign.il.us/archive/dsweb/Get/Document-4234/CB%202006-Plan itself attached Study Session 204.pdf and the is to the report at http://archive.ci.champaign.il.us/archive/dsweb/Get/Document-4162/SS%202006-050.pdf

The Pavement Master Plan provides a comprehensive look at the City's pavement system. The master plan summarizes information on the type, amount, and condition of the City's different pavements, current maintenance practices, annual contract street maintenance projects, and the criteria used in determining work locations. The master plan also identifies areas that need improvement and provides recommendations that will address those areas. The recommendations presented in the master plan include:

- Addressing inadequate arterial streets within the Transportation Master Plan since it is less a pavement issue and more of a transportation planning issue.
- Completing an analysis of engineering services separate from the Pavement Master Plan. A study will be shared with Council later this year that will identify the optimal blend of engineering staff and consultants to provide design and construction engineering services for contract street maintenance projects.
- o Creating and using a multi-year work plan generated by the pavement management system.
- Taking advantage of funding opportunities when they present themselves and applying the funds to maintaining the pavement network.

- Continuing the current practice of adjusting street maintenance budgets for construction cost inflation and city growth.
- Looking within the CIP budget for future reconstruction dollars during the annual CIP planning process.

## Sidewalk Condition

The Sidewalk Master Plan was adopted in CB 2005-241 <u>http://archive.ci.champaign.il.us/archive/dsweb/Get/Document-3149/CB%202005-241.pdf</u>

and the Plan itself is attached to the Study Session report at <a href="http://archive.ci.champaign.il.us/archive/dsweb/Get/Document-3126/SS%202005-058.pdf">http://archive.ci.champaign.il.us/archive/dsweb/Get/Document-3126/SS%202005-058.pdf</a>

The following is a summary from the adopted Sidewalk Master Plan:

- The City has an estimated 267 miles of sidewalk.
- Sidewalk composition consists of:
  - 135 miles of 4-foot wide concrete sidewalk
  - 118 miles of 5-foot wide concrete sidewalk
  - 9 miles of 6- to 12-foot wide concrete sidewalk
  - 1.2 miles of brick sidewalk
  - 3.5 miles of streetscape
- Approximately 10 percent, or 21 miles, of sidewalk meets replacement criteria.
- Two sidewalk programs provide rehabilitation and repair of sidewalks:
  - Sidewalk rehabilitation will replace 7,000 to 8,000 lineal feet of sidewalk annually using inhouse crews.
  - The Neighborhood Infrastructure Repair Program (NIRP) replaces an average of 3,450 lineal feet of sidewalk annually.
- Sidewalk ramps required by the Americans with Disabilities Act are installed in all new sidewalk areas as well as in maintenance projects.
  - An estimated 3,550 ramps exist within the City.
  - Ramps are installed as requested to allow wheelchair access.
- Other maintenance and rehabilitation activities for sidewalks include:
  - Temporary asphalt repairs to address sidewalk tripping hazards.
  - Slab-raising repairs to raise adjacent sidewalk panels to avoid demolition and replacement in some instances.
  - Streetscape maintenance including streetscape features such as benches, bollards, tree grates, light poles, and other similar items.
- Resources dedicated at to sidewalk maintenance in the City include:
  - Approximately \$400,000 annually for the Sidewalk Rehabilitation Program.
  - Approximately \$176,000 annually is funded for the NIRP.
- Sidewalk program deficiencies include:
  - Inventory accuracy is questionable and should be updated with an accurate field survey.
  - Sidewalk replacement cycle exceeds 75 years, the Council directed target of sidewalk replacement cycle.
  - The NIRP has an 8-year backlog of sidewalk repair needs.
  - Two programs, the Sidewalk Gap Program and the Arterial Street Program, have deficiencies:
    - lack of complete inventory information showing qualifying neighborhoods and amounts of missing sidewalk.

- lack of a multi-year schedule for future projects.
- lack of established criteria for prioritizing these projects.
- A streetscape maintenance plan has not been developed to care for streetscape.
- Staff plans to address deficiencies by:
  - Conducting a field survey and producing an accurate inventory of quantity, composition, and sidewalk condition.
  - Developing a plan and recommendation to implement the Council directed 75-year replacement cycle goal, including a review of the NIRP.
  - Developing a plan and recommendation for streetscape maintenance.
  - Develop project criteria and schedule for the Sidewalk Gap and Arterial Street Programs.

## Storm Drainage System

The Storm Drainage Master Plan is not yet adopted at the time the Consolidated Plan was prepared. According to a 1998 storm sewer inventory, the City of Champaign maintains 1,060,514 feet of storm sewer pipes and a total of 8,986 sewer structures including manholes and inlets. These numbers are nearly double the pipe footage and structural numbers listed in the 1988 Infrastructure Planning Study, and 30% higher than the numbers presented in the 1995 Public Works Facility Plan. Approximately 20% of Champaign either lacks storm sewers or has an inadequate storm sewer system that has not been updated to meet the improved City standards. The City does not currently have a program to maintain ditches along unimproved (non-curbed and guttered) streets. Such maintenance would be extremely beneficial to the preservation of the roadway and would assist in the overland channeling of rainwater.

The City has also taken on the responsibility for maintenance of several other stormwater facilities. Champaign has entered into agreements with local drainage districts that permit the City to operate and maintain the Boneyard Creek (3.53 miles in length) and the Phinney Branch (2.04 miles in length). The work that has been completed to improve conditions along the Boneyard Creek has positively impacted storm water drainage in several low-income neighborhoods. The Boneyard Creek Improvement Project will not be completed for at least another ten years. Additional neighborhood benefits are expected as a result of future channel work.

Two lower-income areas still having significant problems with storm drainage include Planning Areas 8 and 14. Flooding problems are widespread throughout Planning Area 8, while only pockets of 14 are prone to flooding.

#### Sanitary Drainage System

The Sanitary Drainage Master Plan is not yet adopted at the time the Consolidated Plan was prepared. The City of Champaign has separate sewer systems for storm and sanitary flows. The sanitary sewer system is a network of pipes and manholes designed to provide transport of sewage waste for treatment. Service lines from homes or businesses convey the sewage into City sewers, which connect to the Urbana and Champaign Sanitary District (UCSD) interceptors. The UCSD interceptors transport the sewage to UCSD treatment plants located in southwest Champaign and northeast Urbana. The City sewers consist of approximately 900,000 feet of pipes and 3,500 manholes. The oldest City sewers are 101 years old. About 40% of the City sewer system is older than 50 years. The expected life for sanitary sewers is commonly estimated to be 100 years.

From 1990 to 2001, the City of Champaign implemented the Sanitary Sewer Maintenance Rehabilitation and Expansion Plan which included the annual management and cleaning of sewer pipes, chemical root treatment, cleaning of grease blockages, manhole inspection, sewer pipe smoke testing for leaks, building inspections to identify illegal sump pumps or roof drains, and flow monitoring of trouble spots. Between 1991 and 1998, the Sewer Rehabilitation Program made 213 spot repairs, 15 sewer replacements, 1,643 manhole cover replacements, 1,633 manhole repairs and 5 storm inlet repairs. Low-income Planning Areas 2, 4, and 14 contain a high percentage of sewers that are substandard or are displaying signs of structural deterioration. The sewers in Planning Area 8 are in somewhat better condition but are beginning to show signs of decay.

## Streetlight Condition

The Streetlight Master Plan is not yet adopted at the time the Consolidated Plan was prepared. The City owns 3,251 streetlights within the City limits. AmerenIP (formerly Illinois Power) owns an additional 1,339 streetlights. The number of streetlights increased in the 1990s due to commercial and residential expansion of the City. Streetlights were also added as a result of improvements that were made to arterial streets.

Currently, the City requires developers to either install their own streetlights or yard lights in residential developments that ultimately are maintained by individual homeowners or homeowner associations. Many of the City-owned lights in residential neighborhoods were installed prior to 1950. A significant area in the eastern part of the City received streetlights in the 1970s. Two older neighborhoods within the northeast Champaign were improved with rehabilitated or replacement streetlights in the 1990s. City-owned streetlights are generally in good condition throughout the City.

## SECTION 4C: ECONOMIC DEVELOPMENT

The City of Champaign has a strong diversified economy that owes its stability to a number of factors, including the presence of the University of Illinois and the jobs it provides, a steady growth in retail establishments, a highly educated workforce, and a legacy of planned growth and development. The City is also fortunate to have two large medical facilities and a number of "clean industries", including food production plants, warehouse/distribution facilities, light manufacturing companies, and technology development firms. Although the unemployment rate in Champaign is typically very low (3.5% at the time of the last Consolidated Plan), the current economy is impacting Champaign similar to other areas of the country and is now just above 10%. The area median income for a family of four in 2010 is \$65,200.

The following graph provides a breakdown of the employment outlook by industry projected for the year 2008 as estimated by the Champaign County Economic Development Corporation.

A significant impediment to progress for many lower-income residents of Champaign has been a lack of marketable job skills. The workforce needs to be well trained and educated to take advantage of available opportunities. This could require the re-training of some sectors of the population to keep pace with the emphasis in the local labor market on high-tech industry. It also includes expanding the range of employment training and job placement services beyond what is currently available to the extremely low-and low-income residents of the area. New businesses resulting from the redevelopment of Downtown and the North Prospect area continue to provide job opportunities in restaurants, retail businesses and offices.

In addition to promoting job skills training, the City's economic development strategies promote the increase of employment opportunities for the low- and moderate-income population. The City promotes the start-up and expansion of small businesses, particularly those that are owned by and/or serve the minority population and low-income populations. The City's economic development objectives also encourage the redevelopment of declining commercial areas that have traditionally served the City's low-income and minority neighborhoods. Several ongoing initiatives designed to improve the City's economic base while providing jobs and services to the City's low-income neighborhoods are described below.

## **Redevelopment Initiatives – Commercial Areas Serving Underserved Populations**

The following initiatives are currently being undertaken with the assistance of the City of Champaign. Although the City's role consists primarily of infrastructure development, they are economic development initiatives. For this reason, these initiatives are being addressed in this section of the Consolidated Plan. The City's Planning Department has prepared detailed plans for each of the following initiatives. The information provided here summarizes some of the key economic development needs and strategies included in those documents.

## <u>Downtown</u>

Champaign's downtown area has been undergoing significant transformation from a retail and financial center to an entertainment (food and night life), office and residential area. In 1973, the major department stores moved away from the downtown area to became anchors in a large, indoor mall on the north edge of town. New office building construction on the fringes of the community in the 1980s reduced the marketability of the older, upper story spaces in the downtown. As in many older communities, the downtown area of Champaign was primarily comprised of sparsely populated office buildings, closed businesses, and little pedestrian traffic. Since then, several trendy bars, shops, and eating establishments have opened in the downtown area, bringing many more people into downtown. Two major construction projects have brought numerous businesses and high-end condos to the downtown area. Council adopted strategic plan in Council Bill 2006-128. а http://archive.ci.champaign.il.us/archive/dsweb/Get/Document-4011/CB%202006-128.pdf

## North First Street

North First Street is an area comprised of several blocks of primarily commercial buildings at the easternmost edge of the downtown area. Once a viable retail/commercial center, this area served the needs of many residents of Champaign's lower-income neighborhoods. However, by 1999, the area had experienced considerable disinvestment. Most of the buildings were deteriorated and abandoned. A cooperative effort of the area residents, business owners, and City staff resulted in an assessment of North First Street needs and the creation of objectives to address them. Since 2000, great strides have been made in the revitalization of North First Street. Several deteriorated structures have been rehabilitated or demolished, new buildings have been constructed and new businesses have moved to the area. In the upcoming 5 years, the City will encourage and assist with more infill development of the few remaining parcels in the area. In addition, key strategies are being explored to link North First Street with Downtown to create one cohesive business district.

Another problem facing the North First Street area was its negative image. The area contained many declining buildings and a deteriorated infrastructure, including a lack of pedestrian amenities. Due to the redevelopment efforts in the area, this perception is gradually changing. A legal aid office, barber shop, and chiropractic office have opened on North First Street. Pedestrian traffic is gradually returning to the area.

City-funded streetscape improvements were completed in 2003. The remaining vacant, deteriorating properties are being acquired by the City through eminent domain where necessary. Owners who wish to invest in their properties can receive a 50% match toward permanent improvements to the real estate, up to \$150,000. A City initiative called the North First Street Redevelopment Incentive Program has helped several applicants receive bank financing for new construction projects..

#### East Side

The East Side shares a tax increment-financing district with North First Street. The East Side is an area that stretches from the City's Downtown area on the west to its easternmost border at Wright Street, and

south to the Campustown spine, Green Street. It is adjacent to two low-income neighborhoods; however, the lack of pedestrian amenities and the wide mix of uses prevent the East Side area from being well utilized by the surrounding residents.

The East Side is a mixed-use area which includes commercial retail, service, student apartments, singlefamily housing, and an abundance of automotive uses such as mechanics and auto body repair. It also contains a number of warehouse buildings, which are not helpful to the business mix. Needs in the East Side (excluding the North First Street area described above) include infrastructure improvements, building repairs, and property upgrades.

The East Side area includes a number of different subareas that need varying types of improvements. The westernmost part of the district is the oldest commercial area in the City, and part of the Downtown neighborhood. Streetscape improvements including new lighting are in progress for this area. The Redevelopment Incentive Program described under "Downtown" also applies to the East Side and is funded through its Tax Increment Financing District. The recently completed flood mitigation efforts have greatly enhanced the development potential of the East Side area. The Marquette School property may provide a larger retail development opportunity for the area.

#### Beardsley Park Neighborhood Improvement Plan

The Beardsley Park Plan was adopted in 1995 as a strategy to help revitalize the neighborhood. The plan calls for the clearance and redevelopment of three subareas located in the Beardsley Park Neighborhood. The Plan originally called for relocation of a parking lot used by an area business (Herff Jones - Cap & Gown Division) and the development of new single-family housing in the neighborhood. The plan was amended in December 2000 to incorporate some land use changes and accommodate additional Boneyard detention needs in the area. The clearance of subarea one has been completed and plans for its reuse are being developed.

Plans for the commercial development of subarea two are currently on hold pending the revision of the floodway maps. Due to the City improvement of the Boneyard channel, the amount of area needed for the floodway in subarea two was reduced. This channel reduction would allow more of the land to be redeveloped as a neighborhood commercial use. Across the street from this subarea, Family Dollar located a new store serving both the Beardsley Park neighborhood residents as well as those living north of the area.

Funding for completion of Plan implementation has been set aside under the City's Urban Renewal Fund.

# Job Creation/Business Retention

The City of Champaign works with the local Economic Development Corporation (EDC) in their efforts to create and retain jobs in the community. In order to pursue the creation of new job opportunities in the area, the City/EDC primarily target high tech and industrial companies. The EDC receives leads from the state, University of Illinois, or a site consultant, and informs the City who in turn provides the company with requested information (through the EDC) and participates in site visits.

To retain and expand existing businesses, the City participates in the EDC business visitation program to ensure that local employers have the resources necessary to prosper and/or expand locally. The City/EDC uses this program to identify any barriers to growth and coordinate a response to assist the company in overcoming the issue.

## Job Training

The Champaign Consortium, located on North Mattis Avenue near Parkland College, is a one-stop service center designed to link employers with qualified job seekers. They are committed to developing the workforce in the community by providing services to potential employees that allow them meet their full potential. IETC provides unemployment insurance, recruitment, counseling, outplacement, training and information services.

Parkland College in Champaign works with the Champaign Consortium to offer training for community residents who need to improve or update their job skills. Parkland also collaborates with the local trade unions to strengthen their apprenticeship programs and provides a training facility for all members of the Construction Education Alliance.

The City of Champaign continues to support youth employment and job training programs to ensure that all residents have sufficient and equal access to economic security and financial self-sufficiency. Agencies such as the Unit 4 School District and Parkland College offer programs for young and older adults to teach computer literacy and provide other technical skills to increase employability.

# SECTION 4D: PUBLIC SERVICES

## Community Needs Assessment

The Champaign-Urbana community has a wide range of public services available, and most agencies serve residents throughout Champaign County. In 2004, the United Way of Champaign County spearheaded an effort to assess the effectiveness of the community's services and determine unmet needs. The effort consisted of three approaches: a community telephone survey, a series of focus groups covering each of the service topics, and discussions with local community leaders and issue experts. The topics covered included: basic needs, housing and homelessness, support for families, education, health care, behavioral health care, transportation, and system wide issues. In 2010, the United Way of Champaign County began discussing the next update to this information, which should be completed by 2011. Topics such as housing and homelessness are covered in much greater detail elsewhere in this report. Areas of need for the community include senior services, recreational and educational youth activities, and basic needs.

In FY 07/08, the City Council approved the use of CDBG public service funding to address neighborhood specific needs as identified through the Neighborhood Wellness Plan or by neighborhood request. This process is being finalized as the CommUnity Matters expansion initiative in FY 10/11 and will focus on serving the community development (non-housing) needs of primarily low-income residents and neighborhoods.

#### SECTION 4E: ANTI-POVERTY

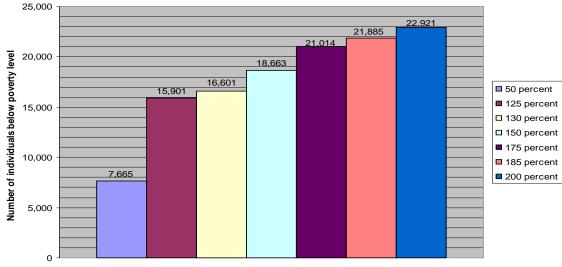
#### Introduction

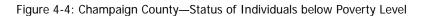
The following section addresses HUD regulation 91.215(h) which requires the City to identify the needs of families living at or below the poverty level and any goals, programs, or policies for reducing the number of poverty level families. The City's primary role in alleviating poverty is to work with other agencies and governmental units to expand the delivery of affordable housing programs to very low-income families. At the direction of the City Council, Champaign will also continue to provide funding to programs that enhance the earning ability of low-income households. Job training, after-school programs, and day care services can all be funded through CDBG, as it currently exists. A reduction in CDBG funding or a change in the rules governing that funding source will be detrimental to the City's ability to support these kinds of programs.

## **Poverty Statistics for Champaign**

According to U.S. Census 2000, there are 13,398 (22.1%) individuals in the City of Champaign whose income is below poverty level (see glossary for definition of poverty). This is comparable to the 1990 poverty percentage of 22.7%. The national percentage of individuals below poverty level is 12.4%. The large discrepancy between the national and local figures is primarily due to the large student population living in this area. Students typically do not earn as much other individuals, mainly because they do not hold full time positions. The poverty thresholds range from \$8,825 to \$35,572 according to age and family size.

The percentage of the Champaign County population below the poverty level in 1999 was 16.1%, compared to 10.7% for the State of Illinois. Again, much of this is due to the large student population that resides here. The Champaign County figure was up from 15.6% in 1989, while the percentage of poverty level residents in the State dropped from 11.9% over the same period of time.





Looking at poverty levels by race and ethnicity in Champaign County, 35.8% of Asians, 30.4% of African-Americans, 29.6% of Hispanics, and 12.1% of Whites were below the poverty level in 1999.

In 2003, more than ¼ of Champaign County (27.4%) students were eligible for the free school lunch program, down from 33.3% in 1998. Over the same five-year period, the percentage of students receiving a reduced cost lunch increased from 3.5% to 5.6%.

The City of Champaign is committed to a holistic and multi-faceted approach to the reduction of poverty. The approach must begin with the provision of quality education and career development for the City's youth. The City's administration provides input into the development of the Champaign School District's strategic plan, which guides the district's policies and programs. Staffs from the City and Champaign School District meet periodically to ensure that both entities' interests are aligned for the betterment of the community. For older students, Parkland College provides an economical option for continuing education. The community college is available for high school graduates as well as adults interested in

Percentage of poverty level

Source: U. S. Census Bureau 2000

improving their skills and career opportunities. Parkland also holds GED preparation classes that are designed to help individuals learn the reading, math, and other skills necessary to pass the GED examination. The classes are tailored to the individual's level of readiness and are offered free of charge.

The anti-poverty approach must also include strategies to increase family incomes by increasing access to jobs and improving individuals' skills and ability to gain living wage employment. The City is committed to job creation through the redevelopment of commercial districts and the development of new businesses.

As noted in the Affordable Housing section of this Consolidated Plan, the City is dedicated to increasing homeownership opportunities and providing affordable rental housing. Access to affordable housing also promotes financial self-sufficiency and improves economic growth potential. The City will continue to use its federal resources, such as CDBG and HOME, and will seek additional resources to provide affordable housing programs for low- and extremely low-income persons. The City will also support outside agency programs that make self-sufficiency possible for low-income persons by linking housing and supportive services.

Poverty among the elderly and disabled is a persistent problem and is expected to worsen as the population ages. Persons living solely on Social Security or Supplemental Security Income (SSI) are generally receiving less than 30% of the median income. The monthly SSI payment in Illinois is equivalent to only 16% of median income. For families to live independently on this amount of income, housing subsidies or other housing assistance is often needed. Programs provided by agencies such as the Developmental Services Center are aimed at increasing the wages of individuals with disabilities by providing job training and employment opportunities. DSC also offers affordable housing in group home and independent living settings for disabled individuals working in the community.

The Housing Authority of Champaign County plan includes the goal of providing an improved living environment along with the following objective: implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments. The goal of income mixing is to reduce generational poverty by providing role models for children and exposure to other lifestyles. The City supports this effort and assisted in redeveloping Burch Village family apartments, a densely populated public housing complex, into Douglass Square, mixed-income rental community. The City will support future endeavors by the HACC to convert other public housing units into mixed income neighborhoods, using the Burch Village model.

Welfare reform has been successful in reducing the number of families receiving cash public assistance. However, this reduction in numbers does not necessarily indicate that families have reached selfsufficiency and economic security. These families have moved from welfare to work, but many are still struggling to meet basic needs due to low wages high housing costs.

# SECTION 4F: PUBLIC SAFETY

# Family Violence, Abuse, and Delinquency

The issue of family violence was one of the topics explored through the Champaign County Community Needs Assessment. Persons interviewed through the phone survey did not list this as a one of the greatest concerns facing this community. However, when asked specific questions about services related to violence prevention, respondents indicated that these were very important. These services include delinquency prevention and diversion (also discussed under Public Services: Youth Services above), family violence prevention services, and services for victims of rape and domestic assault.

Participants in the family violence focus group felt very strongly that violence is an increasing problem in American Society, including Champaign County. They expressed particular concern about the rise of

hostility and violence among young people. Group members note that law enforcement agencies spend considerable amounts of time dealing with gangs and violence at the middle school and high school level. Others noted an alarming increase in hostility among grade school youngsters, and even those in preschool programs. The group agreed that there was a serious need to reach children at very young ages to teach core values such as discipline, ethics, self-respect, and respect for others. Another need noted by the group was for more resources for law enforcement agencies to allow them to deal with the core problems which produce juvenile delinquency.

Station Adjustments are a form of diversion program, or agreements between a police officer, a youthful offender (ages 10 to 17) and the young person's parents. The agreements are described and authorized by the Illinois Juvenile Court Act of 1999, and the conditions might include curfew; school attendance and good behavior; community service; repaying the victim for what was lost, stolen or damaged; writing an essay or letter of apology; limits on where a youth can go or who she or he can be with; attending victim-offender mediation or peer court; and other activities or conditions. There are two types of station Adjustments identified - formal and informal. The primary difference between these two is that a formal adjustment involves continued periodic contact with law enforcement, while the informal adjustment is generally completed under supervision of the parents or guardian. The main focus of the Station Adjustments is to identify and redirect delinquent youth without placing them into the juvenile justice system.

# SECTION 4G: HISTORIC PRESERVATION

Efforts to preserve historic resources have a long history in this community. As in most places, private persons and organizations initiated early preservation of the community's history. The early preservation efforts concentrated on physical elements that help distinguish Champaign's character and establish a sense of identity and place. Some of these early preservation efforts include:

- Purchase, relocation, and reuse of historic structures by private persons
- Establishment of a local archive to preserve historic facts about the community
- Creation of the Preservation and Conservation Association (PACA) with the mission of preserving the county's built environment and providing technical assistance to owners of historic properties
- Creation of the Champaign County Historical Society and the Champaign County Historical Museum
- Nomination of structures to the National Register
- Inventory and documentation of historic structures and places in local publications
- Numerous reports on the community's resources and how to preserve them
- Awards programs (by the local Preservation and Conservation Association) as a means to recognize projects that have made significant contribution to historic preservation
- Comprehensive Plan and Neighborhood Plan goals, objectives and policies promoting historic preservation and identifying preservation as a tool for neighborhood improvement
- Adoption of an Historic Preservation ordinance
- Designation of Landmarks and Historic Districts under the City's preservation ordinance

There have been many private efforts to protect and preserve historic properties but there have also been many losses in the community. Historic properties have been demolished over time to make way for new development and expansions in various parts of the community.

# **City's Role in Historic Preservation**

While the City has demonstrated support for historic preservation efforts over time, it has also approved projects that have adversely impacted local historic resources. In response to pressure for post war housing and a desire to protect agricultural land from premature development, large sections of older neighborhoods containing many historic buildings were rezoned from single-family to multi-family use.

The development that occurred as a result of this effort impacted the character of areas containing these buildings. Historic properties were demolished and new buildings constructed which were out of character in terms of style and density. In Downtown Champaign, both private and City support for revitalization resulted in the demolition of historic buildings and areas that provided physical evidence of the culture and character of the area. In an effort to maintain local historic properties, the City of Champaign was designated as a Certified Local Government by the Illinois Housing Preservation Agency, which allows the City to participate in the historic property review process, receive technical assistance, and apply for grants.

# Neighborhood Preservation

Champaign's older neighborhoods are very diverse. Some have a high concentration of historic properties, while in others, historic buildings are scattered throughout the neighborhood. Yet others possess a distinctive characteristic or atmosphere worthy of preservation, although buildings are not particularly historic. There are also different land use patterns and redevelopment needs across neighborhoods. Downtown Champaign is primarily commercial and the preservation of historic buildings is important to its redevelopment. Also important to the success of Downtown is the need to facilitate redevelopment of the upper floors of older commercial buildings for other uses. The In-town Neighborhood is predominantly residential, but only parts are considered truly historic. Other parts are nevertheless unique. The campus area, while predominantly residential, has a high concentration of multi-family uses and includes some commercial areas. The campus area also contains a great concentration of architecturally significant Greek housing.

The Historic Preservation ordinance provides for the designation of Landmarks (individual structures of historic or architectural significance), Historic Districts, and Conservation Districts. Historic Districts are areas containing buildings of historic and architectural significance and other important physical attributes including lighting, street paving, and streetscape. The emphasis in historic districts is on the preservation of the historic character and architectural integrity of buildings and areas. Ordinance provisions for districts protect the area by requiring design review for alteration, demolition and new construction that could impact the district's historic character. The ordinance allows any person or group to apply for the nomination of a district. However, some level of owner support for the designation is necessary for designation to occur.

Conservation Districts characterize areas that possess important physical attributes, and perhaps some historic buildings, but would not qualify for historic district designation. Design review is generally less stringent than in a Historic District and would cover changes that relate to the specific physical features that make the area unique. Only property owners in such areas can initiate the designation process. Generally, the emphasis in the Conservation District is on the conservation of neighborhoods by preserving their unique characteristics.

To date, City Council has designated twenty-three landmarks, five honorary landmarks, two Historic Districts but the potential for further designation is great. Public education efforts (brochures, seminars, and workshops), historic resources surveys, and incentive programs that encourage and reward designation are needed to help promote the benefits designation to residents and property owners.

# SECTION 4H: PLANNING AND ADMINISTRATION

# NEIGHBORHOOD WELLNESS PLAN

Much of the data that was collected and analyzed on housing value and condition, household incomes, poverty, etc. was used to develop strategies for both the Neighborhood Wellness Plan updates and the Consolidated Plan. The following section provides information on the Neighborhood Wellness Plan update process and how it relates to the goals and strategies in the Consolidated Plan.

## **Neighborhood Wellness Defined**

In 1992, the Champaign City Council adopted the Neighborhood Wellness Action Plan. The Neighborhood Wellness Action Plan defines neighborhood wellness as an objective for all neighborhoods in the City. The Plan states that neighborhood wellness is a state of livability wherein housing is decent, safe, and affordable; private yards and public spaces are well maintained; crime is low; streets and other public facilities are in sound condition; and residents are active in neighborhoods affairs. It also refers to an environment supportive of both public and private investments and one in which property values are protected and neighborhood character is preserved. The concept of neighborhood wellness also means the following:

- Citizen cooperation with local government in improving neighborhoods
- Earlier detection and elimination of conditions which cause neighborhood deterioration and resident dissatisfaction
- Neighborhood-oriented service delivery based on the needs and priorities of individual neighborhoods to better manage and monitor neighborhood improvements

The concept of neighborhood wellness is important because it presents a comprehensive strategy which addresses issues facing individual neighborhoods. The Neighborhood Analysis Report is the document that measures various indicators to determine areas' specific issues and services demands.

## History

The concept of neighborhood wellness dates back to 1985. Prior to 1985, the City of Champaign had concentrated its housing rehabilitation programs, intensive code enforcement, and Community Development Block Grant (CDBG)-funded capital improvements almost exclusively in the northeast section of the City. Neighborhoods that experienced extensive deterioration were targeted for massive clearance, funded with federal and state grants. By 1985, grants for clearance projects were no longer available. It was intended that through a citywide neighborhood wellness program, the City would be able to attack blight and decline at earlier stages to prevent the need for clearance and redevelopment. Therefore, in 1985, the City Council directed staff to expand community development activities citywide. This directive recognized that blight and neighborhood decline existed outside of the areas traditionally designated as community development target neighborhoods.

In 1992, the City Council adopted the *Neighborhood Wellness Action Plan* as an element of the City's *Comprehensive Plan*, identifying the strategies to be used to deliver neighborhood-based services throughout the City. The document was later awarded a National Planning Award from the American Planning Association. The strategies included in the Plan were based on the needs identified in the 1990 Neighborhood Analysis Report. Strategies were targeted in five primary areas: housing, property maintenance, crime/public safety, infrastructure, and citizen involvement. Over the past ten years, this Plan has served as the foundation of the City's philosophy to target City services at the neighborhood level, customizing problem-solving strategies to the unique needs of each area. Annual reports are created to review the past year's accomplishments based on the policy direction from the Plan.

# **Update Process**

The 2003 Neighborhood Wellness Plan update process has four main steps. The first step, the Neighborhood Classification System, provides a foundation for analyzing data by individual planning areas and a basis for developing program strategies. The Neighborhood Analysis Report which outlines the conditions in each planning area is the second step of the process. The third step involves public participation to determine the priorities of residents in each neighborhood, define the role of residents in the wellness program, and identify methods to encourage the establishment of neighborhood-based

organizations. The creation of the plan, including implementation strategies, is the final piece of the planning process.

In 2008, the City combined local citizens, City Council members, and staff to update the Neighborhood Wellness Plan. The process included neighborhood input, data analysis, and neighborhood classifications that come out of the larger Neighborhood Wellness Vision and Analysis Report effort. The information in the Vision and Analysis Reports measures neighborhood characteristics that can be quantified, like sewer deficiencies, police calls, and household incomes. The Neighborhood Wellness Action Plan effort uses interdepartmental staff teams to study neighborhood characteristics that are hard to measure, such as behavior or resident perceptions. Drawing from both sources allows staff to develop a more complete understanding of each planning area.

# Planning Areas

The 1990 Neighborhood Analysis Report divided the City into sixteen residential planning areas and six commercial planning areas. To the extent possible, the guidelines below were followed in establishing the planning areas:

- Boundaries were based on permanent physical features such as major arterial streets, highways, and rail lines
- Areas were created to avoid being bisected by a major street or physical feature
- Previously defined neighborhood boundaries were preserved (e.g. areas for which a planning study had been conducted or where some major program was in effect)
- Areas were defined to maintain homogenous neighborhoods in terms of population, physical, and social characteristics
- Areas were created to avoid establishing study regions around single subdivisions
- Areas were generally consistent with census tract boundaries

Since the 1992 Neighborhood Wellness Action Plan, the City of Champaign has grown in population and scope. Most of the newly annexed land is outside of the planning areas that were used for the original plan. The updated map reflects the growth of the City as well as some modifications to some of the existing area boundaries. (A copy of the new planning area map is provided in Appendix B.)

# **Community Indicators**

Like the 1990 Neighborhood Analysis Report, the updated report analyzes existing conditions and characteristics in the City's Planning Areas. The two purposes of the analysis are to track changing trends since 1990 and to use the updated conditions to reclassify each planning area. While many of the same indicators and data sets are used to draw a comparison from 1990, several new data sets have been added to find new information. As a result, the data, or wellness indicators, have been organized into six new categories: Housing, Household Characteristics, Property Maintenance, Infrastructure, Real Estate, and Public Safety. Below are descriptions of the indicators and how they differ from the data analyzed in 1990.

# Neighborhood Classification System

Each planning area was placed in one of four classifications based on how each fared in terms of physical, social, and economic conditions. The wellness categories include Healthy, Conservation, Preservation, and Restoration. Each classification represents a stage in the neighborhood change process and reflects the type and intensity of physical problems and the extent to which residents possess the means to improve neighborhood conditions.

In order to assign a classification to each planning area, a table summarizing existing conditions was prepared. The next step involved matching the conditions, one by one, in each planning area against the criteria developed for each neighborhood classification. For example, Planning Area 1 lost 22 percent of its housing units between 1970 and 1990. This condition (the loss of housing units by more than 10 percent) falls under the Restoration category, Table 5.1. As a result, the housing growth factor in Planning Area 1 received a rating of Restoration. This process was repeated for each condition within each planning area. This resulted in the classification assignment for each condition in each planning area.

Each planning area was assigned to one of the four classifications on the basis of the classification of individual factors. If a majority of factors within a given planning area received a Healthy rating, the planning area was classified as Healthy. Likewise, if a majority of factors fell within the Restoration category, that rating was assigned. When the above process resulted in one of four classifications for each factor, individual conditions and their relation to one another were examined and a determination made as to the weight of each factor. For example, if an area lost population but gained housing units, it was determined that the loss in population will not have a negative impact on the stability of the area. The loss only represented a change in household size or structure, and thus should not weigh against overall stability. Further, if building condition was classified as Healthy, but the age of structures factor was classified as Restoration, housing conditions in general were regarded as stable.

## **Connection with Consolidated Plan**

Information gleaned through the Neighborhood Analysis phase of the Wellness Plan update provided much of the basis for the Consolidated Plan Needs Assessment. Likewise, strategies developed during the Consolidated Planning process (through resident and community input) will provide the basis for many of the housing, property condition, and household economic strategies that are eventually included in the Neighborhood Wellness Plan. The major difference between the two plans is that the Consolidated Plan focuses more heavily on low/moderate income neighborhoods and special populations, while the Wellness Plan is a citywide document. As noted in the Community Profile and Geographic Distribution sections of this document, the majority of Consolidated Plan housing and community development strategies are targeted to the low/moderate income Planning Areas 1, 2, 4, and 8. Planning Areas 1, 2, and 8 were rated as preservation areas in the Neighborhood Analysis. These planning areas contain distinct neighborhoods. Bristol Place, Beardsley Park, Douglass Park, Garden Park, Garden Hills, and the Sesquicentennial Neighborhood are examples. The City has adopted neighborhood plans for a few of these areas – Beardsley Park and a portion of Douglass Park. Based on the findings of the Wellness Plan, the City can expect to continue to concentrate a significant portion of its federal funding on these four planning areas and the specific neighborhoods located within them. Many of the housing strategies included in this document are targeted to these same areas.

#### PROGRAM ADMINISTRATION

The City's Neighborhood Services Department has primary responsibility for planning and implementing housing and community development strategies within the City limits of Champaign. The City Council approves the guidelines and local eligibility criteria for federally-funded programs carried out by the Neighborhood Services Department. The Council also reviews and approves the five-year Consolidated Plan and Annual Action Plans. Program input and review is also provided by the City's Neighborhood Services Advisory Board, which is made up of seven Champaign residents with an interest in neighborhood improvement. The board meets monthly and reviews the plans and budgets for all federally funded Neighborhood Services activities.

As noted in earlier sections of this document, Neighborhood Services has developed partnerships with many other entities in an effort to expand the capacity for program delivery. The City relies on Community Housing Development Organizations (such as Homestead Corporation) and other housing

non-profits (such as Habitat for Humanity) to assist in carrying out the housing strategies contained herein.

The City has also formed partnerships with local lenders and other non-profit agencies to expand its ability to provide services to the low-income community. The CommUnity Matters program is partnership with the City of Champaign, Champaign Park District, and Unit 4 Schools to address issues identified in targeted areas of the City. Staff also meets monthly with local mortgage lenders to share information and develop strategies to help low/moderate income households become homeowners. Champaign staff also works closely with the other members of the HOME Consortium (City of Urbana and Champaign County) to develop programs and projects that utilize HOME funds. In the coming five years, the City will continue to strengthen and expand its partnerships to augment the delivery of community development activities.

The following chapter provides a five-year plan for addressing the housing and homeless needs identified in Chapter 3. Also included in this chapter are strategies for addressing public housing needs, affordable housing for persons with special needs, and residential lead-based paint concerns. Some of these strategies outlined below will be carried out by the City's Neighborhood Services Department through the use of federal Community Development Block Grant and HOME funds. However, both City staffing and financial resources are limited and therefore the City will rely on the following set of objectives to facilitate the successful implementation of the goals in this plan and optimize the impact on neighborhoods.

- Concentrate affordable housing and neighborhood improvement activities in areas identified as having the greatest needs. These areas include census tracts or Neighborhood Wellness Planning Areas with high concentrations of low- and moderate-income families, deteriorated and aging housing stock, and declining property values.
- Employ proactive measures to reduce the decline of the City's oldest neighborhoods through renovation of neighborhood housing infrastructure, construction of compatible in-fill housing, and acquisition/clearance of blighted land and dwellings.
- Empower residents to continue to play a role in the preservation of neighborhoods through educational efforts and the organization of neighborhood groups.
- Create partnerships with non-profit developers, Community Housing Development Organizations (CHDOs), as well as other agencies and local units of government to expand the City's ability to carry out the affordable housing and community development strategies identified in this plan.
- Continue to seek additional grant funding through federal, state, local or private resources to expand service delivery. Support projects that leverage additional resources to maximize the impact of the City's funding.

#### **Activities Planned**

Following each of the goals and strategies is a listing of activities that will be undertaken in the upcoming year to achieve the stated objectives. Some of the activities can be carried out within one year, others may take longer to complete. Where resources have been identified to carry out the activities, those are indicated in parentheses after each activity. For each activity that will be carried out with federal funds, a corresponding Project Table is provided in the Annual Action Plan.

#### **Goals and Strategies**

**Goal 1: Preserve the City's housing infrastructure as a valuable community asset.** The Neighborhood Wellness Plan identifies several Planning Areas where the condition of the housing stock and the value of property are not keeping pace with the rest of the City. Household incomes in these neighborhoods are well below the area median. The inability to receive a reasonable return creates a disincentive for private investment. Private efforts must be supplemented with public investment if the housing stock is going to remain a viable component of the neighborhood infrastructure.

# Strategies:

a) Assist homeowner-occupants in the upkeep and rehabilitation of residential properties. As noted in the needs assessment, many low-income homeowners are seriously cost burdened and financially incapable of handling the rising cost of home repairs. Insufficient income prevents many homeowners from obtaining private home renovation financing.

- Targeted Full Home Improvement Program: 5-10 projects per year (25-50 for five-year plan period). This is a whole house rehab program targeted to low- and moderate-income owneroccupied households in Planning Areas 1, 2, 4, 7, 8, 9, and 14 where property values (adjusted for size of unit) are below City average and/or the overall housing condition is rated as preservation or restoration. Income-eligible property owners in other Planning Areas may also be assisted. The purpose of the program is to improve the quality of the housing stock by bringing units into compliance with applicable code requirements, eliminating lead-based paint hazards, applying energy efficiency and improving exterior appearance to achieve maximum neighborhood impact. (FY 10/11 Budget: \$100,000 HOME, \$25,000 match)
- 2) Citywide Emergency Repair Program: 30-35 projects per year (150-175 for five-year plan period). This program addresses repairs of an urgent nature that threaten the health and safety of occupants. Addressing isolated repairs as they occur prevents the further deterioration of the housing stock. Eligible households include low- and moderate-income owner-occupants. (FY 10/11 budget: \$152,500 CDBG)
- 3) Credit Counseling for Rehab Programs: 5-10 clients per year (10-50 for five-year plan period). The City offers credit counseling opportunities to all housing rehab applicants that cannot qualify due to credit problems. Applicants can participant in counseling provided by a non-profit through a contractual arrangement with the City or an accredited agency of their own choosing. The City's current contract for credit counseling is with the Central Illinois Debt Management and Credit Education, Inc. (FY 10/11 Budget: \$2,000 CDBG)
- b) Improve the condition of rental properties in the City's low- and moderate-income neighborhoods. 53% of the City's housing stock is rental property. Much of the affordable rental property is located in the lower income neighborhoods which contain the oldest housing stock in the City. Private investment has not been enough to keep these units well-maintained. Additional public funding is required to ensure that the City's rental properties continue to provide a viable source of affordable housing for low- and moderate-income families.

- 1) Rental Rehabilitation Program: Bring 1-2 units per year (5-10 per five-year plan period) into code compliance. This program provides matching funds for the renovation of rental housing stock. To be eligible for the program, rental units must be affordable to households at 65% of median family income. Property owners must match the City's investment in the units at a level to be determined. Repairs will focus on code requirements, removal of lead paint hazards, and exterior repairs that provide an overall neighborhood improvement benefit. In the initial years of the program, the HOME rents presented a challenge for most landlords and the utilization rate of the program was lower than expected. No new funds are allocated during FY 10/11 but previous years' allocations will be available.
- 2) Apartment Safety Program: The City will require systematic inspection of common areas in apartment buildings with 3 or more housing units throughout the City. Properties are inspected for compliance with the fire prevention code on a 3-year cycle. During off-years, property owners will be required to file a self-inspection checklist with the City to assure that fire prevention systems are operable and fire safety issues have been addressed.
- Tenant Education: Work with the Tenant Union to provide education to tenants and landlords about their rights and responsibilities during the annual Community Reinvestment Group Housing Fair.

**Goal 2: Eliminate blighting conditions in the City's neighborhoods.** Blighted properties pose a serious obstacle to neighborhood improvement or redevelopment efforts. In general, a blighted property can be defined as a parcel containing a seriously dilapidated structure which is no longer being maintained for useful occupancy. Blighted properties are frequently the subject of numerous neighborhood complaints. They pose a threat to neighborhood safety and lead to the reduction of property values for surrounding properties.

# Strategies:

a) Eliminate blighting housing conditions. For redevelopment efforts to continue and be successful in the City's low-income neighborhoods, blighted properties must be addressed. These efforts will be focused in areas where redevelopment activities are taking place, such as the neighborhoods in Planning Areas 1 and 2, Douglass Park, Bristol Place, and Beardsley Park.

#### Activities:

- Lot Acquisition Program: 3 per year (15 in a 5-year period). This program allows the City to identify properties creating a blighting influence on the surrounding neighborhood, acquire those properties, and clear them for re-use as affordable housing. The citywide program is also available to non-profit housing developers for this purpose. During FY 10/11, staff will be focused on utilizing the one-time federal stimulus funding through the 2008 Housing and Economic Recovery Act - Neighborhood Stabilization Program grant for this activity. Prior year HOME funding can also be made available for this program during FY 10/11).
- 2) Code Enforcement Activity: 100 per year (500 in a 5-year period). Neighborhood Services will work with the Legal Department to strengthen enforcement efforts and pursue prosecution against all property owners who refuse to comply with City code requirements.
- **b)** Reduce other blighting influences in neighborhoods. This strategy addresses blighting influences not directly related to the housing stock, but rather to the accumulation of junk and debris, tall grass and weeds, derelict vehicles, and similar neighborhood nuisances.

Activities:

- Code Enforcement Activity: ~1500 inspections per year. Similar to (a2) above, except that this refers to violations of property maintenance codes rather than existing structures code. Efforts to abate code violations will be stepped up through additional prosecution and enforcement activities.
- 2) Neighborhood Clean-up Events: 3 per year (15 in a 5-year period). Carried out with non-federal funds, these activities allow additional opportunities for residents of low-income neighborhoods to discard large household goods, appliances and other debris free of charge. These activities help to reduce blighting influences in neighborhoods and curtail illegal dumping on private and City-owned property.
- Accessory Structure Demolition: 1-2 per year (5-10 in a 5-year period). This citywide program provides funding to eligible owners to remove dilapidated garages, sheds, or other out-buildings from the property. (FY 10/11 Budget: \$5,000 CDBG)
- Maintenance City-Owned Properties: 3 per year (15 in a 5-year period). All City-owned properties will be maintained in accordance with all applicable property maintenance codes. (FY 10/11 Budget: \$3,120 CDBG)

**Goal 3: Provide decent affordable housing for low- and moderate-income households.** The first and foremost priority of the federal funding resources received by the City of Champaign has been the

creation and preservation of affordable housing. As noted in the needs analysis, housing affordability continues to be the primary housing issue in the City. More households find themselves cost burdened as the cost of housing continues to outpace increases in personal income. The presence of the University of Illinois inflates the cost of rental housing making it more difficult for lower income households to find decent affordable units. The majority of low-income households, both owners and renters, are heavily cost burdened with housing expenses.

## Strategies:

a) Support the efforts of the Housing Authority of Champaign County (HACC) to expand affordable housing for the very low income through the expansion of the overall supply, improving the quality, increasing the assisted housing choices, providing an improved living environment, promoting self-sufficiency and asset development, and ensuring equal opportunity. These goals and their associated objectives are listed below and can be found in the HACC's five-year (2010-2014) plan:

Goals:

- 1) Expand the supply of assisted housing Objectives:
  - o Apply for additional rent vouchers
  - o Leverage private or other public funds to create additional housing opportunities
  - Acquire or build units or developments
- 2) Improve the quality of assisted housing Objectives:
  - Renovate or modernize public housing units
  - Demolish or dispose of obsolete public housing
  - Provide replacement public housing
  - Provide replacement vouchers
  - Acquire land to be used for future public housing development and/or to sell later to finance public housing development and/or replacement
- 3) Increase assisted housing choices

# Objectives:

- Provide voucher mobility counseling
- Conduct outreach efforts to potential voucher landlords
- o Increase voucher payment standards
- o Increase participation in voucher homeownership program
- o Conduct quarterly homeownership outreach sessions to voucher holders
- Convert public housing to vouchers
- 4) Provide an improved living environment Objectives:
  - Implement public housing security improvements
  - Designate developments or buildings for particular resident groups (elderly, persons with disabilities)
- 5) Promote self-sufficiency and asset development of assisted households Objectives:
  - o Increase the number and percentage of employed persons in assisted families
  - Conduct quarterly Family Self Sufficiency outreach efforts to voucher holders to increase family participation
  - o Provide or attract supportive services to improve assistance recipients' employability

- 6) Ensure equal opportunity and affirmatively further fair housing Objectives:
  - Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required
- **b)** Address rent affordability issues facing low- to moderate-income households. The HACC's long waitlist (1,528 at the time of this Consolidated Plan) for Section 8 housing vouchers demonstrates the enormous need for rent subsidies in the community. While the City of Champaign's HOME funding is limited, this program is also now expanded to the Urbana HOME Consortium partnership who is also offering a tenant based rental assistance program.

- Tenant Based Rental Assistance Program: 12-15 clients per year (60-75 for the 5-year period). This HOME funded activity provides rent assistance, along with a self-sufficiency component, to qualified households in the City of Champaign. This is accomplished through a contract issued through an RFP process to provide the necessary case management and program administration. (FY 10/11 Budget: \$165,438 HOME, \$34,562 HOME program income, \$41,360 match)
- Rental Housing Support Grant: In FY 08/09, the City of Champaign provided assistance to the HACC for a state-funded rental subsidy grant (Rental Housing Support). The successful application can provide rent subsidy, through HACC, for an additional 19 households each year for up to three years.
- c) Expand homeownership opportunities for low- and moderate-income households. Studies suggest that homeownership is linked to financial self-sufficiency, improved property maintenance, family stability, and neighborhood wellness. The homeownership rate in the Champaign County is 58%, although the homeownership rate for minorities lags about 30% behind that of white households. The greatest barriers to homeownership include poor credit, lack of downpayment, and high debt to income ratios.

- Acquisition Rehabilitation Program: 5-7 per year (25-35 for the 5-year period). This HOME funded activity provides downpayment assistance to first-time homebuyers while bringing the unit up to code as well. The program serves households with incomes up to 80% MFI and is offered in partnership with approved lenders from the local Community Reinvestment Group. (FY 10/11 Budget: \$165,438 HOME, \$34,562 HOME program income, \$41,360 match)
- 2) Private Activity Bond: 30-40 homebuyers assisted per year. Each year, the City can allocate approximately \$7 million in bonding authority for non-traditional government programs. For the past several years, the City has chosen to allocate this bond authority to participate in various homebuyer assistance programs, although the bond market was not very active in 2009 due to the economy. These programs provide downpayment and closing cost assistance as well as reduced interest rates for first-time homebuyers. In 2010, the bond cap was allocated as follows: \$3,572,505 to the Illinois Housing Development Authority Mortgage Credit Certificate Program and \$3,572,505 to the Assist Program.
- 3) Section 8 Homeownership Program: The Section 8 homeownership program is offered by the Housing Authority. It provides another housing option for low-income households by allowing eligible Section 8 voucher holders to use the payments to purchase single-family homes, condominiums, manufactured housing, and interests in cooperatives.

- 4) Employer Assisted Housing: Explore opportunities for employer assisted housing programs. This program allows employers to provide incentives to their employees interested in living near their place of employment. The City will work to link current City programs/partnerships with local employers who are interested in providing this opportunity. This assistance may include: reduced interest rate mortgages, tax credit benefits, down payment assistance, home maintenance workshops, credit counseling, and homebuyer education.
- 5) Homebuyer Education: Approximately 200 persons participate annually. The City will work with non-profits, lending institutions, and other governmental entities to expand homebuyer education classes to improve low-income households' access to available homeownership programs. These educational efforts will include an emphasis on credit counseling since it is the greatest single barrier to home purchase, refinancing, and home improvement lending. The City will provide staffing support to the Community Reinvestment Group and *Champaign County Saves*, a voluntary program designed to encourage individual financial security through the reduction of debt and accumulation of savings. Other educational topics include predatory lending practices, household budgeting, and home improvement.
- d) Encourage the construction of new affordable housing stock. Rising construction costs make it very difficult for low- and moderate-income households to afford the purchase price of newly constructed homes. Developer subsidies, in addition to the homebuyer subsidies noted above, are often necessary to encourage the construction of more affordable units.

- 1) In-Fill Development: 2-3 per year (10-15 in a 5-year period). Continue to work with non-profit developers to provide in-fill housing in existing neighborhoods, either through new construction or rehab. This activity can assist in expanding both the rental and owner-occupied housing stock. City funding can be used for the acquisition and clearance of land for the creation of new homes or to cover the hard costs of construction or rehab. Develop home designs for small lots that are consistent with the character of the surrounding housing stock and neighborhood. This activity is targeted primarily to Preservation and Conservation Planning Areas, although it can be used citywide.
- 2) Energy Efficiency: The City will continue to incorporate energy efficiency methods in the construction (and rehab) of affordable housing developed under this Consolidated Plan.
- d) Identify and remove regulatory barriers to affordable housing. The City recognizes that the shortage of affordable land, the rising cost of construction, and the profitability of developing upscale homes have led to the construction of housing that is generally unaffordable to low and moderate-income buyers. Additional incentives are needed to encourage developers to build affordable housing. The construction of the Ashland Park subdivision, currently underway, was encouraged through the use of permit fee waivers, property tax rebates for buyers, and other planned development incentives.

- Incentives for New Construction: Along the lines of the Ashland Park model, provide tax incentives or fee waivers for developers to include affordable housing in the construction of new subdivisions. Support the creation of partnerships between for-profit and non-profits in the development of mixed income subdivisions.
- 2) Inclusionary Zoning: Work with the Planning Department to study the need for zoning changes that lead to the development of mixed-income subdivisions. Evaluate other communities' attempts to achieve a more balanced housing stock through this approach.

- e) Ensure that all individuals have equal access to housing choices. The City will work with lenders, other governmental entities, and other interested parties to further affirmatively further fair housing.
  - 1) Fair Housing: Work with the local Community Reinvestment Group to improve homeownership opportunities for minority households. Explore availability of fair housing programs to reduce the potential for discrimination.
  - 2) Access to Public/Assisted Housing: The HACC indicates in its five-year plan that it will take steps to ensure equal access to public housing and the Section 8 program, and will take affirmative measures to ensure that the supply of accessible units meets the demand for housing from the low-income disabled and other special needs populations.

**Goal 4:** Preserve the character, value, and marketability of the City's older neighborhoods. Neighborhood Wellness data indicates that property values in the City's older neighborhoods are not keeping pace with the increasing value of newer subdivisions. Comments received at public meetings indicate that older subdivisions are becoming less appealing due to the increasing number of deteriorating properties, particularly rental properties. To improve conditions and preserve the character of older areas, concentrated efforts must be made through a variety of programs to address declining housing conditions, the increasing number of neglected rental properties, the presence of nuisance violations, and other blighting influences.

## Strategies:

a) Continue the implementation of existing neighborhood improvement plans. The City will continue to implement neighborhood revitalization plans previously adopted by the City Council. Neighborhood Services will work with the Planning Department to update and evaluate planning strategies as necessary to ensure that redevelopment and neighborhood wellness goals are met.

- Beardsley Park Plan: Significant progress was made on the infrastructure work in Beardsley Park during the last Consolidated Plan period with local funding. New property was acquired during that period and will be redeveloped during this Consolidated Plan period which may include the use of HOME and/or CDBG funds.
- 2) Taylor Thomas Subdivision: 2 units remain to be constructed. Complete the Taylor Thomas housing construction project as part of the Parkside/Mansard Square redevelopment plan. One of the three market-rate units has been sold but due to the slow housing market and value disparity (value per square foot in this planning area is lower than the city average), staff is discussion with HUD to consider selling the final two lots as affordable housing units with deep subsidies.
- 3) Bristol Park Neighborhood Plan: Complete the neighborhood plan for redevelopment of the Bristol Place neighborhood, Garwood Area Addition, and Shadowwood Mobile Home Park. The plan will be completed and begin implementation during FY 10/11. Funding will be determined as activities are outlined in the plan.
- 4) Neighborhood Wellness Plan: Develop methods to periodically update data to keep the plan current between major revisions. Identify resources to address the highest priority strategies in accordance with Council direction. Evaluate and revise strategies as appropriate to ensure that the plan is effectively meeting the neighborhood wellness goals.
- 5) HACC Five-Year Plan: The HACC plan includes strategies intended to improve not only the viability of public housing and the Section 8 program but also the neighborhoods within which those

housing units are located. The City will support efforts to improve security in public housing complexes to reduce crime and improve the health of the surrounding neighborhoods.

b) Develop new activities to improve neighborhoods identified in the Wellness Plan as having the greatest need for public sector intervention. Widespread neighborhood improvement will occur when services and resources can be concentrated in a given area over a significant period of time and are delivered as part of a well planned redevelopment strategy. Declining neighborhoods could be revitalized with this level of intensive service delivery. However, existing community development funding is not sufficient to address this redevelopment need.

#### Activities:

- Acquisition/Rehab Activities: 1-2 per year (5-10 in a 5-year period). Create a pool of funding for the City or non-profit housing developers to purchase and rehab vacant housing that is deteriorated but still suitable for renovation. In addition to aggressively pursuing the acquisition of derelict properties through the court system, the City would be able to negotiate the purchase of properties from willing sellers. This activity would allow the City to react more quickly to eliminate neighborhood blight and return boarded units to the housing stock. This activity would be limited to 2-3 projects per year and, to achieve greatest impact, would be targeted to the neighborhoods most in need of revitalization – such as Planning Areas 1 and 2. During FY 10/11, this will be accomplished through the Neighborhood Stabilization Program funding and with HOME (\$65,438 HOME, \$41,360 match, \$34,562 program income).
- 2) Acquisition/Clearance/New Construction: 1-2 per year (5-10 in a 5-year period). Work with housing developers to acquire and clear dilapidated housing in Neighborhood Wellness planning areas where property values are not keeping pace with citywide values (1, 2, 6, 8, 9, 14). To achieve greater neighborhood impact, emphasis will be placed on the clearance of adjacent properties to assemble larger tracts of land for the development of affordable housing. Occupants of substandard housing would be relocated in accordance with federal relocation requirements. During FY 10/11, this will be accomplished through the Neighborhood Stabilization Program funding for those areas located in the eligible area (primarily 1, 2, 8).
- c) Preserve the character of older neighborhoods through designation and preservation of historic properties. The Planning Department and Historic Preservation Commission have developed a procedure for the local designation of historic buildings and landmarks. The HPC reviews applications for designation and makes its recommendation to the Plan Commission and City Council for final designation of historic properties, landmarks, and districts. The City has been designated as a Certified Local Government through the Illinois Historic Preservation Agency, which allows the City to participate in the historic property review process, receive technical assistance, and apply for IHPA grants. The IHPA reviews all federally-funded rehab projects.

- Public Education: In its public education activities, such as the annual Housing Fair, the Neighborhood Services Department will provide information about the importance of preserving historic or architecturally significant structures and the City's process for reviewing sites and buildings under its local historic preservation ordinance.
- 2) Review of Federally-Funded Activities: Through its environmental review process, the City will ensure that none of the properties approved for housing rehab assistance are listed on the national or local historic register. This is done by requesting an Illinois Historic Preservation Agency review of each site, prior to substantial rehab. Emergency conditions which threaten the health and safety of occupants, or alterations that improve the home's accessibility for a disabled owner or family member, may be given priority approval prior to final clearance from the IHPA. A local

review will be completed to ensure that the home is not listed on the national or local historic register. Work that is limited to mechanical repairs is exempt from the IHPA review requirement.

**Goal 5:** Support the efforts of the local Continuum of Care to end chronic homelessness as outlined in its ten-year plan. The plan provides for a coordinated method of service delivery among the members of the Continuum to aid the prevention of homelessness, improve services to the existing homeless population, and undertake an ongoing evaluation of services to guide program development. The following strategies were developed by the Continuum of Care as part of its ten-year planning process.

# Strategies:

a) Provide preventive and intervention services to assist individuals and families in addressing housing crises that could lead to homelessness. Many low-income households live on the verge of homelessness. Putting systems in place to avoid life crises can often prevent a family from losing its housing. The activities noted below are provided by various agencies and units of local government in this community.

Activities:

- 1) Grants and low-interest loans for housing rehab or repair
- 2) Educational services including financial literacy, homeowner education, debt management
- 3) Employment assistance
- 4) Low or no cost legal assistance
- 5) Emergency rent assistance and utility assistance programs
- 6) Supportive services for special needs populations, including victims of domestic violence, dating violence, sexual assault, and stalking
- 7) Improved information and referral services
- b) Expand existing services to meet needs and improve coordination among agencies involved in outreach and service delivery to the homeless. Improved coordination will help service providers facilitate an efficient response to needs of the homeless population, as well as eliminate duplication of activities and outreach efforts, identify service gaps, and develop outcomebased performance measures. The Continuum will respond to the needs of the homeless clientele by developing additional shelters and services as funding allows.

- 1) Safe Haven: The Continuum will work to develop a safe haven option for emergency shelters with 24-hour availability (by 2014). This need is particularly critical in times of extreme cold or other inclement weather.
- Family Shelter: The Continuum will work to expand emergency and transitional shelter beds for two-parent households. The City will support these efforts through technical assistance and financial support, depending upon the availability of resources.
- c) Expand the supportive services associated with transitional and permanent housing to allow those at risk of homelessness to remain housed. For the chronically homeless, a sufficient support system must be in place to allow the transition to permanent housing to remain

successful. These supportive services and activities were identified by the Continuum as being in greatest need in this community.

## Activities:

- Rent Subsidies: Develop additional rental subsidy programs to provide permanent and permanent supportive housing opportunities for extremely low and low income persons. (TBRA Program FY 10/11: HOME \$72,000, UDAG match \$18,000, UDAG case management \$25,000 12-15 clients).
- Additional SRO Housing: Develop 50 additional SRO spaces for single persons. In developing plans for SRO housing, the community should undertake a thorough evaluation of the feasibility of reducing the restrictions on persons with felony convictions in SRO housing.
- 3) Nursing Homes Support: Create a linkage with nursing homes for homeless persons who are aging or have medical needs.
- 4) Vocational and Employment Training: Develop a transition for homeless persons to learn prevocational skills prior to employment training. Also provide a comprehensive vocational and employment training curriculum for the homeless and under-employed.
- 5) Shelter Plus Support for Teen Parents: Develop residential options for homeless teens with children that includes parenting skills training and educational/employment assistance.
- 6) Create a network of foster families to mentor homeless persons.
- 7) Additional Affordable Rental Housing: As discussed in prior sections, there is an insufficient supply of affordable rental units to accommodate persons transitioning out of homeless shelters. Additional rental subsidies or units of multi-family rental housing affordable to extremely low and low income households with children are needed within the community.
- d) Create and utilize a method for ongoing evaluation of the homeless service delivery system. The Continuum of Care is working to develop a better system of evaluating the delivery of services to the homeless so that providers can adjust to the changing nature of the homeless population and the demand for assistance.

#### Activities:

- 1) HMIS: Use the Homeless Management Information System (HMIS) to collect client service data for program planning and reporting.
- 2) Annual Review: Complete an annual review of Continuum of Care programs and goals, and include a more effective public participation component

**Goal 6:** Increase the supply of affordable housing and housing with supportive services for special needs populations. Special needs populations as defined by HUD include the elderly and frail elderly, the physically and developmentally disabled, persons with HIV/AIDS, and persons with drug or alcohol dependencies. Many of these households rely on fixed incomes consisting solely of Social Security or Supplemental Security Income, which puts their monthly incomes well below 30% MFI in most cases. Securing affordable housing that meets their individual needs is an even greater challenge to these low-income individuals. In addition, many special needs populations rely heavily on supportive services to live independently and remain integrated into the community.

## Strategies:

a) Provide additional education to housing developers, architects, builders, City governments, and the general public about the importance and practicality of adopting universal design standards to meet the growing need for more affordable, accessible home building. Universal design features no-step entries, single-story floor plans, wider entry and hallways, reachable cabinetry and appliances, user-friendly doorknobs and handles, and accommodations for grab bars and accessible bathrooms. The concept is to allow persons to live comfortably throughout all stages of life and age in place without moving to a more accessible unit.

Activities:

- 1) Universal Design Guide: Create an inventory of accessible home designs using universal design principles and make the designs available to developers, architects and builders. Designs should vary to accommodate smaller lot sizes and character of existing neighborhoods, as well as the newer subdivisions being constructed on the edges of the City.
- **b)** Expand affordable rental housing options for the physically disabled. Advocates for the disabled population estimate that less than 5% of the housing stock is accessible. This supply is insufficient for the existing disabled population and will prove to become increasingly inadequate as the population continues to age.

Activities:

- 1) Inventory of Accessible Rental Units: Create an inventory of accessible rental housing options for the disabled population and create a system for linking accessible units to persons that need them.
- 2) Subsidized Accessible Housing: Identify additional Section 8 vouchers or public housing options for extremely low and low income disabled population.
- Developer Incentives: Provide tax incentives or fee waivers for developers to construct accessible units in multi-family housing developments, beyond what is required by the Americans with Disabilities Act.
- 4) Home Accessibility Retrofit Program: 8-10 per year (40-50 for the 5-year period). Provide rehab assistance for property owners to make existing affordable units accessible for persons with disabilities. This program is currently offered by the City and is available to both owner-occupants and renters. (FY 10/11 Budget: \$60,000 CDBG)
- c) Preserve and expand homeownership opportunities for persons with disabilities. Persons with disabilities face two major difficulties in pursuing homeownership. The first is affordability, since many disabled persons live on fixed incomes that are well below the area median. Second, if they are able to afford to purchase, locating a unit that suits their individual needs is often impossible.

- Inventory of Accessible Owner Units: As noted in the strategy above, the creation of an inventory of accessible home purchase options for the disabled population would be very beneficial to those wishing to purchase a home. This task could be accomplished by the Association of Realtors working in conjunction with an advocacy group such as PACE.
- Home Accessibility Retrofit Program: Provide financial and technical assistance to retrofit owneroccupied units for homebuyer with a disability and expand marketing efforts so that more individuals are aware of existing programs. (FY 10/11 Budget: \$60,000 CDBG)

- Accessible New Construction: Provide developer subsidies or create other incentives for the construction of additional units of affordable accessible housing. Use the Ashland Park subdivision as a model for the future development of housing built to universal design standards.
- 4) Visitable New Construction: 2-3 per year (10-15 in a 5-year period). Continue to construct all publicly financed units to the City's visitability standards and build to full accessibility standards based upon the needs of a disabled buyer. Visitability standards were reviewed and adopted by the Code Review Committee and City Council in 2001.
- 5) Homebuyer Assistance: 2-3 per year (10-15 in a 5-year period). Provide down payment assistance or other subsidies to disabled persons interested in becoming first-time homebuyers through existing homeownership assistance programs or programs targeted specifically to special needs populations. PACE offers a homebuyer assistance program that involves downpayment subsidy plus buyer education in financial, homeownership, and accessibility issues. The City's role in the PACE Homeownership Coalition is to assist in developing guidelines for the program, provide technical assistance with grant writing, and assist in homeowner education classes.
- d) Support the development of housing with supportive services for adults with developmental disabilities. With the proper support services, many of the developmentally disabled are able to live in group home or independent living settings integrated within the community. This allows many individuals to work or attend classes, and lead satisfying and self-sufficient lives.

- Housing with Supportive Services: Preserve and increase the number of independent housing units and group homes with supportive services for the developmentally disabled, particularly those affordable to low-income households. The Neighborhood Stabilization Program can provide subsidy to construct or renovate homes in partnership with agencies serving families working with Developmental Services Center.
- e) Expand residential options with supportive services for persons with mental illness, alcohol or substance dependencies, and HIV/AIDS. There continues to be a need for additional housing options both transitional and permanent for persons with these disabling conditions. Housing plus supportive services will allow individuals to maintain independence and prevent the recurring pattern of homelessness that can be prevalent with special populations.
- f) Support the development of housing with supportive services for adults with dual diagnoses. There is a need for more supportive housing options for persons with two or more disabling conditions, such as persons with substance abuse issues and HIV/AIDS, or mental health and substance abuse issues.

- Permanent Housing and Assertive Community Treatment (PHACT). 12 units. Provena Behavioral Health, on behalf of Prairie Center Health Services, Greater Community AIDS Project, and City of Urbana submitted an application to HUD for 25 units of supportive permanent housing in a scattered site environment for the dually diagnosed. 12 units were approved. Supportive services include case management, treatment, and other services depending upon the needs of the individuals housed.
- g) Provide a range of housing options for the elderly, with special focus on extremely low- to low-income households. Many communities are seeing the need to respond proactively to the increasing age of their citizenry by providing housing for seniors that covers the continuum from

independent living with no services to assisted living to nursing home care. Champaign is no different than other communities where the fastest growing segment of the population is over 80 years old.

### Activities:

- Continuum of Housing Choices: Preserve and increase the number of senior housing units of varying types, particularly those affordable to low-income households. Affordable independent and assisted housing for seniors is in greater demand. The community's supply of this type of housing is insufficient to meet the growing need.
- 2) Support for Independent Living: Expand the continuum of in-home support services for the elderly. Although agencies like the Office of Senior Services and Family Service of Champaign County do a tremendous job providing a wide range of services for seniors, these programs do not have sufficient resources to meet the growing need. Also support the Housing Authority's efforts to provide supportive services to elderly households living in public or assisted housing.
- Senior Home Repair Program: 30-35 per year (150-175 for the 5-year period). Continue to provide minor home repair assistance to elderly households to allow owner-occupants to remain in independent living situations for as long as possible. (FY 10/11 Budget: \$60,000 CDBG)
- 4) Section 8 or Other Rent Subsidies: Support the HACC's efforts to expand affordable housing for the elderly by seeking additional funding for rental assistance.
- 5) Designation of Elderly-Only Public Housing: Support the HACC's efforts to provide safe public housing for extremely low-income elderly residents by designating several of its high-rise and garden apartments as elderly only. In Champaign, those buildings include Washington Square and Columbia Village (120 units). The City will support this designation only if no current residents are displaced and plans are in place to provide adequate housing to disabled persons that are no longer able to obtain housing in these buildings.

**Goal 7: Support efforts to reduce the exposure of young children to lead-based paint hazards in their homes.** HUD recognizes the need to address residential lead-based paint hazards as a means of protecting occupants from lead poisoning. Much of the affordable housing stock in most communities is located in neighborhoods with aging housing stock, which is the most likely to contain lead hazards. HUD now requires communities to address lead—based paint hazards in their residential housing stock as a part of the affordable housing activities they offer.

#### Strategies:

a) Coordinate public and private efforts to reduce lead poisoning hazards and protect young children. In addition to addressing residential lead hazards, HUD also recognizes that public education is critical to the prevention of childhood lead poisoning.

- 1) Encourage Private Funding: Work with private lending institutions and others to encourage private sector financing for lead hazard reduction, removal and education.
- 2) Expand Childhood Testing: Coordinate efforts among the local public health district staff, HOME consortium members, and local school districts to implement community awareness, education, and outreach activities to encourage additional testing of pre-school and school age children.

- 3) Prevention Education: Reduce the risk of lead poisoning by continuing to educate the public, particularly families with small children, about the dangers of lead poisoning and ways it may be prevented through safe rehab practices and diligent cleaning. The City will continue to provide this education at its quarterly home maintenance workshops, and periodically through community events such as the Annual Housing Fair and National Night Out. All applicants in the City's housing rehab programs receive a copy of the pamphlet: *Renovate Right (EPA-740-F-08-002)*.
- b) Reduce lead-based paint hazards in residential housing, particularly homes occupied by young children. The City's housing rehab staff members are trained as risk assessors and lead-based paint supervisors. They oversee all housing rehab projects and ensure that all activities are carried out in accordance with the HUD lead regulations at 24 CFR Part 35.

- Lead Assessment in Housing Assistance Programs: Approximately 15 units assessed per year. Increase lead-safe housing stock by assessing lead hazards as a condition of providing any federal funds for acquisition or rehabilitation of housing in accordance with HUD's lead based paint rule. (FY 10/11 Budget: \$9,000 CDBG)
- 2) Temporary Relocation of Occupants during Lead Hazard Work: 3-5 per year (15-25 for the 5-year period). As necessary, the City will provide funding to temporarily relocate occupants of homes undergoing lead-based paint hazard removal work. Relocation is generally limited to one or two days outside the home. (FY 10/11 Budget: \$4,000 CDBG)
- Lead Contractor Incentives: Increase capacity to reduce lead hazards by assisting in the initial costs of training and insurance for lead abatement contractors and lead safe workers, as funds allow.
- 5) Distribution of Lead Contractor List: The City will continue to maintain and distribute, as requested, an updated list of lead abatement contractors and inspectors.

#### Chapter 6

This section outlines strategies proposed to address the non-housing community development needs identified in Chapter 4, in accordance with HUD directive 91.215(e). These strategies cover public facilities, public improvements, economic development, public services, and public safety. The goals for reducing poverty among Champaign residents are also provided here, as required by HUD in 91.215(h).

## **Activities Planned**

Following the goals and strategies is a listing of activities that will be undertaken in the upcoming year to achieve the stated objectives. Some of the activities can be carried out within one year, others may take longer to complete. Where resources have been identified to carry out the activities, those are indicated in parentheses after each activity. Some of the new initiatives are only in the planning stages, so a funding resource may not yet be identified. For each activity that will be carried out by the City or a subrecipient agency with federal funds, a corresponding Project Table is provided in the Annual Action Plan.

**Goal 1:** Assist in the development of public facilities necessary to address identified community needs. The public facility strategies listed below will benefit all residents of Champaign but will also provide additional benefits to lower income persons or neighborhoods. City support may be in the form of financial assistance, land donation, technical expertise, or dedication of staff time.

## Strategies:

a) Support the Park District's efforts to maintain and improve a neighborhood parks system that provides adequate access to recreation and open space for all Champaign residents. The Champaign Park District undertakes an annual planning process to determine park facilities needs and develop strategies to address them. The Park District is currently in the process of completing its multi-year Strategic Plan. The following park projects, targeted to low-income areas of the City, are anticipated to be carried out within the next 3-5 years.

Activities:

- 1) Park Improvements in Low/Moderate Income Neighborhoods: The Park District has plans for the improvement of park facilities in Citizen's Park, Hazel Park, and Douglass Park, all of which serve low-income neighborhoods.
- 2) Walking Trails and Paths: The Park District is also developing walking paths to encourage physical activity. Parks in low-income neighborhoods to receive walking paths over the next several years include: Douglass, Spalding, Johnston, Hazel, and Garden Hills.

**Goal 2:** Maintain a suitable living environment by improving infrastructure systems in accordance with the priorities identified in the Neighborhood Wellness Plan. The citywide Analysis section of the Neighborhood Wellness Plan outlines the City's infrastructure needs by planning area. The report analyzes the six following systems: alleys, pavement condition, sidewalks, storm and sanitary drainage, and streetlights. Many of the City's lowest income neighborhoods are in the oldest areas of town and have the oldest infrastructure systems. The Wellness Plan prioritizes neighborhood infrastructure needs based on severity of condition and identifies resources for addressing those systems in poorest condition.

# Strategies:

a) Maintain the safety and appearance of the City's older neighborhoods through on-going maintenance and repair of City-owned infrastructure systems. Improve or replace substandard or deteriorated infrastructure systems as priorities dictate and resources allow.

### Activities:

- 1) Boneyard Creek Improvement Plan: Continue the implementation of strategies outlined in the Boneyard Creek Improvement Plan to reduce flooding problems, improve channel capacity, and improve the appearance of the channel through beautification efforts.
- 2) Master Plan Implementation: Continue the update of each infrastructure system master plan and identify resources through the capital improvement process to address the systems determined to be in greatest need.

**Goal 3:** Promote the growth of a balanced, diversified local economy that builds upon the assets of the community while creating jobs and economic opportunity for its residents. The City is dedicated to promoting economic stability and growth through sound planning and development programs. Over the past decade, the City has pursued development strategies to revitalize older commercial areas in decline as a result of disinvestment and deteriorating building conditions. The City has also renewed its efforts to ensure that all neighborhoods have adequate access to retail services and employment opportunities.

#### Strategies:

a) Maintain and revitalize the City's older commercial areas, particularly those serving low/moderate income neighborhoods. Create opportunities for new commercial developments in accordance with neighborhood planning efforts.

Activities:

- Plan Development and Implementation: Continue to implement planning efforts to revitalize commercial/retail areas adjacent to and serving low-income neighborhoods, such as the North First Street, Downtown, and East Side development plans. Implement new planning activities to encourage reinvestment in other areas that have experienced a loss of businesses or reduction in economic vitality.
- 2) Beardsley Park Redevelopment: Continue to implement the strategies of the Beardsley Park Plan, particularly the redevelopment of Subarea Two into a neighborhood commercial asset.

**Goal 4:** Promote economic development initiatives targeted to low/moderate income residents and invest in the economic development of distressed neighborhoods. The City of Champaign has a relatively low unemployment rate compared to cities of similar size. This factor coupled with the highly skilled workforce present in a university community makes it difficult for less skilled individuals to obtain living wage jobs. Additional efforts must be made to ensure an equal access to education, job training, and employment opportunities for all individuals.

Strategies:

- a) Support programs to establish, stabilize and expand small businesses, particularly minority and/or female owned businesses and those businesses serving the low-income community. (Also an Anti-Poverty Strategy)
- b) Support the efforts of local agencies and educational institutions to expand education, job training, and employment opportunities for youth and adults. (Also an Anti-Poverty Strategy)

Activities:

 CommUnity Matters Program: The City will continue to coordinate efforts with the Champaign Park District, Unit 4 School District and other partner agencies to address youth activities across the City. The initial program utilized CDBG funding for the Garden Hills youth, which included job training activities. The expanded CommUnity Matters program is being developed for FY 10/11 with local funding and may include additional resources for Garden Hills in addition to serving other targeted neighborhoods.

# c) Promote the financial self-sufficiency and wealth building of individuals through the expansion of programs for homeownership, credit and budget counseling, and personal savings programs. (Also an Anti-Poverty Strategy)

Activities:

- 1) Access to Mortgage Financing: Explore programs that address disparities in private mortgage financing approval rates for minority borrowers. Programs may include credit counseling, predatory lending awareness education, or fair housing testing.
- 2) Champaign County Saves: The City will continue to participate in this initiative designed to encourage personal wealth building through the reduction of debt and accumulation of savings. The program provides motivation, financial education, and access to no-fee savings accounts at local banks.

Goal 5: Support the provision of public services to address identified community needs, particularly those that provide services for low/moderate income persons and persons with special needs. The City of Champaign will provide financial or technical assistance to agencies that carry out public service activities which serve the needs of low-income households, the homeless, and individuals with special needs, such as the elderly, disabled, persons with HIV/AIDS or drug/alcohol addictions, and public housing residents.

# Strategies:

a) Support programs that provide quality, affordable child care, particularly those that meet the high demand for subsidized care, second/third/and weekend shifts, and infant/toddler care. (Also an Anti-Poverty Strategy)

Activities:

 CommUnity Matters – Garden Hills: This program will provide quality, affordable child care Monday through Friday during the summer (Summer Day Camp) FY 10/11 Budget: \$125,384 CDBG; \$60,000 Urban Renewal

- b) Support programs that provide high quality, comprehensive, and affordable medical care for low-income, uninsured, and special needs persons. (Also an Anti-Poverty Strategy)
- c) Support activities that improve the skills and abilities of low-income, homeless, and special needs persons to succeed in the workforce, including job training and placement programs, career counseling, and continuing education. Activities may target either youth or adults. (Also an Anti-Poverty Strategy)

 CommUnity Matters – Garden Hills: This program will provide job training for high school students participating in the Operation Hope portion of the CommUnity Matters program – Garden Hills. FY 10/11 budget: \$125,384 CDBG; \$60,000 Urban Renewal

# d) Support youth activities, particularly those designed to prevent or address juvenile delinquency and those that target high risk populations, such as public housing residents. (Also an Anti-Poverty Strategy)

Activities:

- CommUnity Matters Garden Hills: The program offered by the Don Moyer Boys & Girls Club is intended to develop a sense of community spirit, achievement, cooperation, and self-esteem for low-income youth. This activity is focused on serving teens from Garden Hills during the evening hours. (FY 10/11 Budget: \$125,384 CDBG; \$60,000 Urban Renewal)
- e) Support programs or services that allow seniors and disabled individuals to live independently and maintain self-sufficiency. Activities include but are not limited to transportation programs, at-home support services, and volunteer opportunities. (Also an Anti-Poverty Strategy)

Activities:

 Senior Yard Work: Although no funding has yet been identified, Neighborhood Services has identified a need for a program that provides yard work for senior homeowners. Seniors frequently need help with mowing, raking, and tree trimming. Low-income seniors who cannot afford to hire someone to do this work would benefit from assistance provided through a nonprofit or volunteer group.

# Goal 6: Support programs and activities that improve the earning potential of low-income individuals, promote self-sufficiency, and encourage the development of personal financial stability.

#### Strategies:

a) Support efforts to reduce geographic concentrations of low-income households. Several recent development projects, funded in part with CDBG or HOME dollars, have helped to reduce high concentrations of public and subsidized housing. However, maps depicting the distribution of low-income families provide visible evidence that pockets of poverty still exist. Studies suggest that this concentration of poverty limits the economic potential of individuals and the overall health and viability of neighborhoods. (Also an Anti-Poverty Strategy)

- 1) Income Mixing in Public Housing: The HACC will implement measures to deconcentrate poverty by bringing higher income households into lower income developments, and vice versa where necessary.
- 2) Voucher Mobility: The HACC will provide landlord education and enhance marketing efforts to encourage Section 8 participation throughout the City. The agency will also provide mobility counseling to voucher holders.
- 3) Redevelopment of Public Housing: As noted earlier, the City will support the HACC's efforts to redevelop obsolete public housing complexes and create mixed income communities, using the Burch Village redevelopment process as a model.
- b) Support the efforts of other agencies in promoting self-sufficiency and asset development of families and individuals. The City may provide technical or staff support to other agencies in the provision of self-sufficiency programs. This may consist of grant writing, research, or other technical support. (Also an Anti-Poverty Strategy)

Activities:

- 1) HACC Supportive Services: The HACC will provide supportive services to improve public housing and Section 8 recipients' employment and homeownership potential. These services will include job training, credit counseling, asset building programs, and family self-sufficiency programs.
- 2) CommUnity Matters: The City will continue to provide up to 15% of its annual CDBG allocation, as available, to the provision of public service programs carried out by 501(c)3 non-profits, including faith-based and community initiatives. Programs funded by the City in the CommUnity Matters program may include youth and family education regarding financial literacy, budgeting, and credit repair.
- 3) Champaign County Saves: The City will continue to participate in this initiative designed to encourage personal wealth building through the reduction of debt and accumulation of savings. The program provides motivation, financial education, and access to no-fee savings accounts at local banks.

**Goal 7: Encourage the involvement of residents in activities related to the implementation of Consolidated Plan strategies.** The City encourages residents to participate in the planning of strategies that are included in its Consolidated Plans and Annual Action Plans. The City is also committed to the establishment of organized neighborhood groups that can play an active role in neighborhood improvement initiatives.

# Strategies:

a) Support the development of neighborhood groups and facilitate their involvement in City initiatives. The City of Champaign has more than 130 registered neighborhood groups, associations, and neighborhood watch groups. Organized groups play an active role in determining neighborhood needs and recommending strategies that the City should consider to address them.

- Neighborhood Small Grant: The City will provide small grants to organized and registered neighborhood associations for the implementation of small neighborhood improvement projects. Grants are generally limited to \$5,000 annually per organization although many of the projects funded in the past cost considerably less. Examples include: small neighborhood clean-up projects, flower or tree planting, and social events that bring residents together.
- Neighborhood Watch/Neighborhood Organizing: The City's Neighborhood Coordination Division will work with residents to establish Neighborhood Watch programs or organize groups who want to play a more active role in defining and problem-solving neighborhood issues.
- b) Foster an opportunity for resident participation in the development of new neighborhood plans and in the implementation of existing plans. As was done in the creation of plans for the Burch Village redevelopment, the Parkside/Mansard Square redevelopments, and the Beardsley Park Plan, the City will continue to actively pursue citizen participation and neighborhood involvement. When public housing redevelopment plans are developed, the City and the Housing Authority will encourage resident participation on the planning committee.

## INTRODUCTION

The City of Champaign Neighborhood Services Department has developed this Action Plan for the coming vear in accordance with HUD regulations at 24 CFR 91.220. The activities were developed in response to needs identified in the 2010-2014 Consolidated Plan. Goals, objectives, and activities that will be undertaken to address the identified housing and community needs are outlined in the strategic plans for housing and non-housing community development (Chapters 3 and 4). Activities that will be carried out with federal funding in the coming year are discussed in further detail below and in the CPMP Project Summary Tables, provided in Chapter 6. The strategic plan also lists activities that will be carried out by other City departments, non-profit agencies, or other units of government in support of Consolidated Plan goals and objectives.

The City will look to partner with other agencies as well as the private sector to apply fund housing and community development initiatives. The funding sources include federal stimulus funding released in These partnerships are needed to expand housing opportunities and address 2008 and 2009. neighborhood blight. For the coming year, while those public/private partnerships are being developed, the City will concentrate on continuing its baseline housing and community development services as a means of fostering and maintaining decent and affordable housing. The City will also continue its work in the City's low-income neighborhoods through the implementation or completion of adopted plans, including the Bristol Park Neighborhood Plan development, and the continued implementation of the Beardsley Park Plan and the Taylor Thomas subdivision. The public service initiatives funded through the CDBG program are focused on providing structured educational and recreational activities for youth in the Garden Hills neighborhood.

## MANAGING THE PROCESS

The City's Neighborhood Services Department will be the lead entity in the planning and implementation of the majority of programs carried out with federal funds. The City has and will continue to create partnerships with non-profit developers, Community Housing Development Organizations (CHDOs), social service providers, and other units of local government to expand the City's ability to provide affordable housing and community development programs. For the projects to be undertaken in the coming year, the lead entity is identified in the CPMP Project Summary Tables.

#### ANNUAL ACTION PLAN DEVELOPMENT PROCESS

The City undertook a thorough process of data collection and citizen input to develop the five-year Consolidated Plan and the accompanying Annual Action Plans. Data was collected through various sources including the: U.S. Census, Home Mortgage Disclosure Act (HMDA), Realtor Multiple Listing Service (MLS), Housing Authority of Champaign County Annual Plan for 2010, Champaign County Statistical Abstract, and City of Champaign Neighborhood Wellness Plan. In addition to the collection of data, many individuals and agencies also provided input into the contents of the plan, including: the Champaign Park District, the City of Urbana, the Champaign County Regional Planning Commission, the Champaign Planning and Public Works Departments, the Community Reinvestment Group, and numerous non-profit housing and social service agencies.

In addition to data collection and agency input, the City also provided several opportunities for citizen input throughout the plan development process. Three formal public hearings were held, the first during the September 10, 2010, Neighborhood Services Advisory Board meeting, the second during the March 11, 2010, Neighborhood Services Advisory Board meeting, and the final during the April 6, 2010, City Council meeting. In addition to these formal opportunities for input, several additional meetings were held to collect feedback on various aspects of the plan and provide information to the public about available City housing services and neighborhood improvement programs.

The information collected through this citizen participation process, when combined with data from other sources as noted above, allowed the City of Champaign to set its affordable housing and community development goals and strategies for the next year. The Neighborhood Services Advisory Board and City Council then reviewed these strategies and determined which of these should be addressed in this fifth program year, based on the priority needs and the available resources.

## RESOURCES

To carry out its planned activities for FY 2010/11, the City expects to utilize the following resources:

Table 1-1: FY 2010/11 Resources:

Community Development Block Grant (CDBG)	\$835,895
HOME Investment Partnerships Program	\$337,438
HOME Administration	\$11,302
Busey Loan Funding for Full Home Improvement Program	\$37,500

Budgets outlining the use of these funds plus anticipated program income and carryover amounts are provided later in this chapter. Proposed CDBG- and HOME-funded activities are described in the list of Project Tables and the narrative below.

The HOME grant is administered by the City of Urbana as lead entity of the Urbana-Champaign HOME Consortium. The amounts listed here represent only the Champaign portion of that grant resource.

#### Private Activity Bond

For the coming year, the City of Champaign will allocate its private activity bond authority for two homeownership programs: \$3,572,505 to the Illinois Housing Development Authority (IHDA) for the Mortgage Credit Certificate program, and \$3,572,505 to the AssistChampaign program.

Since 1993, the City has agreed to use its private bond authority (or "bond cap") to participate in various homebuyer assistance programs. The City of Champaign has allocated the private activity bond to homebuyer assistance programs over the last several years. The lending activity by year and program are displayed in Table 1-2 below:

Product	2003	2004	2005	2006	2007	2008	2009	Total
IHDA	12	30	4	72	7	7	0	132
Loan	\$ 809,099	\$2,922,203	\$ 343,214	\$8,113,959	\$942,874	\$846,920	0	\$13,978,269
IHDA	5	10	3	20	6	19	33	96
МСС	\$316,150	\$1,013,015	\$298,708	\$2,043,750	\$670,772	\$2,079,764	\$2,357,922	\$8,780,081
Assist	41	49	48	73	129	28	0	368
	\$3,180,592	\$4,539,960	\$4,898,954	\$8,057,998	\$14,293,231	\$3,179,184	0	\$38,149,919
Total Loans	\$4,305,841	\$8,475,178	\$5,540,876	\$18,215,707	\$15,906,877	\$6,105,868	\$2,357,922	\$60,908,269

Table 1-2: Homebuyer Assistance Programs Funding Using Private Activity Bond Cap Lending Activity by Year and Program for the City of Champaign

\*Bond issued Feb 2006 \*\*Bond issued Aug 2005 \*\*\*Partial funding from 2002 carryover

## Leveraging Resources

During the upcoming year, the City of Champaign will provide other sources of funding or bond authority, a financing mechanism, for several programs that will in turn leverage thousands of additional dollars in private or other government resources. The following paragraphs describe examples of programs that encourage the contribution of substantial additional resources.

To expand its ability to address whole house renovation needs, the City was able to create a partnership with Busey Bank for the Full Home Improvement Program. This partnership began in 2001 and continues to this day. The bank provides market rate loan funding to match the City's investment in rehabilitation projects for households between 50% and 80% of the median family income (MFI). In 2009, the City received an additional \$60,000 from the Federal Home Loan Bank (FHLB) of Chicago to provide small grants to eligible Full Home Improvement Program applicants. A total of \$617,000 has been awarded by the Federal Home Loan Bank of Chicago in prior years for the City's rehab programs.

The Acquisition Rehabilitation Program leverages HOME dollars (down payment, rehabilitation) with lender financing in order to assist low-income homebuyers with affordable housing. The program provides up to 10% downpayment to ensure affordability and reduced private mortgage insurance costs while also bringing the house fully up to code with the rehabilitation component. This program also requires post-purchase counseling components, such as civic involvement, debt and credit management, and home maintenance training.

## Other Agency Resources

The following agencies will be undertaking activities or programs designed to meet one or more of the priority needs identified in the Annual Action Plan. The City's Urban Renewal funding will leverage significant additional resources as indicated in the table that follows.

Partner Agency	Type of City Funding	City Funding	Agency Leverage
CommUnity Matters Program			
(Unit 4 School District, Champaign	CDBG (public service)	\$125,384	\$350,000
Park District, Don Moyer Boys and			
Girls Club, YMCA, Parkland	Urban Renewal (local)	\$60,000	
College)			

Table 1-3: Public Service Activities

# SUMMARY OF ACTIVITIES PLANNED

In the coming year, the City will undertake a wide variety of housing and neighborhood improvement activities to address the goals and objectives outlined in the five-year Consolidated Plan. The activities are described in greater detail in the following Chapter 3, with each activity listed following the specific goal and objective it is meant to address. Where resources have been identified to carry out the activity in FY 2010/11, the source and amount are provided in the table with each activity.

# Summary of Activities Planned to Foster and Maintain Decent, Safe, Affordable Housing

The Consolidated Plan and the Neighborhood Wellness Plan will guide the policy decisions made by the City Council to improve and maintain the City's affordable housing. As time and resources allow, City staff plan to undertake several new initiatives to reverse declining conditions in some planning areas. For many years, the City has focused much of its federal funding on housing rehabilitation programs targeted to low/moderate-income households and the planning areas where concentrations of low/moderate-income families reside. Although the data suggests that these efforts have successfully forestalled the decline in housing conditions in most neighborhoods, some of the worst individual cases of blighting properties still exist. While not abandoning existing rehab efforts, staff will examine new techniques for

addressing blighted properties owned by absentee landlords and owner-occupants who cannot or choose not to take advantage of available programs.

The City will continue to implement its baseline housing services and will begin to consider new initiatives that may be recommended in the upcoming Regional Housing Study (completion: Fall 2010) as resources allow. Neighborhood Services staff will continue to implement and complete several redevelopment plans, including the Douglass Park Infill, Taylor Thomas, and Beardsley Park initiatives, to improve neighborhood conditions and increase affordable housing opportunities on a larger scale. Plans for the redevelopment of Bristol Place are also being considered in an effort to create incentive for reinvestment in that neighborhood. The City may consider this neighborhood plan for submission to HUD for a *Neighborhood Revitalization Strategy Area.* 

Private Activity Bond financing will continue to focus on affordable homebuyer programs to create opportunities for low/moderate-income families to move to homeownership and create personal wealth. The Mortgage Credit Certificate program and the AssistChampaign program will continue to be available to income-eligible Champaign homebuyers in the coming year.

To encourage additional new construction of affordable homes, the City will look to expand upon the model used for the development of the Ashland Park subdivision. The City consented to waive some of the normal development costs, including building permit fees, to encourage the private developer to build affordable, visitable single-family homes. To further reduce the cost of the homes, the City also agreed to refund a portion of the City's property taxes for the first five years after initial occupancy by incomeeligible buyers. This project has been an excellent example of affordable housing built entirely by the private sector, with no investment of federal funding whatsoever. The City hopes to encourage other developers to follow suit and consider similar construction projects.

Some of the FY 2010/11 housing initiatives will be carried out by the City, and others will be implemented by other agencies with City support. A summary of the housing initiatives to be undertaken with federal funding is provided below. As noted, a full listing of all housing initiatives can be found in the Affordable Housing Activities chapter of the plan.

#### **Housing Activities**

Acquisition Rehabilitation Program: Assist low- to moderate-income homebuyers with down payment and rehabilitation of housing units. FY 2010/11 Budget: \$165,438 HOME, \$41,360 local match (recaptured UDAG or Federal Home Loan Bank grant), \$34,562 program income.

Full Home Improvement Program: Rehabilitate owner-occupied housing units for low- and moderateincome Champaign residents. Program will be targeted to Planning Areas 1, 2, 4, 7, 8, 9, 14 and to eligible property owners Citywide. FY 2010/11 Budget: \$100,000 HOME, \$25,000 local match (recaptured UDAG or Federal Home Loan Bank grant), \$37,500 Busey Bank.

Housing Education Activities: The City provides home maintenance education and credit counseling to participants of the Full Home Improvement Program and many of the other housing activities it offers. Home maintenance workshops are offered six or more times throughout the year and are open to the public. The credit counseling may be offered through any of the local HUD-certified housing counseling agencies, including the City of Champaign. Many rehab program applicants are referred to counseling to repair credit issues that prevent them from obtaining program funding. FY 2010/11 Budget: \$2,000 CDBG (credit counseling)

Emergency Repair Program: City staff will address home repairs of an urgent nature for eligible owneroccupants Citywide. FY 2010/11 Budget: \$150,000 CDBG Rental Rehabilitation Program: Using funding from prior years, the City will continue to offer a program that provides matching funds for the renovation of rental housing stock. To be eligible for the program, rental units must be affordable to households at 50% MFI. The program will be targeted to Preservation Planning Areas 1, 2, and 8 and expanding into Conservation Areas as funding allows. Budget: \$60,000 HOME, \$60,000 property owner match. The \$45,000 excess match from the property owners will be used as match obligation for other HOME eligible projects.

Taylor Thomas Subdivision: The two final homes in the Taylor Thomas housing construction project should be completed in the coming year as part of the Parkside/Mansard Square redevelopment. City funding helps to make the new homes affordable to market-rate households. The City will continue to look for opportunities to improve the neighborhoods surrounding the new developments to stabilize property values and provide additional incentive for private investment. Budget: \$20,000 Urban Renewal

Home Accessibility Retrofit Program: The City will continue to provide rehab assistance for property owners to make existing affordable units accessible for persons with disabilities. This program is currently offered by the City and is available to both owner-occupants and renters. FY 2010/11 Budget: \$60,000 CDBG

Senior Home Repair Program: The City will also continue to provide minor home repair assistance to elderly households to allow owner-occupants to remain in independent living situations for as long as possible. FY 2010/11 Budget: \$60,000 CDBG

Tenant Based Rental Assistance. This is the second year for this program. The City has identified the need through the Housing Authority of Champaign County, the local Continuum of Care homeless survey (2009), and the through public input with local service providers regarding affordable housing. Rent assistance, combined with an intense case management program to ensure client self-sufficiency, will be accomplished with the City issuing an RFP for the administration and case management of this program. FY 2010/11 Budget: \$90,000 (\$72,000 HOME, \$18,000 match) for the rent assistance and \$25,000 (UDAG) for the case management (\$17,500 match eligible).

# Lead-Based Paint Hazard Removal Activities

Lead Assessment in Housing Assistance Programs: In accordance with HUD requirements, the City will assist in making homes lead-safe by addressing lead hazards as a condition of providing any federal funds for acquisition or rehabilitation of housing. FY 2010/11 Budget: \$9,000 CDBG

#### Neighborhood Improvement and Blight Removal Activities

Lot Acquisition Program: This ongoing program allows the City to identify properties creating a blighting influence on the surrounding neighborhood, acquire those properties, and clear them for re-use as affordable housing. The Citywide program is also available to non-profit housing developers for this purpose. Prior Year Funding

Accessory Structure Demolition: This Citywide program provides funding to eligible owners to remove dilapidated garages, sheds, fences, or other out-buildings from the property. FY 2010/11 Budget: \$5,000 CDBG

Maintenance of City-owned Property: On occasion, the City acquires properties through code enforcement actions or foreclosure on City liens. Properties are held for short periods of time until they can be redeveloped as affordable housing. All properties are maintained in accordance with all applicable property maintenance codes and a small amount of funding is required prior to their final disposition. FY 2010/11 Budget: \$3,120 CDBG

## **Non-Housing Community Development Activities**

A summary of the non-housing community development initiatives that the City will carry out or support with federal funding in FY 2010/11 is provided below. A complete list of non-housing community development initiatives is provided in Chapter 4.

## Public Services (Also Anti-Poverty Activities)

For the third year, the City focus the CDBG public service funding to meet a variety of needs to specific neighborhood improvement initiatives as identified in the Consolidated Plan, the Neighborhood Wellness Plan, or by neighborhood groups. The FY 2010/11 neighborhood improvement initiative will again concentrate the public service cap (\$125,384) towards the CommUnity Matters program focused primarily in the Garden Hills neighborhood. A multi-disciplinary team, consisting of City staff, United Way of Champaign County, Unit 4 School District, Don Moyer Boys and Girls Club, and the Champaign Park District worked with the neighborhood residents to model the *Lighted Schoolhouse* concept as well as summer activities to provide educational and recreational activities to the youth and their families living within Garden Hills. This partnership will allow the City to continue bringing necessary resources to the local partners in providing additional services to this low-income neighborhood.

## BARRIERS TO AFFORDABLE HOUSING

In the City's five-year Consolidated Plan, many barriers to affordable housing were identified. In the next year, the City will continue to work with non-profit developers, other agencies, and other units of government to create a unified approach to reducing affordable housing obstacles. Some of the planned initiatives include:

## Barrier: Home Purchase Process

Activity: The City will continue to work with members of the Community Reinvestment Group (CRG) to educate potential homebuyers in the home purchase process. In April 2010, the CRG sponsored the



tenth annual Housing Fair, designed to provide information about the various aspects of the home buying process in an informal setting. This Housing Fair is held in conjunction with the third Money Smart Week for Champaign County, where over 40 educational workshops were held throughout the week. Lenders, realtors, appraisers, home inspectors, and local government agencies were on hand to provide educational materials and seminars to reduce the anxiety associated with buying a home. Seminars featured topics such as working with lenders and realtors, getting home inspections, understanding your credit, and managing home maintenance tasks.

#### Barrier: Lack of Knowledge of Fair Housing Rights

**Activity:** Since 2004, the Housing Fair has also focused on issues related to fair housing and other topics of importance to tenants in Champaign-Urbana. In 2010, staff from the Land of Lincoln Legal Assistance Foundation and the Tenants Union conducted informational workshops on fair housing rights and responsibilities for both tenants and landlords. Topics covered included how to spot discriminatory practices, what to look for in a lease, and how to file complaints against property owners.

#### Barrier: Failure to Rent to Section 8 Voucher Holders

**Activity:** In 2006, the City made it a human rights violation to discriminate against Section 8 voucher holders in the provision of rental housing. Although source of income had been listed in the human rights ordinance as one of the criteria that landlords could not use as a basis for denying housing to an applicant, it did not apply to Section 8 subsidies. After much debate, the City Council agreed to add the

language that would make it illegal for a property owner to deny housing to an individual based solely on his/her participation in the federal housing voucher program. However, in 2007, the City Council reversed the position and removed the Sec. 8 language from the ordinance.

#### Barrier: Other Fair Housing Impediments

**Activity:** Data gathered during the Neighborhood Wellness Plan and Consolidated Plan update process indicates that minority borrowers are denied for private mortgage loans at higher rates than non-minority borrowers. This trend is consistent among all income groups and in all residential lending categories: home purchase, refinancing, and home improvement loans. A committee consisting of Neighborhood Services staff, mortgage lenders, and non-profit agencies studied the issue and concluded that one of the primary obstacles (although not the only obstacle) is credit. Therefore, the City has extended educational workshops and additional housing counseling efforts to the minority community, predominantly through neighborhood meetings, during FY 2010/11.

As part of the Neighborhood Wellness plan process, Home Mortgage Disclosure Act (HMDA) data will continue to be reviewed as it is released. If disparities do not improve or if they worsen, a different approach may be warranted, including the implementation of a tester program.

#### Barrier: Credit History

**Activity:** Data analyzed as part of Consolidated Plan update indicates that credit history continues to be the greatest barrier to home purchase. This is true in all neighborhoods of the City and across all income and racial groups. In Champaign-Urbana, 40% of all home purchase loans denied in 2004 were denied due to credit issues. The second most reported reason for home purchase loan denials was debt-to-income ratios, accounting for 15% of all denials. Credit history was the number one reported denial reason for home improvement and home refinance loans during 2004 also, at 44% and 27% of all denials, respectively.

The City continues to encourage credit counseling as a part of its housing rehab program application process. Applicants with credit problems are referred to one of the local HUD-certified housing counseling agencies prior to being approved for rehab assistance by the City. Although City underwriting standards are generally more lenient than that of the private lending market, the City does encourage all clients to improve their credit worthiness. For those applicants receiving loan funding, Busey Bank will require a satisfactory credit score in order to be eligible for funding. Credit counseling agency staff is trained to assist individuals in improving their credit so that they may be approved for one of the City's rehab programs.

Because this barrier appears to be so prevalent, the City will expand credit counseling programs to more of the residential housing market. As the data suggests, past efforts have not been sufficient to address the problem. The City has now received certification as a HUD housing counseling agency. Most of the counseling that the City currently provides is in workshop settings, such as providing pre- and post-purchase counseling sessions for PACE and Habitat for Humanity homebuyers and their families. As time and funding resources allow, the City will expand its homeowner counseling efforts to include more groups and cover topics such as money management, homebuyer education, credit repair, and household recordkeeping.

#### Barrier: Lack of Personal Savings

**Activity:** City staff is participating with local lenders and non-profit agencies in a program known nationally as America Saves. The program is designed to encourage individuals to make the concept of saving money a high priority in their lives. Saving is no longer valued in our society as it was several generations ago. The national savings rate is the lowest it has been since the Depression. The government reported that, in 2005, consumers spent all they earned and then some, pushing the personal savings rate into negative territory at minus 0.5 percent. The savings rate has only been negative for a full year twice before, in 1932 and 1933, when Americans were struggling with huge job layoffs during the Great Depression.

America Saves is designed to reinforce the notion that saving is the most important tool in achieving greater financial freedom and building wealth. Saving specifically to purchase a home is critical for building personal wealth and achieving community wellness. The Champaign County Saves committee is implementing the pilot phase of the program locally.

## Barrier: Accessible and/or Visitable Housing

**Activity:** As noted in the five-year Consolidated Plan, the City will look to expand the model developed for the construction of the Ashland Park subdivision. The private developer agreed to build the new single-family units in that subdivision to the City's visitability standards in return for a waiver of building permit fees. More than 300 units in the subdivision have been built to date. The developer is finding that the visitable construction has actually enhanced his ability to market the units. The City hopes to use this experience to promote the use of universal design and visitability in other private housing developments that are planned for Champaign. All publicly-funded new single-family homes are now required to be built to visitability standards in accordance with language approved in the City's building code.

# Barrier: Shortage of Licensed Lead Contractors

Activity: This continues to be a significant barrier to providing affordable rehab programs. Champaign-Urbana has experienced vigorous residential construction activity during the last decade, although the recent economy has slowed activity in the region, state, and nation. The City's rehab programs, featuring smaller projects and additional regulatory requirements such as lead-based paint hazard remediation, are less attractive to most contractors. For this reason, getting and keeping good contractors continues to be a challenge. The cost of lead training and insurance coverage also makes it difficult to encourage small or start-up businesses to the programs. The City will continue to provide funding to new contractors to offset a portion of the cost of their initial lead training as well as sponsor introductory meetings to encourage new contractors to consider the City's rehabilitation programs. It is hoped that this will encourage more contractors to consider City rehab work on a steady basis.

# ADDRESSING OBSTACLES TO MEETING UNDERSERVED NEEDS

The City, through the Consolidated Plan, targets federal funds to neighborhoods that have traditionally not been served or are underserved by private sector investment. Federal funds are used to even the playing field for low-income citizens and persons with special needs that lack the resources to obtain critical housing or supportive services. Activities funded through the Consolidated Plan are carefully designed to provide appropriate and needed services to those that may not be eligible for private programs or are unable to access assistance from other sources.

The Annual Action Plan outlines the programs and activities that the City will support for the coming year. For seniors and the frail elderly, the physically and developmentally disabled, homeless individuals and families, and others with special needs, funds provided through the Consolidated Plan/Annual Action Plan process often allow individuals to remain in independent living situations. By far, the greatest obstacle to continuing to meet these needs is the ongoing loss of federal revenue for housing and community development programs.

# COORDINATION AMONG AGENCIES/INSTITUTIONAL STRUCTURE

The City will continue to coordinate efforts with the other agencies that were involved in this document preparation process throughout the duration of this plan and the five-year Consolidated Plan. Staff members from the City of Champaign participate in committees that discuss issues related to non-profit agency funding, the homeless continuum of care, low/moderate income mortgage lending, housing and supportive service needs of seniors and the disabled population, lead-based paint hazards, and public housing. During meetings that were held specifically to collect data for the Consolidated Plan, many groups found that the opportunity to network and discuss the coordination of services was very helpful.

The City of Champaign Neighborhood Services staff work closely with adjacent units of local government and other quasi-governmental agencies including the City of Urbana, Village of Rantoul, Champaign County, the Champaign Park District, the Housing Authority of Champaign County, the local public health district, and the Unit 4 School District. Staff regularly attend or monitor meetings of these entities' boards and commissions.

Because many of the clients served through Champaign Neighborhood Services programs are also assisted by other social service agencies and the local utility companies, the City maintains a good network of communication and referral with these other entities. In late 2006, the Champaign County Regional Planning Commission (RPC) assumed the administration of both the federal weatherization program and the Low-Income Home Energy Assistance Program (LIHEAP). The City of Champaign and RPC have worked closely together for many years in the implementation of the Senior Home Repair program. Both agencies use each other as referral sources. Now with the role of RPC expanding to include these other low-income housing programs, the City expects to find many additional opportunities to work together to provide much needed assistance to low-income owners and renters.

Because the City of Champaign receives HOME funding through a consortium arrangement with the City of Urbana and Champaign County, staffs from these agencies meet regularly to share information and keep informed about HOME related issues. Champaign staff also continues to host and participate in the monthly Community Reinvestment Group meetings to discuss how to increase low/moderate-income home buying opportunities and how to reduce the barriers to homeownership, particularly for minority and lower-income households.

## PRIOR YEAR ACTIVITIES

Several activities were funded in prior years and are expected to be completed or well underway within the coming year. The Taylor Thomas subdivision is nearing completion. At the time this document was prepared, thirteen of the fifteen homes had been constructed and sold. The City's HOME and CDBG funding from prior years is helping to make the units affordable to low/moderate-income buyers. Due to the current economic conditions and downturn in the housing/credit market, the City may ask HUD to consider a wavier for the last two homes to allow for the HOME funds to assist low- to moderate-income borrowers.

In FY 2005/06, the City allocated \$120,000 in HOME funding to a rental rehabilitation program. Due to staff shortages, the City was unable to kick off that program until FY 2006/07. Although new HOME funds are not allocated in the FY 2010/11 budget, staff will work to close out prior-year funding during this year.

#### Monitoring

The Champaign Neighborhood Services Department has responsibility for the preparation of the Consolidated Plan and all annual updates. The department oversees programs implemented with CDBG and HOME funding and, as such, is subject to all regulations pertaining to the grant sources.

Properties rehabilitated through the City's housing programs are subject to local building codes. The City's Building Safety Division enforces compliance with local codes. All properties undergo a complete code inspection prior to the walkthrough conducted by rehab staff. A rehab staff member trained and certified in risk assessment techniques also assesses each property for potential lead-based paint hazards. Once rehab projects are underway, rehab staff conducts periodic inspections. No payments are issued to contractors until the rehab staff has approved the quality of the work. The final payment is not made to the contractor until such time as the Building Safety Division certifies that all work has been done in compliance with code standards. The property must also be tested to ensure it is cleared of lead-based paint hazards.

The Neighborhood Services Department is also responsible for the monitoring of all CDBG and HOME subrecipients. These include both housing development agencies and non-profit service providers. A thorough consultation is conducted with the subrecipient prior to the execution of any contract documents. All contracts are prepared in compliance with HUD or local requirements. The City's Legal Department also reviews documents prior to execution. Once the program is underway, periodic monitoring visits are conducted to ensure compliance with requirements. All agencies receiving grant funding from the City are required to provide written quarterly reports outlining activities undertaken during the quarter.

At the recommendation of HUD staff, the City has improved its methods of monitoring subrecipient agencies. Staff now meets individually with each new subrecipient at the start of the program year to outline the federal requirements and the City's expectations for program performance. Staff also conducts on-site and desk reviews of subrecipients throughout the program year. Checklists are used at monitoring visits to ensure that all aspects of the program are reviewed. Each subgrantee is required to submit quarterly reports noting their progress in meeting stated performance goals. City staff is also working closely with the City of Urbana staff to share responsibility for monitoring projects that are funded by both cities, to reduce the staff time burden on the City and the non-profits.

The City undergoes a comprehensive annual financial audit conducted by an independent auditing firm. The auditors thoroughly review all expenditures and financial processes related to the City's block grant programs. The auditors have stated no concerns with the financial status of any of the programs. In addition, the City meets HUD requirements for timely expenditure of funds. In general, each year's entitlement is spent or obligated within 6 months of the end of the fiscal year.

All program activities and expenditures under CDBG and HOME are documented in the Consolidated Annual Performance and Evaluation Report (CAPER). All documents, including the CAPER and Consolidated Plan, are made available for public review for the HUD-determined duration of time.

# Institutional Structure – City and Housing Authority [24 CFR 91.215(i)]

The City of Champaign and the Housing Authority of Champaign County operate as separate entities under state law. The Cities of Champaign and Urbana each have two appointments to the HACC Board of Commissioners. A fifth position serves as a "floating" appointment that rotates between the two cities. A sixth commissioner is appointed by the Champaign County Board, while the seventh commissioner is a resident appointment.

During the Housing Authority's annual planning process, the City of Champaign receives a copy of the draft plan for review. Once the review process is completed and the HACC has satisfactorily responded to any City concerns, the City will issue notice certifying that the Plan is consistent with the adopted Consolidated Plan. This review process includes reviewing any upcoming demolition or disposition cases, proposed capital improvement projects, and overall policy changes. The City of Champaign and the HACC have enjoyed a much more cooperative arrangement since the late 1990's due to the success of joint redevelopment activities at Taylor Thomas Subdivision, Oakwood Trace Townhomes, and Douglass Square. For the general public, the HACC makes copies of its plans and reports available at the Champaign and Urbana public libraries and municipal offices.

# CDBG REQUIREMENTS

# Program Income and Surplus Funds

Program income for the FY 2010/11 program year is estimated at \$37,9900. This program income results primarily from the repayment of rehab loans. Anticipated program income has been allocated to

programs included in this plan. At year end, the City will reconcile actual program income and will carry forward any excess to the following year.

The City of Champaign anticipates carrying forward funding from the FY 2009/10 program year in the amount of \$64,538. No grant funding has been returned to the City's line of credit.

## Float-Funded Activities

At this time, there are no plans to conduct float-funded activities during the FY 2010/11 program year.

#### **Pre-Award Grants**

At this time, there are no plans to fund pre-award grants during the FY 2009/10 program year.

## HOME SUBMISSION REQUIREMENTS

The HOME Consortium consists of the cities of Champaign and Urbana, and Champaign County. The Consortium recently received its allocation amount for the first year of a new three-year funding allocation. The program year covers the period from July 1, 2009 through June 30, 2010. The total allocation is estimated at the time of this Annual Action Plan to be \$1,010,203. Of the Consortium total, 10% will go to the City of Urbana to cover the costs of administering the grant, 5% has been set aside for CHDO administrative expenses, and 30% for CHDO projects. Thus, the City's remaining allocation is expected to be \$370,419. As in past years, a 25% local match is required. Property owner contributions to the City's rental rehab program in FY 2009/10 should provide match in addition to the UDAG fund and possible Federal Home Loan Bank grant revenue.

The following information is an excerpt from the City of Urbana Annual Action Plan. The City of Urbana is lead entity for the HOME Consortium and has primary responsibility for reporting HOME submission requirements. The following is provided for information only.

The Urbana HOME Consortium invests all HOME funds as described in §92.205(b).

### HOME RESALE/RECAPTURE PROVISIONS

#### **Recapture Option - Homeownership (Direct Buyer Assistance)**

For HOME-assisted, homeownership units, wherein HOME funds are utilized to provide direct assistance to the home buyer, the Urbana HOME Consortium members may utilize one of two net sales proceeds formulas to recapture HOME funds in the event that affordability requirements are not met for the full term of the affordability period due to a sale of the property or foreclosure.

If the net proceeds resulting from the sale or foreclosure of a HOME assisted property are not sufficient to recapture the full amount of the HOME investment and enable the homeowner to recover the amount of the homeowner's down payment and any capital improvements investment made by the owner since purchase, the PJ will share the net proceeds. The net proceeds are the sale price minus loan repayment (other than HOME funds) and closing costs.

The net sales proceeds may be divided proportionately as set forth in the mathematical formulas:

HOME Investment				X	Net	_	Recaptured HOME Funds
HOME	investment	+	Homeowner	Proceeds		_	
investment							

Homeowner Investment				X	Net	_	Amount to homeowner
HOME	investment	+	Homeowner	Proceeds		-	Amount to nomeowner
investment							

The City of Urbana, Urbana HOME Consortium members, and designated Community Housing Development Organizations agree that, to the extent allowable by law, to secure the HOME funds, a mortgage and promissory note shall be executed for any HOME funded homeownership property and shall be recorded against the title to the property. The mortgage and promissory note shall include the prescribed net sales proceeds provision for the recapture of HOME funds as stated above.

The Consortium has requested a waiver from HUD on a program basis that, in the event of foreclosure involving homebuyers assisted under its previous program design, limits the Consortium member's repayment obligation to the amount that it is able to obtain through the foreclosure (net proceeds). For future homebuyer activities that result in foreclosure, the City's repayment obligation will also be limited to net proceeds.

# **Resale Option – Other HOME Assisted Projects:**

For other HOME assisted projects, to ensure compliance with the prescribed affordability period requirements, a resale restriction will be utilized. The resale restriction shall be in effect for the duration of the prescribed affordability period based on the amount of HOME assistance provided and will transfer to any future owners of the assisted property should the property be sold before the expiration of the affordability period.

The City of Urbana, Urbana HOME Consortium members, and designated Community Housing Development Organizations agree that, to the extent allowable by law, a mortgage and promissory note and a land use restriction agreement shall be prepared, executed, and recorded against the title to the property for all other projects assisted with HOME funds as required.

The mortgage, note and land use restriction agreement shall include a provision restricting subsequent sales of any house to a family having income at or below 80 percent of area median family income for the period of affordability which is determined in the HOME regulations as a function of HOME funds invested in said housing property. The mortgage, note, and land use restriction shall be recorded against the title to the property. For rental projects, the mortgage, promissory note and land use restriction agreement shall include rent and occupancy restrictions depending upon the amount of HOME funds invested per unit.

## HOME Consortium – City of Urbana as Lead Entity

The specific HOME submission requirements are contained in the 2010-2014 Consolidated Plan and FY 2010/11 Annual Action Plan prepared by the City of Urbana, Illinois, since it serves as the administrative agency for the HOME Consortium. The plan can be reviewed at the City of Urbana Community Development Services office located at 400 S. Vine St., Urbana, Illinois. A copy of the document is also available in the City of Champaign Neighborhood Services office.

## FY 2010/11 AAP Chapter 2: Geographic Distribution and Housing Market Analysis

#### COMMUNITY PROFILE

The City of Champaign is located in east central Illinois approximately 135 miles south of Chicago and 80 miles northeast of Springfield, the state capital. Its adjoining twin city, Urbana, is the county seat. Champaign-Urbana is the home of the University of Illinois. Parkland Community College is also located in Champaign.

The 2000 Census listed Champaign's population at 67,518, comprising 38% of the total county population of 179,669. The Bureau of the Census estimates the City's 2002 population to be 69,443. According to Census figures the City's population grew by 6% between 1990 and 2000. This growth was due to annexation of adjacent land parcels, growth of the University of Illinois, and in-migration. A special Census was completed recently to include a large area of annexed land and its corresponding population into the total for Champaign. The 2007 Special Census estimates the current population of Champaign at 75,200.

Students comprise approximately 32% of the City's population. This large number of students has a significant impact on the housing market, particularly the rental housing market. The willingness of students to share living quarters and pay inflated rents for short periods of time tightens the rental market and has the effect of raising rents citywide.

According to the 1990 Census, 73% of Champaign's citizens are white, 16% are black, 7% are Asian, and 4% are Hispanic. The median age in 2000 was 24, reflecting the presence of the University of Illinois student population, and 8% of the population was over the age of 65.

In 2000, the City's median household income was \$32,795 and the median family income was \$52,628. The number of families living below the poverty level in 2000 was 1,021, or 8.2% of the population.

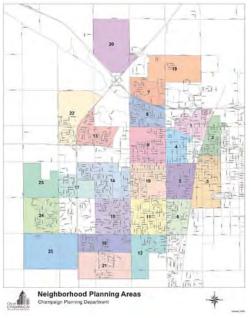
#### NEIGHBORHOOD WELLNESS PLANNING AREAS

The City's Neighborhood Wellness Plan update process was conducted concurrently with the preparation of the 2005-2009 Consolidated Plan. The Wellness Plan assesses the physical and social conditions of

each of the City's neighborhoods. Data is collected and analyzed in the following areas: housing conditions, real estate market trends, property maintenance, population and demographic characteristics, civic involvement, household economic conditions, infrastructure, and public safety. This data collection and analysis process was completed in the fall of 2004. Because this neighborhood data forms the basis for much of the needs analysis portion of the Consolidated Plan, the Annual Action Plan frequently refers to planning areas. The City is divided into 25 planning areas, as shown here. A comparison between planning areas and low/moderateincome Census Tracts is provided below. A full page version of this map is also provided in Appendix B.

#### HOUSING MARKET SUMMARY

There are 28,556 housing units in the City of Champaign. This is up 10% from 1990. The City's current vacancy rate is 5%, which is an acceptable rate according to real estate industry standards. The University of Illinois significantly



impacts the housing market in terms of tenure. Only 47% of the City's occupied housing units were owner-occupied in 2000. When the University District (Planning Area 3) is excluded from the housing equation, the owner-occupancy rate rises to 59%. Approximately 51% of the City's housing units were built before 1970 and most of the oldest housing stock in the City is located within the lowest income Census Tracts.

Data collected through the Neighborhood Wellness Plan update process provided critical information about the value and condition of the housing stock across the City. In several planning areas, 1, 2, 4, 6, 7, 8, 9 and 14, property values were found to be below the citywide median. Properties tended to rate lower on the condition survey in these planning areas than in other parts of the City as signs of age begin to show. Many of these areas also have median incomes below the City's average. Public investment in these neighborhoods will be necessary to enable lower-income homeowners to maintain property values and to encourage the continued investment of private resources.

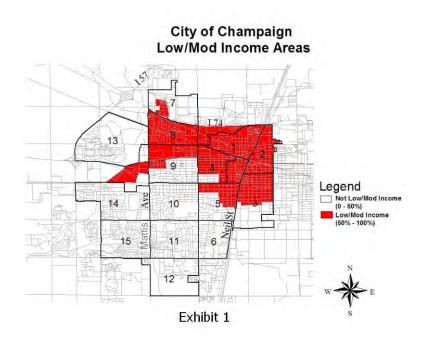
A full analysis of the Champaign housing market is available in the five-year Consolidated Plan.

# GEOGRAPHIC DISTRIBUTION AND TARGETED AREAS

With the release of low/moderate (low/mod) income block group data from the 2000 U.S. Census, the City redrafted its target neighborhood map. Low/mod areas are defined as areas in which more than 50% of the residents have annual incomes at or below 80% of the area median. The low/mod neighborhoods as determined by the 2000 Census are depicted in Exhibit 1. Any federally-funded activities designated to benefit a low/mod area (LMA) will take place within the area shaded in red.

The low/mod areas closely coincide with neighborhoods designated as Restoration and Preservation areas in the Neighborhood Wellness Plan. Several planning areas that were classified as Preservation areas in 1992 have now improved to Conservation in the 2003 plan update. However, Planning Areas 1, 2, and 8 are still low/mod in their entirety, while the majority of households residing in areas 3, 4, 7, and 9 were also considered low/mod in the 2000 Census.

The supply/demand, age/condition, and cost of the City's housing stock were all analyzed as part of the Neighborhood Wellness Plan update process. The information for the analysis report was collected by Planning Area. The City uses these geographic areas as the basis for collecting neighborhood information



and allocating services. Exhibit 1 shows the City's low/moderate neighborhoods (HUD-defined target areas) overlayed on the Neighborhood Wellness Planning Areas. As noted on the map, all of Planning Areas 1, 2, and 8, most of Area 4, and almost the residential section entire of Planning Area 7 are considered and moderate-income lowneighborhoods, HUD's by definition. This means that more than half of the residents in these areas have incomes that are below 80% of the area median income. Also, Planning although Area 14. not low/moderate income by HUD's definition, has a median income that is less than the City's

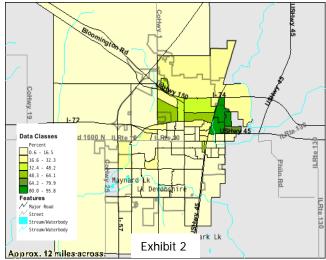
median income. In this Annual Action Plan, strategies and activities that are targeted to low- and moderate-income areas are often noted to be targeted to the Planning Areas containing large amounts of red on this map.

Each of these Planning Areas contains specific neighborhoods known to residents by other names. Planning Area 1 contains the Bristol Place, Beardsley Park, and Garden Park neighborhoods. Planning Area 2 contains the Douglass Park, Douglass Square, Carver Park, Crispus Attucks, and Taylor Thomas neighborhoods. Planning Area 4 contains the Sesquicentennial, Spalding and Maple/Vine neighborhoods. Planning Area 7 consists primarily of the Dobbins Downs neighborhood. Planning Area 8 is known as Garden Hills and Planning Area 14 is Holiday Park.

Planning Area 3, which also contains a high percentage of low- and moderate-income households, is mentioned infrequently throughout the Annual Action Plan. This area, known as the University District, is primarily occupied by University of Illinois students living in certified housing or privately owned apartments. Although they may be low-income households while they are in school, this condition is

temporary. Also, most of these students receive significant amounts of family subsidy. Therefore, very few affordable housing or community development programs are targeted to the student population.

Planning Area 2 contains a disproportionately high percentage of minority households as compared to the remainder of the City. Areas containing a high concentration of minority households are depicted in the green colors on this thematic map. Areas 1, 4, 8, and 9 also contain slightly higher concentrations of minority households than do the remainder of the planning areas in the City. As indicated on these two maps, the low/mod areas and the areas of higher minority concentration are closely aligned.



#### GEOGRAPHIC BASIS FOR ALLOCATING INVESTMENTS

The City will use income data from the U.S. Census and neighborhood condition data collected through the Neighborhood Wellness Plan update process to determine where and how to direct federal funding and other assistance during the coming year. This same method will be in place for each year of the five-year Consolidated Plan. The City's goal is to periodically update Neighborhood Wellness data so that City services can be shifted as necessary to meet changing neighborhood conditions. If these changing conditions significantly impact the City's targeting of federally funded activities, those changes will be described in the next five-year Consolidated Plan.

## FY 2010/11 AAP Chapter 3: Affordable Housing Activities to be Undertaken

The following chapter provides a description of the affordable housing activities that the City of Champaign plans to carry out during the next year to address priority goals and strategies included in the five-year Consolidated Plan and the City's Neighborhood Wellness Plan. Also included in this chapter are strategies for addressing public housing needs, affordable housing for persons with special needs, and residential lead-based paint concerns. Some of these strategies outlined below will be carried out by the City's Neighborhood Services Department through the use of federal Community Development Block Grant and HOME funds. However, both City staffing and financial resources are limited and therefore the City will rely on the following set of objectives to facilitate the successful implementation of the goals in this plan and optimize the impact on neighborhoods.

- Concentrate affordable housing and neighborhood improvement activities in areas identified as having the greatest needs. These areas include census tracts or Neighborhood Wellness Planning Areas with high concentrations of low- and moderate-income families, deteriorated and aging housing stock, and declining property values.
- Employ proactive measures to reduce the decline of the City's oldest neighborhoods through renovation of neighborhood housing infrastructure, construction of compatible in-fill housing, and acquisition/clearance of blighted land and dwellings.
- Empower residents to continue to play a role in the preservation of neighborhoods through educational • efforts and the organization of neighborhood groups.
- Foster partnerships with non-profit developers, Community Housing Development Organizations (CHDOs), as well as other agencies and local units of government to expand the City's ability to carry out the affordable housing and community development strategies identified in this plan.
- Continue to seek additional funding through federal, state, local or private resources to expand service ٠ delivery. Support projects carried out by non-profit developers that leverage additional resources to maximize the impact of the City's funding.

# **Activities Planned**

Following each of the Goals and Objectives is a listing of activities that will be undertaken in the upcoming year to achieve the stated objectives. Some of the activities can be carried out within one year, others may take longer to complete. Where resources have been identified to carry out the activities, those are indicated in parentheses after each activity. Some of the new initiatives are only in the planning stages, so a funding resource or potential numbers served may not yet be identified. For each activity that will be carried out with federal funds, a corresponding Project Table is provided in the Annual Action Plan Chapter 6.

## **Goals and Objectives**

Goal 1: Preserve the City's housing infrastructure as a valuable community asset. The Neighborhood Wellness Plan identifies several Planning Areas where the condition of the housing stock and the value of property are not keeping pace with the rest of the City. Household incomes in these neighborhoods are well below the area median. The inability to receive a reasonable return creates a disincentive for private investment. Private efforts must be supplemented with public investment if the housing stock is going to remain a viable component of the neighborhood infrastructure.

# **Objectives:**

a) Assist homeowner-occupants in the upkeep and rehabilitation of residential properties. As noted in the five-year plan needs assessment, many low-income homeowners are seriously cost burdened and financially incapable of handling the rising cost of home repairs. Insufficient income and/or credit worthiness prevents many homeowners from obtaining private home renovation financing.

# Activities:

**Targeted Full Home Improvement Program:** A whole house rehab program targeted to low- and moderate-income owner-occupied households in Planning Areas 1, 2, 4, 7, 8, 9, and 14 where property values (adjusted for size of unit) are below City average. Income-eligible property owners in other Planning Areas may also be assisted. The purpose of the program is to improve the quality of the housing stock by bringing units into compliance with applicable code requirements, eliminating lead-based paint hazards, and improving exterior appearance to achieve maximum neighborhood impact.

Inputs: \$100,000 HOME Funds, \$25,000 local match. Source of match funds: recaptured UDAG or FHLB grant if approved during program year.

Number and Type of Households to be Assisted (Outputs): 5 households total

(5 households at 51-80% MFI)

Local Outcome Measures:

- 5 units in compliance with City code
- Property values stabilize in targeted areas
- Adjacent properties begin to undergo privately funded renovation
- Property maintenance (housing) violations eliminated on subject properties

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

**Citywide Emergency Repair Program:** This program addresses repairs of an urgent nature that threaten the health and safety of occupants. Addressing isolated repairs as they occur prevents the further deterioration of the housing stock. Eligible households include low- and moderate-income owner-occupants.

Inputs: \$152,500 CDBG Funds

Number and Type of Households to be Assisted (Outputs): 30 households total

(12 households at <30% MFI, 12 households at 31-50% MFI, and 6 households at 51-80% MFI)

Local Outcome Measures:

- Emergency housing conditions addressed in 30 dwelling units
- 20% of program participants go on to apply for FHIP assistance
- Property maintenance (housing) violations eliminated on subject properties
- Reduction of subprime loans attained by low income persons

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

**Credit Counseling for Rehab Programs:** The City offers credit counseling opportunities to all housing rehab applicants that cannot qualify due to credit problems. Applicants can participant in counseling provided by an accredited agency of their choice. The City covers the cost of the credit counseling through a cooperative relationship with local non-profit counseling agencies.

Inputs: \$2,000 CDBG Funds

Number and Type of Households to be Assisted (Outputs): 8 households total

(3 households at <30% MFI, 3 households at 31-50% MFI, and 2 households at 51-80% MFI) Local Outcome Measures:

• 25% of program participants clear credit issues and are able to apply for FHIP assistance

• Another 5% clear credit problems and obtain home repair assistance through other means

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

b) Improve the condition of rental properties in the City's low- and moderate-income neighborhoods. 53% of the City's housing stock is rental property. Much of the affordable rental property is located in the lower income neighborhoods which contain the oldest housing stock in the City. Private investment has not been enough to keep these units well-maintained. Additional public funding is required to ensure that the City's rental properties continue to provide a viable source of affordable housing for low- and moderate-income families.

Activities:

**Rental Rehabilitation Program:** This program provides matching funds for the renovation of rental housing stock. To be eligible for the program, rental units must be affordable to households at 60% of median family income. Property owners must match the City's investment in the units on a 1:1 basis. Repairs will focus on code requirements, removal of lead paint hazards, and exterior repairs that provide an overall neighborhood improvement benefit. The program will be targeted to Preservation Planning Areas 1, 2, and 8 and expanding into Conservation Areas if funding allows. Pilot program began in FY 2006/07.

Inputs: \$29,998 HOME Funds (FY 2005/06), \$29,998 property owner match

Number and Type of Households to be Assisted (Outputs): 2 rental units total (2 renter households at <50% MFI)

Local Outcome Measures:

- 2 units in compliance with City code
- Property values stabilize in targeted areas
- Adjacent properties begin to undergo privately funded renovation
- Property maintenance (housing) violations eliminated on subject properties

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Affordability

**Multi-Family Common Area Inspection Program:** In 2006, the City began the systematic inspection of common areas in apartment buildings with 3 or more housing units throughout the City. Properties will be inspected for compliance with the fire prevention code and life safety standards on a 3-year cycle. During off-years, property owners will be required to file a self-inspection checklist with the City to assure that fire prevention systems are operable and fire safety issues have been addressed.

Inputs: No federal funding allocated to this program.

Number and Type of Households to be Assisted (Outputs): Approximately 180 rental units will be inspected annually

Local Outcome Measures:

- Reduction in life safety code violations by year end
- Lower risk of injury or death to occupants and fire suppression personnel when a fire does occur
  Property owners and occupants are better informed about fire hazards and life safety issues

+ HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

**Goal 2: Eliminate blighting conditions in the City's neighborhoods.** Blighted properties pose a serious obstacle to neighborhood improvement or redevelopment efforts. In general, a blighted property can be defined as a parcel containing a seriously dilapidated structure which is no longer being maintained for useful occupancy. Blighted properties are frequently the subject of numerous neighborhood complaints. They pose a threat to neighborhood safety and lead to the reduction of property values for surrounding properties.



# **Objectives:**

a) Eliminate blighting housing conditions. For redevelopment efforts to continue and be successful in the City's low-income neighborhoods, blighted properties must be addressed. These efforts will be focused in areas where redevelopment activities are taking place, including but not limited to the neighborhoods in Planning Areas 1 and 2, Douglass Park, Bristol Place, and Beardsley Park.

Activities:

**Lot Acquisition Program:** This program allows the City to identify properties creating a blighting influence on the surrounding neighborhood, acquire those properties, and clear them for re-use as affordable housing. The Citywide program is also available to non-profit housing developers for this purpose. A land use restriction will be placed on each site to ensure continued affordability in accordance with federal HOME requirements. This is also a neighborhood improvement activity listed under Goal 4.

Inputs: \$56,448 HOME Funds (FY 2009/10), \$14,112 local match. Match source: recaptured UDAG or FHLB grant

Number and Type of Households to be Assisted (Outputs): 4-5 properties can be acquired and cleared with the amount added to this program in FY 2010/11

Local Outcome Measures:

• Elimination of properties having a blighting impact on target neighborhoods

• Eventual construction of affordable homes on the cleared sites

HUD Performance Objective (as a blight removal activity): Create a suitable living environment

HUD Performance Measurement Outcome: Sustainability

**Code Enforcement Activity:** The Property Maintenance division of the Neighborhood Services Department is responsible for the enforcement of existing structures and fire prevention codes which govern the appearance, upkeep, and safety of the City's housing stock. Enforcement is initiated through tenant complaints, neighborhood complaints about property nuisances, and exterior housing inspections.

Inputs: 4 FTE Property Maintenance inspectors, salaries paid through local and federal funding

Number and Type of Households to be Assisted (Outputs): Approximately 500 structures are inspected each year in the following areas: 200 by complaint, 180 multi-family common area inspections, 60 certified housing inspections, and 15 shelter-plus care inspections. Inspectors work closely with property owners to educate them about the City's requirements and encourage code compliance. In cases where compliance cannot be obtained, the City's Legal Department will initiate a court case against the violator.

Local Outcome Measures:

- Improved appearance of City's residential neighborhoods
- Public education will lead to greater code compliance and fewer incidences of nuisances

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Sustainability

**Demolition Activity:** The City sets aside a small budget for the demolition of blighted housing structures in targeted neighborhoods. Funding can be used in conjunction with affordable housing development activities or as a means to removal of a problem property.

Inputs: No federal funding allocated to this program.

Number and Type of Households to be Assisted (Outputs): 3-4 blighted structures can be removed each year using non-federal funds. This funding can be combined with redevelopment resources to create affordable housing opportunities as well as remove neighborhood blight.

Local Outcome Measures:

- Improved appearance of City's residential neighborhoods
- Improved reinvestment in surrounding properties

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcome: Sustainability

**b)** Reduce other blighting influences in neighborhoods. This strategy addresses blighting influences not directly related to the housing stock, but rather to the accumulation of junk and debris, tall grass and weeds, derelict vehicles, and similar neighborhood nuisances.

Activities:

**Code Enforcement Activity:** The Property Maintenance division of the Neighborhood Services Department is also responsible for the enforcement of the property maintenance code which govern the appearance and upkeep of the City's residential properties. Enforcement is initiated through neighborhood complaints about property nuisances and staff's visual inspection of neighborhoods.

Inputs: 4 part-time Property Maintenance interns, salaries paid through local and federal funding

Number and Type of Households to be Assisted (Outputs): Approximately 4,700 violation notices resulting from 3,500 nuisance cases are issued each year. Most are resolved through correspondence with the owner and public education. In cases where compliance cannot be obtained, the City's Legal Department will initiate a court case against the violator

Local Outcome Measures:

- Improved appearance of City's residential neighborhoods
- Public education will lead to greater code compliance and fewer incidences of nuisances

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcome: Sustainability

**Neighborhood Clean-up Program:** Carried out with non-federal funds, these activities provide opportunity for residents of low-income neighborhoods to discard large household goods, appliances and other debris free of charge. These activities help to reduce blighting influences in neighborhoods and curtail illegal dumping on private and City-owned property.

Inputs: \$22,000 local funding

Number and Type of Households to be Assisted (Outputs): 3 clean-up events are held annually in the spring and summer. In 2009, over 400 residents took advantage of the opportunity to remove debris from in and around their homes

Local Outcome Measures:

- Improved appearance of City's residential neighborhoods
- Reduction in illegal dumping in and around the City
- HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcome: Sustainability

**Accessory Structure Demolition:** This Citywide program provides funding to eligible owners to remove dilapidated garages, sheds, or other out-buildings from the property. Owners must have annual incomes <80% MFI.

Inputs: \$5,000 CDBG

Number and Type of Households to be Assisted (Outputs): 1-3 secondary structures are removed from residential properties annually. Most are dilapidated sheds, garages, or carports

Local Outcome Measures:

- Improved appearance of City's residential neighborhoods
- Improved neighborhood pride

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcome: Affordability

**Maintenance of City-owned Property:** On occasion, the City acquires properties through code enforcement actions or foreclosure of City liens. Properties are held for short periods of time until they can be redeveloped as affordable housing. All City-owned properties will be maintained in accordance with all applicable property maintenance codes. A small amount of funding is required for their maintenance until final disposition.

Inputs: \$3,120 CDBG

Number and Type of Households to be Assisted (Outputs): At any time, the City may be maintaining 1-2 properties awaiting final disposition
Local Outcome Measures:

Properties are well-maintained until final disposition

HUD Performance Objective: Create a suitable living environment
HUD Performance Measurement Outcome: Sustainability

**Goal 3:** Provide decent affordable housing for low- and moderate-income households. The first and foremost priority of the federal funding resources received by the City of Champaign has been the creation and preservation of affordable housing. As noted in the needs analysis, housing affordability continues to be the primary housing issue in the City. More households find themselves cost burdened in the year 2000 as the cost of housing continues to outpace increases in personal income. The presence of the University of Illinois inflates the cost of rental housing making it more difficult for lower-income households to find decent affordable units. The majority of low-income households, both owners and renters, are heavily cost burdened with housing expenses.

# **Objectives:**

a) Support the efforts of the Housing Authority of Champaign County (HACC) to expand affordable housing for the very low income through the improvement of public housing, the creation of new affordable scattered site units, and the expansion of the Section 8 program. The following activities are noted as high priority strategies in the HACC's five-year plan.

Activities:

**HACC Public Housing Strategies:** In the coming year, the HACC plans to maximize the number of affordable public housing units available to qualified households by reducing the time units are off-line pending maintenance. The HACC will continue to replace public housing units lost to the inventory through mixed finance development and Section 8 replacement vouchers. The HACC will also increase marketing efforts to reduce unit vacancies. The agency continues to exceed federal targeting requirements for families at  $\leq$ 30% MFI for its public housing slots.

Inputs: HACC's Public Housing Operating Fund \$1.4 million

Number and Type of Households to be Assisted (Outputs): 97 families on public housing waiting list Local Outcome Measures:

- Reduction in turnover time for public housing units requiring maintenance
- Reduction in vacancy rates over time

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Affordability

**HACC Section 8 Strategies:** In its 2010 Annual Plan, the HACC indicates that it plans to increase Section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction. It will also continue to improve its marketing and tenant screening efforts to encourage more property owner participation in the program, particularly from those that own property outside of low-income neighborhoods. The HACC will apply for additional Section 8 vouchers at all available opportunities. The agency continues to exceed federal targeting requirements for families at  $\leq$ 30% MFI in its Section 8 program.

Inputs: Annual Contributions for Section 8 Program \$9.7 million

Number and Type of Households to be Assisted (Outputs): Approximately 1,300 households are served through the Section 8 program with an additional 1,500 households on the wait list

Local Outcome Measures:

• Sufficient number of accessible subsidized units to meet community demand

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Affordability

**Tenant Based Rental Assistance Program:** In the coming year, the City plans to maximize the number of affordable rent assistance programs in the community. The City will renew the agreement

with Champaign County Regional Plan Commission implement a Tenant Based Rental Assistance program. The program will offer a self-sufficiency component to qualified households in the City of Champaign.

Inputs: \$72,000 HOME, \$18,000 local match and \$7,500 local funds.

Number and Type of Households to be Assisted (Outputs): 12-15 families

Local Outcome Measures:

- Households assisted through the program are able to live in decent, safe, affordable rental units
- Households will receive case management services in order to achieve self-sufficiency

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Affordability

**b)** Expand homeownership opportunities for low- and moderate-income households. Studies suggest that homeownership is linked to financial self-sufficiency, improved property maintenance, family stability, and neighborhood wellness. The homeownership rate in the Champaign County is 58%, although the homeownership rate for minorities lags about 30% behind that of white households. The greatest barriers to homeownership include poor credit, lack of downpayment, and high debt to income ratios.

Activities:

**Acquisition/Rehabilitation Program:** This program provides down payment and full home improvement assistance to low- to moderate-income homebuyers purchasing in the City of Champaign. Homebuyers must bring the home to code within one year of the purchase. Repairs will focus on code requirements, removal of lead paint hazards, and exterior repairs that provide an overall neighborhood improvement benefit. Pilot program began in FY 2008/09.

Inputs: \$165,438 HOME Funds (FY 2010/11), \$41,360 UDAG match and \$34,562 Program Income

Number and Type of Households to be Assisted (Outputs): 6-8 households at 50-80% MFI Local Outcome Measures:

- 8 units in compliance with City code
- Stabilized neighborhoods with affordability requirement
- Adjacent properties begin to undergo privately funded renovation
- Property maintenance (housing) violations eliminated on subject properties

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Affordability

**Private Activity Bond Authority:** Each year, the City can allocate over \$6 million in bonding authority for non-traditional government programs. For the past several years, the City has chosen to allocate this bond authority to participate in various homebuyer assistance programs provided by the Illinois Housing Development Authority (IHDA) or private bond underwriters such as Bear Sterns. These programs provide downpayment and closing cost assistance as well as reduced interest rates for first-time homebuyers.

Inputs: \$7,145,010 private activity bond authority. Funding will be broken down as follows: \$3,572,505 to the IHDA Mortgage Credit Certificate Program and \$3,572,505 to the Assist program.

Number and Type of Households to be Assisted (Outputs): 30-40 homebuyers assisted annually Local Outcome Measures:

- 30-40 households are able to purchase homes
- Increase in homeownership rates Citywide over time, particularly in lower income ranges

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Affordability

**Public Housing and Section 8 Homeownership Program:** In its 2010 Annual Plan, the HACC indicates it will apply for a public housing homeownership program under the federal 5(h) program authority. The Section 8 homeownership program is currently offered by the HACC. It provides another housing option for low-income households by allowing eligible Section 8 voucher holders to use the payments to purchase single-family homes, condominiums, manufactured housing, and

interests in cooperatives. At the HACC's request, the City will provide pre- and post-purchase education to households in both homeowner programs.

Inputs: Funding for HACC homeownership programs is a part of that agency's budget

Number and Type of Households to be Assisted (Outputs): Estimated at 3 Section 8 households year. Up to 20 scattered site units could also be converted to owner-occupancy.

Local Outcome Measures:

- 3 households are able to purchase homes
- Self-sufficiency for program participants

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

**Homebuyer Education:** The City will work with non-profits, lending institutions, and other governmental entities to expand homebuyer education classes to improve low-income households' access to available homeownership programs. These educational efforts will include an emphasis on credit counseling since it is the greatest single barrier to home purchase, refinancing, and home improvement lending. As a certified HUD credit counseling agency, the City will be targeting its efforts to neighborhood organizations and other interested groups. Classes will generally be held in a workshop setting but may also be conducted in small groups or 1:1 as requested by non-profit agencies.

Inputs: Neighborhood Programs Division staff time

Number and Type of Households to be Assisted (Outputs): 35-50 households per year

Local Outcome Measures:

- Increasing numbers of lower income homeowners
- Increasing approval rates for home loans and low default rates

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

c) Encourage the construction of new affordable housing stock. Rising construction costs make it very difficult for low- and moderate-income households to afford the purchase price of newly constructed homes. Developer subsidies, in addition to the homebuyer subsidies noted above, are often necessary to encourage the construction of more affordable units.

Activities:

**Infill Development - Homestead Affordable Housing Program:** The City will work with nonprofit and for-profit developers to provide infill housing in existing neighborhoods, either through new construction or rehab. This activity can assist in expanding both the rental and owner-occupied housing stock. City funding can be used for the acquisition and clearance of land for the creation of new homes or to cover the hard costs of construction or rehab.

Inputs: Funding is available for lot purchase through the City's Lot Acquisition program. In the past, the City has also donated land for redevelopment when land becomes available through property maintenance code enforcement. This is expected to continue if land is acquired by the City once a Property Disposition Policy is completed by staff and adopted by Council. Land that is in demand by more than one entity may be disposed of through an open and competitive proposal process.

Number and Type of Households to be Assisted (Outputs): Homestead anticipates constructing 1 home in the Garden Hills neighborhood in Champaign during FY 2010/11. Homestead targets buyers with incomes between 50% and 80%MFI

Local Outcome Measures:

- Construction of affordable units on available lots will increase tax base and expand homeownership opportunities
- Public investment in neighborhoods spurs private investment in adjacent properties

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Affordability

Habitat for Humanity New Construction: The City will continue to support efforts of the local

Habitat for Humanity chapter to identify and acquire land for the construction of new affordable housing. The City also assists the agency by providing homebuyer education to Habitat clients.

Inputs: Funding is available for lot purchase through the City's Lot Acquisition and the Neighborhood Stabilization programs. In the past, the City has also donated land for redevelopment when land becomes available through property maintenance code enforcement. This is expected to continue if land is acquired by the City once a Property Disposition Policy is completed by staff and adopted by Council. Land that is in demand by more than one entity may be disposed of through an open and competitive proposal process.

Number and Type of Households to be Assisted (Outputs): Habitat anticipates constructing 2 homes in the Neighborhood Stabilization Program target area during FY 2010/11. Habitat targets buyers with incomes between 25-50% MFI

Local Outcome Measures:

- Construction of affordable units on available lots expands homeownership opportunities for lower income households
- Public investment in neighborhoods spurs private investment in adjacent properties

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

**Ecological Construction Laboratory - Super Energy Efficient Home:** HOME CHDO funding will provided to this non-profit to construct a new affordable single-family home in Champaign or Urbana. The funds may be used to cover land preparation or construction costs, as well as down payment assistance. The home will feature passive solar energy systems, as well as other energy efficient design.

Inputs: \$14,000 HOME (CHDO project) and other funds will be leveraged by volunteer participation, material donations, monetary donation, and downpayment assistance.

Number and Type of Households to be Assisted (Outputs): One household with an income <80% MFI Local Outcome Measures:

- Construction of affordable units on available lots expands homeownership opportunities for lower income households
- Energy efficient design will continue to keep this home affordable over the long-term

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Affordability

- d) Identify and remove regulatory barriers to affordable housing. The City recognizes that the shortage of affordable land, the rising cost of construction, and the profitability of developing upscale homes have led to the construction of housing that is generally unaffordable to low and moderate-income buyers. Additional incentives are needed to encourage developers to build affordable housing. The construction of the Ashland Park subdivision, currently underway, was encouraged through the use of permit fee waivers, property tax rebates for buyers, and other planned development incentives.
- e) Ensure that all individuals have equal access to housing choices. Recent data obtained through the Home Mortgage Disclosure Act indicates that minority borrowers appear to have more difficulty accessing private loan financing for home purchase, refinancing, and home improvements. Housing surveys indicate that a number of respondents also believe that discrimination or social barriers still prevent them from accessing some rental units or purchasing homes. The City will work with lenders, governmental entities, and other interested parties to understand the causes for this apparent disparate treatment and put remedies in place for addressing them.

**Fair Housing Activities:** City staff will continue to work with the local Community Reinvestment Group to improve homeownership opportunities for minority households. The Annual Housing Fair will continue to feature a series of educational workshops on fair housing issues. The City will work with the HACC to focus fair housing education for persons receiving Section 8.

Inputs: No funding currently identified for this activity

Number and Type of Households to be Assisted (Outputs): Fair housing education generally provided to 20-30 households at a time in a workshop setting. If additional funding is identified, a fair housing

testing program could be implemented. Number of site visits would be determined based on funding Local Outcome Measures:

- Expand public knowledge of fair housing issues
- Eventually, increase minority access to private loan funding if discrimination is determined to be an impediment

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

Access to Public/Assisted Housing: In its 2009 Annual Plan, the HACC indicates that it will affirmatively further fair housing by continuing to market the Section 8 program to property owners outside areas of minority and poverty concentration. The HACC also plans to hold bi-annual town meetings to educate landlords about the Section 8 program and fair housing provisions applicable to rental housing.

Inputs: HACC funding and staff time

Number and Type of Households to be Assisted (Outputs): Numbers to be determined based on need Local Outcome Measures:

• Expand property owner participation in Section 8 program, particularly in mixed income neighborhoods

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

**Goal 4:** Preserve the character, value, and marketability of the City's older neighborhoods. Neighborhood Wellness data indicates that property values in the City's older neighborhoods are not keeping pace with the increasing value of newer subdivisions. Comments received at public meetings indicate that older subdivisions are becoming less appealing due to the increasing number of deteriorating properties, particularly rental properties. To improve conditions and preserve the character of older areas, concentrated efforts must be made through a variety of programs to address declining housing conditions, the increasing number of neglected rental properties, the presence of nuisance violations, and other blighting influences.

# **Objectives:**

a) Continue the implementation of existing neighborhood improvement plans. The City will continue to implement neighborhood revitalization plans previously adopted by the City Council. Neighborhood Services will work with the Planning Department to update and evaluate planning strategies as necessary to ensure that redevelopment and neighborhood wellness goals are met.

Activities:

**Beardsley Park Plan:** Activities to be completed in the coming year include public education and citizen input meetings, as well as evaluating the future use of the existing Herff Jones parking lot. Infrastructure improvements, including various railroad crossings within the neighborhood boundary, are also scheduled to begin in FY 2010/11.

Inputs: \$150,000 local funding

Number and Type of Households to be Assisted (Outputs): Environmental assessment of parking lot; repair/replacement of railroad tracks at the south end of the neighborhood

Local Outcome Measures:

• Completion of key phases in the plan implementation process

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcome: Sustainability

**Taylor Thomas Subdivision:** Staff will oversee the completion of the Taylor Thomas housing construction project as part of the Parkside/Mansard Square redevelopment plan. The City will also continue to look for opportunities to improve the neighborhoods surrounding the new developments to stabilize property values and provide additional incentive for private investment.

Inputs: \$10,000 per lot is available in non-federal funds for all buyers.

Number and Type of Households to be Assisted (Outputs): Final 2 units will be completed in FY 2011/12

Local Outcome Measures:

• Completion of subdivision

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Affordability

**Neighborhood Wellness Plan:** Now that the plan is adopted, City staff will work to carry out the strategies contained within it. All of the housing and property maintenance strategies are listed as strategies and actions in this Consolidated Plan document as well. NSD and Planning staff will develop methods to periodically update data to keep the plan current between major revisions.

Inputs: Inputs are listed under specific activities.

Number and Type of Households to be Assisted (Outputs): See individual activities

Local Outcome Measures:

• Completion of a useful tool to guide the allocation of City resources

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcome: Sustainability

b) Develop new activities to improve neighborhoods identified in the Wellness Plan as having the greatest need for public sector intervention. Widespread neighborhood improvement will occur when services and resources can be concentrated in a given area over a significant period of time and are delivered as part of a well planned redevelopment strategy. Declining neighborhoods could be revitalized with this level of intensive service delivery. However, existing community development funding is not sufficient to address this redevelopment need.

Activities:

**Lot Acquisition/Clearance Program:** The City has created a pool of HOME funding to be used by the City or non-profit housing developers to purchase and clear land for redevelopment. The funds may be applied to the costs of acquisition and/or demolition of deteriorated structures on the property. Development costs are not paid through this program. The program is targeted to Neighborhood Wellness planning areas where property values are not keeping pace with Citywide values. When possible, emphasis will be placed on the clearance of adjacent properties to assemble larger tracts of land for the development of affordable housing. This is also a blight abatement activity listed under Goal 2.

Inputs: \$56,448 HOME Funds (FY 2009/10), \$14,112 local match. Match source: recaptured UDAG or FHLB

Number and Type of Households to be Assisted (Outputs): Funding remains for the acquisition of 5 parcels – all land would be redeveloped into affordable housing for households with incomes  $\leq 80\%$  MFI

Local Outcome Measures:

• Conversion of vacant or underutilized land into affordable housing for up to 3 households

• Elimination of blighted properties from lower income neighborhoods

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcome: Sustainability

c) Preserve the character of older neighborhoods through designation and preservation of historic properties. The Planning Department and Historic Preservation Commission have developed a procedure for the local designation of historic buildings and landmarks. The HPC reviews applications for designation and makes its recommendation to the Plan Commission and City Council for final designation of historic properties, landmarks, and districts. The City has been designated as a Certified Local Government through the Illinois Historic Preservation Agency, which allows the City to participate in the historic property review process, receive technical assistance, and apply for IHPA grants. The IHPA reviews all federally-funded rehab projects.

Activities:

**Review of Federally-Funded Activities:** Through its environmental review process, the City will ensure that none of the properties approved for housing rehab assistance are listed on the national or local historic register. This is done by requesting an Illinois Historic Preservation Agency review of each site, prior to substantial rehab. Emergency conditions which threaten the health and safety of occupants, or alterations that improve the home's accessibility for a disabled owner or family member, may be given priority approval prior to final clearance from the IHPA. A local review will be completed to ensure that the home is not listed on the national or local historic register. Work that is limited to mechanical repairs is exempt from the IHPA review requirement.

Inputs: Neighborhood Programs staff handle this responsibility

Number and Type of Households to be Assisted (Outputs): All parcels impacted by federally-funded housing assistance or blight removal programs are assessed for environmental impact, approximately 60 per year

Local Outcome Measures:

• All properties clear environmental review procedures

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

**Goal 5:** Support the efforts of the local Continuum of Care to end chronic homelessness as outlined in its ten-year plan. The plan provides for a coordinated method of service delivery among the members of the Continuum to aid the prevention of homelessness, improve services to the existing homeless population, and undertake an ongoing evaluation of services to guide program development. The following strategies were developed by the Continuum of Care as part of its ten-year planning process.

## **Objectives:**

a) Provide preventive and intervention services to assist individuals and families in addressing housing crises that could lead to homelessness. Many low-income households live on the verge of homelessness. Putting systems in place to avoid life crises can often prevent a family from losing its housing. The activities noted below are provided by various agencies and units of local government in this community.

Activities:

**Homelessness Prevention Measures:** By addressing substandard housing conditions through its various rehab programs, the City assists in preventing homelessness by allowing very low income households and persons with special needs to remain in their own homes. The City has also become more involved in providing education to low-income persons about predatory lending, debt management, budgeting, and home maintenance. Education is critical to ensuring that low-income persons have the skills and knowledge to live independently and avoid problems that could put them at risk of losing their homes.

Inputs: Neighborhood Programs staff manage these programs and coordinate with other agencies that provide similar services

Number and Type of Households to be Assisted (Outputs): Rehab work is completed on approximately 30-50 homes annually through direct City assistance and grants to other agencies. All are occupied by households with incomes  $\leq$  80% MFI

Local Outcome Measures:

- Households assisted through rehab programs are able to continue living in homes that might otherwise become uninhabitable
- Persons indicate that homeowner education programs allowed them to avoid common financial pitfalls, such as deferred home maintenance or predatory lending

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

b) Expand existing services to meet needs and improve coordination among agencies involved in outreach and service delivery to the homeless. Improved coordination will help

service providers facilitate an efficient response to needs of the homeless population, as well as eliminate duplication of activities and outreach efforts, identify service gaps, and develop outcomebased performance measures. The Continuum will respond to the needs of the homeless clientele by developing additional shelters and services as funding allows.

Activities:

**Emergency/Transitional Shelter Beds for Families:** By 2011, the Continuum of Care plans to expand the community's capacity to shelter homeless two-parent and single-parent families.

Inputs: Center for Women in Transition, Salvation Army, and Restoration Urban Ministries will take the lead on this activity

Number and Type of Households to be Assisted (Outputs): Number to be determined pending results of most recent point-in-time homeless survey

Local Outcome Measures:

• Reduction in number of families that are unable to access emergency or transitional shelters

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcome: Availability/Accessibility

**Foster Families for Homeless Individuals:** By 2011, the Continuum of Care plans to develop a network of foster families to mentor homeless persons.

Inputs: Salvation Army will take the lead on this activity

Number and Type of Households to be Assisted (Outputs): Enlist the aid of 3-4 families initially that could provide mentoring and support to 3-4 homeless individuals

Local Outcome Measures:

• With on-going support from a family in the community, these individuals would access housing and regain self-sufficiency

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcome: Availability/Accessibility

- c) Expand the supportive services associated with transitional and permanent housing to allow those at risk of homelessness to remain housed. For the chronically homeless, a sufficient support system must be in place to allow the transition to permanent housing to remain successful. These supportive services and activities were identified by the Continuum as being in greatest need in this community.
- d) Create and utilize a method for ongoing evaluation of the homeless service delivery system. The Continuum of Care is working to develop a better system of evaluating the delivery of services to the homeless so that providers can adjust to the changing nature of the homeless population and the demand for assistance.

Activities:

**Partnership with UI for Program Evaluation:** The local Continuum of Care is working with a University of Illinois professor to design and implement a system to measure program performance. Inputs: Prairie Center and A Woman's Fund staff are taking the lead on this project.

Number and Type of Households to be Assisted (Outputs): The efforts will result in an effective system for measuring program success

Local Outcome Measures:

• Programs can be tailored to specific needs of the local homeless population and can be adjusted as conditions change

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

**Homeless Management Information System (HMIS):** The goal is to increase the number of agencies using the HMIS database to track client data by one agency per year to a total of 9 by 2010. Inputs: Data is managed by the Regional Planning Commission staff.

Number and Type of Households to be Assisted (Outputs): 6 agencies are currently using the system. Local Outcome Measures:

More complete and efficient coordination of services for homeless persons in the County

• Reduction in duplication of services

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

**Goal 6:** Increase the supply of affordable housing and housing with supportive services for special needs populations. Special needs populations as defined by HUD include the elderly and frail elderly, the physically and developmentally disabled, persons with HIV/AIDS, and persons with drug or alcohol dependencies. Many of these households rely on fixed incomes consisting solely of Social Security or Supplemental Security Income, which puts their monthly incomes well below 30% MFI in most cases. Securing affordable housing that meets their individual needs is an even greater challenge to these low-income individuals. In addition, many special needs populations rely heavily on supportive services to live independently and remain integrated into the community.

# **Objectives:**

- a) Provide additional education to housing developers, architects, builders, City governments, and the general public about the importance and practicality of adopting universal design standards to meet the growing need for more affordable, accessible home building. Universal design features no-step entries, single-story floor plans, wider entry and hallways, reachable cabinetry and appliances, user-friendly doorknobs and handles, and accommodations for grab bars and accessible bathrooms. The concept is to allow persons to live comfortably throughout all stages of life and age in place without moving to a more accessible unit.
- **b)** Expand affordable rental housing options for the physically disabled. Advocates for the disabled population estimate that less than 5% of the housing stock is accessible. This supply is insufficient for the existing disabled population and will prove to become increasingly inadequate as the population continues to age.

Activities:

**Subsidized Accessible Housing – Identifying Need:** A staff member from the City of Champaign is working with City of Urbana and Housing Authority staff, as well as PACE staff, to develop an inventory of available accessible housing and assess the need for such housing in comparison to the supply. Initially the effort will be to focus on rental housing but the committee plans to expand its efforts to owner-occupied units as well. A long term goal of this committee is to develop a website that will provide property owners and realtors the ability to post accessibility information for rental and owner units so that interested individuals will know what is available in the market.

Inputs: A Champaign staff person is a member of this committee

Number and Type of Households to be Assisted (Outputs): to be determined

Local Outcome Measures:

- Develop a system for identifying and eventually tracking the availability of affordable, accessible units in the community
- Link interested persons to the supply of units

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

c) Preserve and expand homeownership opportunities for the disabled population. Disabled individuals face two major difficulties in pursuing homeownership. The first is affordability, since many disabled persons live on fixed incomes that are well below the area median. Second, if they are able to afford to purchase, locating a unit that suits their individual needs is often impossible.

Activities:

Home Accessibility Retrofit Program: The City provides rehab assistance for property owners to

make existing affordable units accessible for a disabled occupant. This program is currently offered by the City and is available to both disabled owner-occupants and renters. (Also addresses Strategy b above) Modifications are limited to \$8,000 per unit. Typical renovations include the addition of grab bars, ramps, and widened doorways and hallways for wheelchair clearance.

Inputs: \$60,000 CDBG

Number and Type of Households to be Assisted (Outputs): 8 households

(5 households at <30% MFI, 2 households at 31-50% MFI, and 1 at 51-80% MFI) Local Outcome Measures:

• Increase the number of affordable, accessible units to adequately meet demand

Enable disabled occupants to continue living independently

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Affordability

**Visitable New Construction:** The City currently requires that all publicly financed units are built to the City's visitability standards and to full accessibility standards based upon the needs of a disabled buyer. This applies to units built with funding through the City's Neighborhood Services Department, either directly by the City or through grants to non-profit and for-profit developers. Visitability standards were reviewed and adopted by the Code Review Committee and City Council in 2001.

Inputs: Funding provided through grants or land donated to developers for specific projects and Neighborhood Stabilization Program funds.

Number and Type of Households to be Assisted (Outputs): 2 units for Center for Women in Transition and 2 Habitat for Humanity units will be contracted during FY 2010/11

Local Outcome Measures:

• Increase the number of affordable, visitable units to adequately meet demand

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Affordability

- d) Support the development of housing with supportive services for adults with developmental disabilities. With the proper support services, many of the developmentally disabled are able to live in group home or independent living settings integrated within the community. This allows many individuals to work or attend classes, and lead satisfying and self-sufficient lives.
- e) Expand residential options with supportive services for persons with mental illness, alcohol or substance dependencies, and HIV/AIDS. There continues to be a need for additional housing options both transitional and permanent for persons with these disabling conditions. Housing plus supportive services will allow individuals to maintain independence and prevent the recurring pattern of homelessness that can be prevalent with special populations.
- f) Support the development of housing with supportive services for adults with dual diagnoses. There is a need for more supportive housing options for persons with two or more disabling conditions, such as persons with substance abuse issues and HIV/AIDS, or mental health and substance abuse issues.

# Activities:

**Permanent Housing and Assertive Community Treatment (PHACT):** The Mental Health Center, on behalf of Prairie Center Health Services, Greater Community AIDS Project, and City of Urbana submitted an application to HUD for 25 units of supportive permanent housing in a scattered site environment for the dually diagnosed. 12 units were approved. Supportive services include case management, treatment, and other services depending upon the needs of the individuals housed.

Inputs: \$549,502 (Year 3 of a 3 year grant) HUD Supportive Housing Grant

Number and Type of Households to be Assisted (Outputs): 12 supportive housing beds Local Outcome Measures:

Address the housing and supportive service needs of 12 individuals with dual diagnoses

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

g) Provide a range of housing options for the elderly, with special focus on extremely low- to low-income households. Many communities are seeing the need to respond proactively to the increasing age of their citizenry by providing housing for seniors that covers the continuum from independent living with no services to assisted living to nursing home care. Champaign is no different than other communities where the fastest growing segment of the population is over 80 years old.

Activities:

**Senior Home Repair Program:** The City currently provides minor home repair assistance to elderly households to allow owner-occupants to remain in independent living situations for as long as possible. The program is managed by the Champaign County Office of Senior Services through a CDBG grant from the City. Repairs are limited to \$1,750 per household.

Inputs: \$60,000 CDBG

Number and Type of Households to be Assisted (Outputs): 30-35 senior households per year Local Outcome Measures:

• Provide minor repairs for seniors that they would not otherwise be able to afford

• Allow seniors to continue living independently in decent and safe housing

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

**Subsidized Housing for Seniors:** Support the HACC's efforts to provide safe public housing for extremely low-income elderly residents by designating several of its high-rise and garden apartments as elderly and near-elderly (50+) only. The City will support this designation only if no current residents are displaced and plans are in place to provide adequate housing to disabled persons that are no longer able to obtain housing in these buildings. The City will also support the HACC's efforts to apply for special purpose vouchers targeted to the elderly, should they become available.

Inputs: HACC staff handle this responsibility

Number and Type of Households to be Assisted (Outputs): 120 units in Champaign would be impacted by the site designation, if approved for Washington Square and Columbia Place

Local Outcome Measures:

Provide an adequate supply of decent, safe and affordable housing for seniors to meet demand

Seniors living in designated public housing units report feeling more secure in their homes

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

**Goal 7: Support efforts to reduce the exposure of young children to lead-based paint hazards in their homes.** HUD recognizes the need to address residential lead-based paint hazards as a means of protecting occupants from lead poisoning. Much of the affordable housing stock in most communities is located in neighborhoods with aging housing stock, which is the most likely to contain lead hazards. HUD now requires communities to address lead—based paint hazards in their residential housing stock as a part of the affordable housing activities they offer.

# **Objectives:**

a) Coordinate public and private efforts to reduce lead poisoning hazards and protect young children. In addition to addressing residential lead hazards, HUD also recognizes that public education is critical to the prevention of childhood lead poisoning.

Activities:

**Prevention Education:** The City will work to reduce the risk of lead poisoning by continuing to educate the public, particularly families with small children, about the dangers of lead poisoning and ways it may be prevented through safe rehab practices and diligent cleaning. City staff provides this education at its quarterly home maintenance workshops, and periodically through community events such as the Annual Housing Fair and National Night Out. All applicants in the City's housing rehab programs receive a copy of the Renovate Right brochure EPA-740-F-08-002.

Inputs: Neighborhood Services staff members provide education. All staff has been trained in lead hazard prevention and HUD's regulations regarding lead hazards in federally funded housing.

Number and Type of Households to be Assisted (Outputs): 100-120 persons attend home maintenance workshops annually. Many others are given the EPA pamphlet at various City-sponsored events

Local Outcome Measures:

Provide an adequate supply of decent, safe and affordable housing for seniors to meet demand

Seniors living in designated public housing units report feeling more secure in their homes

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

b) Reduce lead-based paint hazards in residential housing, particularly homes occupied by young children. The City's housing rehab staff members are trained as risk assessors and lead-based paint supervisors. They oversee all housing rehab projects and ensure that all activities are carried out in accordance with the HUD lead regulations at 24 CFR Part 35.

Activities:

**Lead-Based Paint Hazard Assessment and Reduction Efforts:** City staff will increase the supply of lead-safe housing stock by assessing lead hazards as a condition of providing any federal funds for acquisition or rehabilitation of housing in accordance with HUD's lead based paint rule. Lead paint hazards that are identified are addressed in accordance with the federal and state rules governing the treatment of lead-based paint in publicly funded residential units.

Inputs: HOME and CDBG funding as needed

Number and Type of Households to be Assisted (Outputs): Approximately 15 units will be assessed. If applicable, hazards are addressed through rehab assistance programs

Local Outcome Measures:

- Increase the supply of lead hazard free housing throughout the City
- Reduce incidences of childhood lead poisoning by addressing units where EBL children reside

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

**Temporary Relocation of Occupants during Lead Work:** As necessary, the City will provide funding to temporarily relocate occupants of homes undergoing lead-based paint hazard removal work. Relocation is generally limited to one or two days outside the home.

Inputs: \$4,000 CDBG

Number and Type of Households to be Assisted (Outputs): 3-5 families require temporary relocation per year

Local Outcome Measures:

 Reduce residential lead-based paint hazards without exposing families to hazards generated during rehab work

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

**Contractor Incentives for Lead Training and Certification:** As funds allow, the City will work to increase capacity to reduce lead hazards by assisting in the initial costs of training and insurance for lead abatement contractors and lead safe workers. Program will target minority and women owned businesses.

Inputs: Budget included in \$9,000 CDBG noted in activity b.1. above

Number and Type of Households to be Assisted (Outputs): 1-2 new contractors may receive reimbursement for training or insurance expenses incurred to obtain new certification as lead contractor

Local Outcome Measures:

- Add lead contractors to approved rehab contractor list
- Add minority and/or women owned contractors to approved contractor list

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcome: Availability/Accessibility

## FY 2010/11 AAP Chapter 4:

This section outlines strategies proposed to address the non-housing community development needs identified in the City's five-year Consolidated Plan, in accordance with HUD directive 91.215(e). These strategies cover public facilities, public improvements, economic development, public services, and public safety. The goals for reducing poverty among Champaign residents are also provided here, as required by HUD in 91.215(h).

## Activities Planned

Following the goals and objectives is a listing of activities that will be undertaken in the upcoming year to achieve the stated objectives. Some of the activities can be carried out within one year, others may take longer to complete. Where resources have been identified to carry out the activities, those are indicated in the table for each activity. Some of the new initiatives are only in the planning stages, so a funding resource may not yet be identified. For each activity that will be carried out by the City or a subrecipient agency with federal funds, a corresponding Project Table is provided in Chapter 6.

**Goal 1:** Assist in the development of public facilities necessary to address identified community needs. Based on the information provided in the community development needs assessment, the City will support the development of these public facilities to ensure a suitable living environment for all residents. The public facility strategies listed below will benefit all residents of Champaign but will also provide additional benefits to lower income persons or neighborhoods. City support may be in the form of financial assistance, land donation, technical expertise, or dedication of staff time.

## **Objectives:**

a) Support the Park District's efforts to maintain and improve a neighborhood parks system that provides adequate access to recreation and open space for all Champaign residents. The Champaign Park District undertakes an annual planning process to determine park facilities needs and develop strategies to address them. The Park District recently completed its multi-year Strategic Plan. The following park projects, targeted to low-income areas of the City, are anticipated to be carried out within the next 3-5 years.

#### Activities:

**Park Improvements:** The Champaign Park District plans the following improvements to parks located within the City's low-income and Preservation neighborhoods: collaboration with Unit 4 schools regarding drainage and park improvements in Garden Hills; development of Toalson Park at Ashland Park, a newer moderate-income neighborhood; minor improvements at Skelton Park in partnership with the Champaign Rotary; basketball court improvements and a master plan for Spalding Park; parking lot improvements at Douglass Park; and interior/exterior improvements to the historic Virginia Theatre.



Inputs: Park District budget available at 706 Kenwood, Champaign Number and Type of Households to be Assisted (Outputs): Although park projects can benefit all residents of and visitors to Champaign, this project will benefit a neighborhood where one-third of the residents are estimated to be below 100% MFI

Local Outcome Measures:
Improved park appearance
Increase number of park visitors
HUD Performance Objective: Create a suitable living environment
HUD Performance Measurement Outcomes: Availability/Accessibility

b) Support the new construction, expansion and/or renovation of public facilities to improve access to quality, affordable legal services for extremely low and low-income clientele. With more low-income persons falling victim to predatory lending and high risk mortgage products, the need for legal services and advocacy is becoming much greater. Traditional legal services are very costly and out of reach of most low-income households.

Goal 2: Maintain a suitable living environment by improving infrastructure systems in



accordance with the priorities identified in the Neighborhood Wellness Plan. The Citywide Analysis section of the Neighborhood Wellness Plan outlines the City's infrastructure needs by planning area. The report analyzes the six following systems: alleys, pavement condition, sidewalks, storm and sanitary drainage, and streetlights. Many of the City's lowest income neighborhoods are in the oldest areas of town and have the oldest infrastructure systems. The Wellness Plan prioritizes neighborhood infrastructure needs based on severity of condition and identifies resources for addressing those systems in poorest condition.

# **Objectives:**

a) Maintain the safety and appearance of the City's older neighborhoods through on-going maintenance and repair of City infrastructure systems. Improve or replace substandard or deteriorated infrastructure systems as priorities dictate and resources allow.

#### Activities:

**Capital Improvement Projects:** The maps provided on the following two pages outline the 2010 infrastructure projects planned for the entire City, including the Neighborhood Wellness Preservation neighborhoods, as identified in the City's Capital Improvement Plan.

Inputs: The capital improvements listed on the maps represent over \$27 million in total infrastructure rehab. The majority of these expenses are planned with non-federal funding.

Number and Type of Households to be Assisted (Outputs): Although capital improvement projects benefit all residents of and visitors to Champaign, projects targeted to the low-income neighborhoods will benefit approximately 8,400 persons, more than 50% of whom have incomes <80% MFI Local Outcome Measures:

- Improve the appearance and livability of low-income neighborhoods
- Boneyard Channel improvements will reduce incidences of flooding in low-income neighborhoods as the improvements move northward
- Reduction in infrastructure complaints from residents

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcomes: Sustainability

**Beardsley Park Plan - Capital Improvements:** Plans are in place and funding has now been identified for the street improvements for the remainder of Eureka Street in the Beardsley Park neighborhood. During FY 2010/11, the street will be improved to Market Street.

Inputs: Street improvements are expected to cost \$320,000 in non-federal funding.

Number and Type of Households to be Assisted (Outputs): Planning Areas 1 and 2 contain

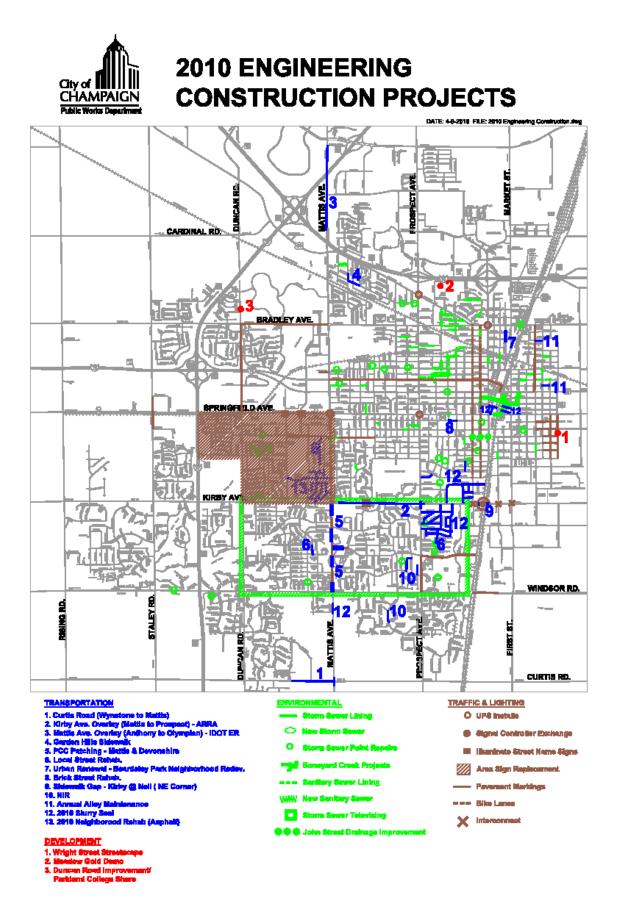
approximately 4,900 persons, over 50% of whom have incomes  $\leq$  80% MFI. Beardsley Park is located on the eastern edge of Planning Area 1 where it borders Planning Area 2 Local Outcome Measures:

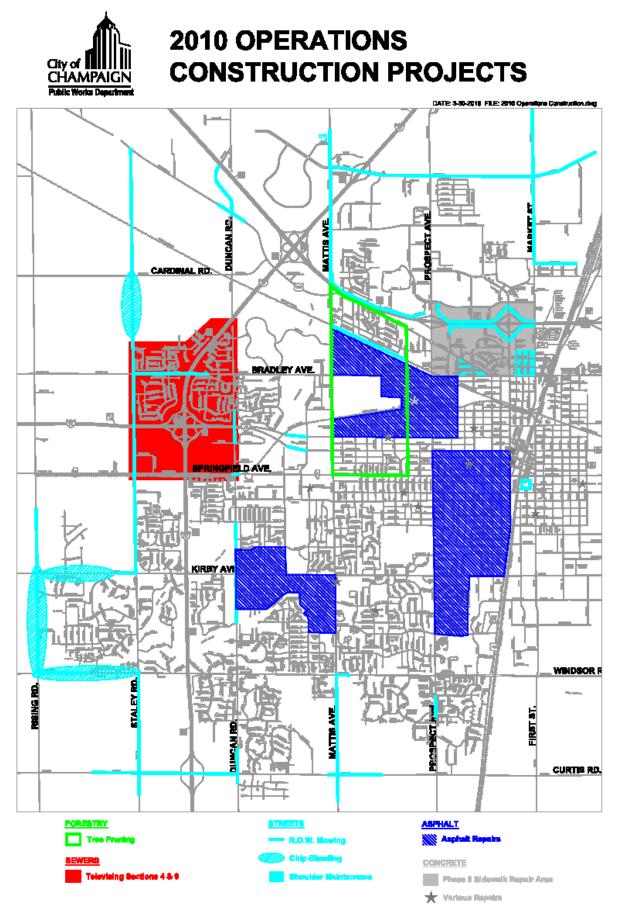
• Improve the appearance and livability of low-income neighborhoods

• Reduction in complaints from residents about condition of railroad crossings

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcomes: Sustainability





Goal 3: Promote the growth of a balanced, diversified local economy that builds upon the assets of the community while creating jobs and economic opportunity for its residents. The City is dedicated to promoting economic stability arowth through sound planning and and development programs. Over the past decade, the City has pursued development strategies to revitalize older commercial areas in decline as a result of disinvestment and deteriorating building conditions. The City has also renewed its efforts to ensure that all neighborhoods have adequate access to retail services and employment opportunities.



#### **Objectives:**

a) Maintain and revitalize the City's older commercial areas, particularly those serving low/moderate income neighborhoods. Create opportunities for new commercial developments in accordance with neighborhood planning efforts.

Activities:

**North First Street Redevelopment:** In FY 2008/09, City Council approved moving forward with negotiation of a Development Agreement with Bob Hambrick for development of a two story mixed use building on 306 and 306 1/2 North First Street. The final developer agreement will include sale of the land and a financial incentive of a \$100,000. Development of this parcel is expected to proceed in 2010. This activity will leave three remaining City owned parcels for redevelopment. These reaming parcels are in the East University Avenue TIF where they are eligible for the Redevelopment Incentive Program.

Inputs: \$150,000-200,000 is available per lot in TIF or other non-federal funds

Number and Type of Households to be Assisted (Outputs): Planning Areas 1 and 2 contain approximately 4,900 persons, over 50% of whom have incomes  $\leq$  80% MFI.

Local Outcome Measures:

- Expand the number of businesses within short distance of the City's lower income neighborhoods
- Meet residents' requests for additional nearby services, i.e., grocery, restaurant, pharmacy, etc.
- Expand employment opportunities for low-income residents

HUD Performance Objective: Create economic opportunities

HUD Performance Measurement Outcomes: Sustainability



Goal 4: Promote economic development initiatives targeted to low/moderate-income residents and invest in the economic development of distressed neighborhoods. The City of Champaign has a relatively low unemployment rate compared to cities of similar size. This factor coupled with the highly skilled workforce present in a university community makes it difficult for less skilled individuals to obtain living wage jobs. Additional efforts must be made to ensure an equal access to education, job training, and employment opportunities for all individuals.

**Objectives:** 

a) Support programs to establish, stabilize and expand small businesses, particularly minority and/or female owned businesses and those businesses serving the low-income community. (Also an Anti-Poverty Strategy)

Activities:

**Contractor Training and Incentives:** The City will continue to offer opportunities for small contractors, particularly those owned by minorities and females, to receive training in lead-safe work practices, and training for lead-based paint contractor and supervisor certifications. Training can be offered locally so that contractors are able to attend without incurring additional travel expenses and time off work. The City will also provide financial assistance by offering small grants for the initial costs of training and insurance as funds allow.

Inputs: \$9,000 in Lead-Based Paint budget (line item also includes funding for equipment, supplies, testing)

Number and Type of Households to be Assisted (Outputs): 1-2 minority or female owned contractors annually

Local Outcome Measures:

• Expand the number of contractors that are qualified to do lead-hazard removal work

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcomes: Availability/Accessibility

b) Support the efforts of local agencies and educational institutions to expand education, job training, and employment opportunities for youth and adults. (Also an Anti-Poverty Strategy)

**CommUnity Matters Program:** The goals of the CommUnity Matters Program are: to provide youth between the ages of 5 – 19 residing in Garden Hills neighborhood and other low income at-risk youth opportunities to participate in organized recreational, educational, and career oriented programming. The program will include two (2) components of a summer recreational/educational program and a Lighted School House After-school program. The summer recreational/educational program will consist of age appropriate activities to support the physical, emotional, intellectual and social development of each participant. The Lighted School House program will provide a safe, fun place in a school setting, outside of regular school hours and will increase academic achievement, parental and community involvement, self-discipline, self-confidence, personal responsibility, interpersonal skills, positive citizenship and life skills of each participant. The programs will be administered by Champaign Park District and Champaign Unit #4. Activities will be specifically designed to address the needs of elementary, middle school and high school students. Other educational opportunities will be offered to low income individuals in the targeted neighborhoods based on neighborhood needs.

Inputs: \$125,384 in CDBG funding under the 15% public service cap.

Number and Type of Households to be Assisted (Outputs): Approximately 750 school-aged children live in the Garden Hills neighborhood. The pilot program will include up to 75 summer day camp slots and an estimated 100 children and adults benefiting from off-site activities during the summer and the school year.

(Estimated 40% of households at <30% MFI, 40% at 31-50% MFI, and 20% at 51-80% MFI)

Local Outcome Measures:

- City is able to double the number of households it reaches through counseling efforts annually
- Individuals report improved credit or other beneficial financial changes as a result of educational efforts sponsored by the City

HUD Performance Objective: Suitable living environment

HUD Performance Measurement Outcomes: Sustainability

c) Promote the financial self-sufficiency and wealth building of individuals through the expansion of programs for homeownership, credit and budget counseling, and personal savings programs. (Also an Anti-Poverty Strategy)

Activities:
<b>Expanded Credit Counseling Activities:</b> In addition to offering credit counseling opportunities to
all housing rehab applicants, the City will also be expanding its counseling services to reach more
individuals and cover more topics in the future. Recently certified as a HUD credit counseling
agency, the City can now offer group or 1:1 services in the areas of homebuyer education, pre- and
post-purchase counseling, mortgage delinquency, loss mitigation, money and debt management, and
fair housing.
Inputs: No additional funding for these services as yet.

Number and Type of Households to be Assisted (Outputs): The City currently assists 50-75 persons through counseling and referrals.

(Estimated 40% of households at <30% MFI, 40% at 31-50% MFI, and 20% at 51-80% MFI) Local Outcome Measures:

- City is able to double the number of households it reaches through counseling efforts annually
- Individuals report improved credit or other beneficial financial changes as a result of educational efforts sponsored by the City

HUD Performance Objective: Provide decent affordable housing

HUD Performance Measurement Outcomes: Availability/Accessibility

Goal 5: Support the provision of public services to address identified community needs, particularly those that provide services for low/moderate income persons and persons with special needs. The City of Champaign will provide financial or technical assistance to agencies that carry out public service activities which serve the needs of low-income households, the homeless, and individuals with special needs, such as the elderly, disabled, persons with HIV/AIDS or drug/alcohol addictions, and public housing residents.

### **Objectives:**

- a) Support programs that provide quality, affordable child care, particularly those that meet the high demand for subsidized care, second/third/and weekend shifts, and infant/toddler care. (Also an Anti-Poverty Strategy)
- b) Support programs that provide high quality, comprehensive, and affordable medical care for low-income, uninsured, and special needs persons. (Also an Anti-Poverty Strategy)
- c) Support activities that improve the skills and abilities of low-income, homeless, and special needs persons to succeed in the workforce, including job training and placement programs, career counseling, and continuing education. Activities may target either youth or adults. (Also an Anti-Poverty Strategy)
- d) Support youth activities, particularly those designed to prevent or address juvenile delinquency and those that target high risk populations, such as public housing residents. (Also an Anti-Poverty Strategy)



Activities:

**School Resource Officer Program:** Following a national model, the Champaign Police Department has initiated a program whereby officers are assigned to the Unit 4 School District to serve as law enforcement officers, law-related counselors, and law-related educators. The goal of the program is to create a safer environment for learning, reach juvenile offenders as early as possible, and provide a positive role model for potential offenders.

Inputs: Champaign Police Department and the Unit 4 School District share the costs for this program.

Number and Type of Households to be Assisted (Outputs): Officers are assigned to the three middle schools and two high schools, which enroll over 4,000 students total

Local Outcome Measures:

- Fewer incidences of violence and criminal activity in the schools
- Decrease in weapon possession in the schools
- Lower truancy rates

Safer atmosphere for learning

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcomes: Availability/Accessibility

e) Support programs or services that allow seniors and disabled individuals to live independently and maintain self-sufficiency. Activities include but are not limited to transportation programs, at-home support services, and volunteer opportunities. (Also an Anti-Poverty Strategy)

Goal 6: Support programs and activities that improve the earning potential of low-income individuals, promote self-sufficiency, and encourage the development of personal financial stability.

### **Objectives**:

a) Support efforts to reduce geographic concentrations of low-income households. Several recent development projects, funded in part with CDBG or HOME dollars, have helped to reduce high concentrations of public and subsidized housing. However, maps depicting the distribution of low-income families provide visible evidence that pockets of poverty still exist. Studies suggest that this concentration of poverty limits the economic potential of individuals and the overall health and viability of neighborhoods. (Also an Anti-Poverty Strategy)

Activities:

**De-concentration and Income Mixing in Public Housing:** The HACC has concluded, after an analysis of its public housing family complexes, that efforts were needed to promote a mix of incomes among public housing residents and reduce the concentration of low-income families. Some of this will be accomplished through the redevelopment of large family complexes into mixed income tax credit funded projects. Other efforts that will be made include the use of waiting list skipping to move families with targeted incomes ahead of others on the list, improving the curb appeal and amenities in existing complexes, and offering rent incentives and/or larger units to attract higher income tenants.

Inputs: Policy changes adopted by the HACC board

Number and Type of Households to be Assisted (Outputs): In Champaign, the complexes that will be impacted include Dorsey Homes and the scattered site units located within the jurisdiction

Local Outcome Measures:

Reduction in concentrations of low-income families in public housing family complexes

HUD Performance Objective: Create economic opportunities

HUD Performance Measurement Outcomes: Availability/Accessibility

b) Support the efforts of other agencies in promoting self-sufficiency and asset development of families and individuals. The City may provide technical or staff support to other agencies in the provision of self-sufficiency programs. This may consist of grant writing, research, or other technical support. Due to the reduction of CDBG funding and the Neighborhood Improvement Initiative, the City will complete public service funding to agencies through its annual Community Service Grant program with Urban Renewal funding. (Also an Anti-Poverty Strategy)

Activities:

**HACC Self-Sufficiency Programs:** The HACC promotes the economic self-sufficiency of public housing residents and Section 8 voucher holders by giving preference in admission for families participating in training or education programs. Working households or those enrolled in training programs also receive priority for the Section 8 homeownership program. The HACC also works with other agencies to provide programs for public housing and Section 8 participants, including the Lincoln Land PAID program (an IDA program), as well as job training and credit counseling through the Urban League.

Inputs: Referrals to these programs are made by the HACC

Number and Type of Households to be Assisted (Outputs): The HACC estimates that 175 residents may be eligible for its self-sufficiency program, 6 residents may participate in the PAID program, and 140 may participate in the job training and credit counseling programs offered by the Urban League – all have incomes less than 50% MFI

Local Outcome Measures:

• Increase in number of households who are able to free themselves from excessive debt, create savings accounts, and move out of subsidized housing

HUD Performance Objective: Create economic opportunities

HUD Performance Measurement Outcomes: Availability/Accessibility

**Champaign County Saves:** The City will continue to participate in this initiative designed to encourage personal wealth building through the reduction of debt and accumulation of savings. The program provides motivation, financial education, and access to no-fee savings accounts at local banks.

Inputs: City staff is a member of the CC Saves planning committee

Number and Type of Households to be Assisted (Outputs): CC Saves would like to enroll 100+ savers in the pilot program by the end of 2010

Local Outcome Measures:

• Increase in number of households who are able to free themselves from excessive debt, create savings accounts, and are able to accomplish their financial goals

HUD Performance Objective: Create economic opportunities

HUD Performance Measurement Outcomes: Availability/Accessibility

### Goal 7: Encourage the involvement of residents in activities related to the implementation

of Consolidated Plan strategies. The City encourages residents to participate in the planning of strategies that are included in its Consolidated Plans and Annual Action Plans. The City is also committed to the establishment of organized neighborhood groups that can play an active role in neighborhood improvement initiatives.

#### **Objectives:**

a) Support the development of neighborhood groups and facilitate their involvement in City initiatives. The City has 150+ registered neighborhood groups and



associations registered with the City. Organized groups play an active role in determining neighborhood needs and recommending strategies that the City should consider to address them.

**Neighborhood Small Grant:** The City provides matching grants to organized and registered neighborhood associations for the implementation of small neighborhood improvement projects. Grants are generally limited to \$5,000 annually per organization although many of the projects funded in the past cost considerably less. Residents are required to match the City's grant with a certain number of volunteer hours and a financial commitment for larger grants. Examples include: small neighborhood clean-up projects, maintenance of neighborhood amenities, flower or tree planting, and social events that bring residents together.

Inputs: \$25,000 non-federal Urban Renewal Funds

Number and Type of Households to be Assisted (Outputs): This funding can be used by neighborhoods Citywide. Over 54 registered neighborhoods and associations have participated in the small grant program since it was created in 2002. The City has provided \$53,958 in cash grants to match the in-kind donations/volunteer labor valued at \$69,037. The grants can range from \$100 to \$5,000

Local Outcome Measures:

• Increase in number of organized neighborhood groups

Funded projects add to neighborhood's aesthetic appearance

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcomes: Sustainability

b) Foster an opportunity for resident participation in the development of new neighborhood plans and in the implementation of existing plans. As was done in the creation of plans for the Burch Village redevelopment, the Parkside/Mansard Square redevelopments, and the Beardsley Park Plan, the City will continue to actively pursue citizen participation and neighborhood involvement. When public housing redevelopment plans are developed, the City and the Housing Authority will encourage resident participation on the planning committee.

**Redevelopment of Joann Dorsey Homes:** The HACC has concluded, after an analysis of its public housing family complexes, that efforts were needed to promote a mix of incomes among public housing residents and reduce the concentration of low-income families. Some of this will be accomplished through the redevelopment of large family complexes such as Joann Dorsey Homes. The City and the HACC will work in coordination with the stakeholders on developing a neighborhood redevelopment plan during 2010 and 2011.

Inputs: Policy changes adopted by the HACC board

Number and Type of Households to be Assisted (Outputs): In Champaign, the complexes that will be impacted include Dorsey Homes and the scattered site units located within the jurisdiction Local Outcome Measures:

Reduction in concentrations of low-income families in public housing family complexes

HUD Performance Objective: Create economic opportunities

HUD Performance Measurement Outcomes: Availability/Accessibility



**Goal 8: Expand public safety initiatives to address resident concerns in low and moderate income neighborhoods.** Using resident feedback and the City's Neighborhood Wellness Plan as a guide, Champaign Police, Fire, and other public safety staff will continue to adopt programs and initiatives to improve safety and livability in all City neighborhoods. Initiatives included in this Consolidated Plan are those that focus on neighborhoods with a high percentage of low/moderate income households.

#### **Objectives:**

a) Support the development of new crime and nuisance prevention programs to improve the quality of life in the City's older neighborhoods. In response to resident feedback, the Champaign Police Department will continue to develop new approaches to deal with crime and other public safety concerns, particularly focusing on areas with high incidences of these types of activities. CPD will involve residents in the development of these strategies as well as their implementation when feasible.

**Traffic Enforcement Plan:** Traffic enforcement is cited as the number one concern of many neighborhoods across the City, including many of the low-income neighborhoods. In response to resident input, the Champaign Police Department has developed a comprehensive enforcement plan which tracks neighborhood traffic complaints, records enforcement efforts and outcomes, and provides timely and detailed feedback to complainants. These efforts focus on school zones, speeding, and intersections with high accident rates, DUI arrests, and campus pedestrian safety.

Inputs: Staffing and other resources provided by the Champaign Police Department

Number and Type of Households to be Assisted (Outputs): These initiatives will benefit all Champaign residents

Local Outcome Measures:

- Decrease in resident complaints related to traffic
- Fewer accidents and accident-related injuries as a result of improved enforcement

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcomes: Sustainability

**Community Action Team:** In response to specific concerns in the Garden Hills neighborhood, the City of Champaign Police Department formed a CAT team to work within the Garden Hills neighborhood to begin addressing the issues plaguing the neighborhood. For 2010, the CAT team will continue to work in the Garden Hills neighborhood and also operate from a satellite office within the Joann Dorsey public housing complex through a cooperative effort with the Housing Authority of Champaign County.

Inputs: Staffing and other resources provided by the Champaign Police Department

Number and Type of Households to be Assisted (Outputs): These initiatives will benefit primarily the residents of Garden Hills

Local Outcome Measures:

• Decrease in resident complaints related to juvenile delinquency issues

HUD Performance Objective: Create a suitable living environment

HUD Performance Measurement Outcomes: Sustainability



### FY 2010/11 AAP Chapter 5:

## FY 2010/11 CDBG Budget

CDBG Budget	FY 2009/10	FY 2010/11
CDBG Revenues		
2008 CDBG Entitlement (\$754,153)	205,890	0
2009 CDBG Entitlement (\$765,761)	765,761	64,538
2010 CDBG Entitlement (\$835,895)	0	835,895
One time revenue (Unit 500)	0	19,800
Estimated Program Income	45,500	37,900
Transfers from Boneyard/Meadow Gold/Ice House delivery	8,000	8,000
Transfers from HOME for program delivery	36,302	63,802
Total Revenues	1,061,453	1,029,935
Housing Rehabilitation (City-administered)		
Emergency Repair Program (30-35)	100,000	152,500
Home Accessibility Retrofit Program (HARP) (10)	50,000	60,000
Expenses tied to Rehab Programs	10,000	10,000
Lead-Based Paint Equipment, Supplies, Testing	9,000	9,000
Relocation	4,000	4,000
Sub-Total	173,000	235,500
Non-Profit Housing Progams		
Credit Counseling Services	9,000	2,000
RPC - Senior Home Repair Services	60,000	60,000
Sub-Total	69,000	62,000
Neighborhood Improvement		
Neighborhood Revitalization	87,528	
Demolition	23,000	
Accessory Structure Demolition	5,000	5,000
Disposition	2,000	2,000
Maintenance City-Owned Properties	3,120	3,120
Sub-Total	120,648	10,120
Public Services	[]	
CommUnity Matters Program	114,864	125,384
Sub-Total	114,864	125,384
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Administration/Project Delivery		
Program Delivery Expenses	49,929	49,929
Neighborhood Programs & Code Enforce Salaries & Benefits	503,282	522,227
Administrative Delivery Expenses	30,730	24,775
Sub-Total	583,941	596,931
Total Expenditures	1,061,453	1,029,935

## FY 2010/11 AAP Chapter 5:

HOME Revenue	FY 09/10	F	Y 10/11		
Champaign portion (54.9%)	\$ 370,419	\$	337,438		
Admin Funds from Urbana	\$ 11,302	\$	11,302		
HOME program income (loans, refunds)	\$ 27,125	\$	34,562		
Unexpended prior year HOME funds	\$ 799,147	\$	-		
match obligation	\$ 92,605	\$	84,360		
Unexpended prior year HOME match obligation	\$ 199,787	\$	-		
Total Champaign HOME	\$ 1,500,385	\$	467,662		
HOME Expenditures				İ	
Program Administration	\$ 11,302	\$	11,302	<b>*</b>	11 000
no match required	\$ -	\$	-	\$	11,302
Full Home Improvement Program Rehab	\$ 177,200	\$	100,000	<i><b>†</b></i>	105 000
match	\$ 44,300	\$	25,000	\$	125,000
Tenant Based Rental Assistance	\$ 72,000	\$	72,000	¢	00.000
match	\$ 18,000	\$	18,000	\$	90,000
Acquisition-Rehab	\$ 485,638	\$	165,438		
match	\$ 121,410	\$	41,360	\$	241,360
program income	\$ -	\$	34,562		
Rental Rehabilitation	\$ 75,000	\$	-	<u>م</u>	
match	\$ 18,750	\$	-	\$	-
Neighborhood Revitalization	\$ 359,728	\$	-		
match	\$ 89,932	\$	-	\$	-
program income	\$ 27,125				
Total Expenditures	\$ 1,500,385	\$	467,662	\$	467,662

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Project Name:       Accessory Structure Demolition         Description:       ID15 Project #: 8       UOG Code:       IL171218 CHAMPAIGN         Eliminate bighted garages, sheds from city's low-income neighborhoods. Lead Agency:       City of Champaign         Neighborhood Services Department       Priority Need Category         City-wide       Select one: <ul> <li>Expected Completion Date:</li> <li>6/30/2011</li> <li>National Objective Codes:</li> <li>Image Statistics</li> <li>Project Primary Purpose:</li> <li>Project Primary Purpose:</li> <li>Address Public Housing Needs</li> <li>1</li> <li>10 Housing Units</li> <li>Proposed</li> <li>Inderway</li> <li>Complete</li> <li>Inderway</li> <li>Inderway</li> <li>Complete</li> <li>Proposed</li> <li>Inderway</li> <li>Proposed</li> <li>Inderway</li> /ul>
Eliminate blighted garages, sheds from city's low-income neighborhoods. Lead Agency: City of Champaign Neighborhood Services Department   Location:  City-wide  Select one:  Explanation:  Explanation:  Explanation:  Explanation:  Enhance the appearance and livability of low-income neighborhood 6/30/2011 National Objective Codes:  Project Primary Purpose: Help the Homeless Help Persons with HIV/AIDS Help Persons with Disabilities Address Public Housing Needs
Neighborhood Services Department     Location:   Priority Need Category   City-wide     Select one:     Explanation:   Explanation:   Explanation:   Explanation:   Enhance the appearance and livability of low-income neighborhood   6/30/2011   National Objective Codes:     Project Primary Purpose:   Project Primary Purpose:   1   4   Help Persons with HIV/AIDS   1   Help Persons with Disabilities   2   1   1   2   1   2   1   2   1   2   1   2   1   1   2   1   1   2   1   1   2   1   1   2   1   2   1   1   2   1   2   1   2   2   3
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## CPMP Version 1.2 Grantee Name: City of Champaign

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## CPMP Version 1.2 Grantee Name: City of Champaign

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Project Name:       Admin Staff/General Program Management         Description:       IDIS Project #: 13       UoG Code:       ILIT218 CHAMPAIGN         Starlies and related costs, other administrative expenses.       Lead Agency:       City of Champaign Neighborhood Services         Department       Explanation:             Expected Completion Date:       Carry out housing/neighborhood improvement activities are targeted to restoration and preservation neighborhoods. <ul> <li>Includes administrative costs.</li> <li>Includes administrative costs.</li> </ul> Project Primary Purpose:       Specific Objectives <ul> <li>Includes administrative costs.</li> <li>Includes administrative costs.</li> </ul> Imposed With Disabilities       1 <ul> <li>Imposed</li> <li>Impoppete</li> <li>Imposed</li></ul>	-			CPMP	Version	1.2	Grantee		ne.	UI	y 01	Chan	ipaigi						
Salaries and related costs, other administrative expenses. Lead Agency: City of Champaign Neighborhood Services Department  Location:  N/A  Select one:  Explanation:  Explanation:  Explanation:  Carry out housing/neighborhood improvement activities to benefit fo/30/2011 Invinod and eliminate slum and blight conditions - Most activities are targeted to restoration and preservation neighborhoods. Includes administrative costs.  Project Primary Purpose:  Project Primary Purpose: Includes administrative costs.  Proposed Includes administrative c	Proj	ect N	lame:	Adn	nin S	taff	/Genera	I Prog	grar	n Ma	anag	gemer	nt						
Department         Location:       Priority Need Category         M/A       Select one:       Image: Carry out housing/neighborhood improvement activities to benefit ow/mod and eliminate slum and blight conditions - Most activities are targeted to restoration and preservation neighborhoods. Includes administrative costs.         Project Primary Purpose:       Specific Objectives         Includes administrative costs.       Image: Complete image: Complete																			
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# CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

□ This certification does not apply.
 ☑ This certification is applicable.

### NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

- 1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
- 2. Establishing an ongoing drug-free awareness program to inform employees about
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
- 3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
- 4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
- 5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
- 6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
- 7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

- 8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- 9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official

May 4, 2010

Date

Steven C. Carter	
Name	
City Manager	
Title	
102 N Neil St.	
Address	
Champaign, IL 61820	
City/State/Zip	
217-403-8710	
Telephone Number	

## ☐ This certification does not apply. ☑ This certification is applicable.

#### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation --** It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan --** Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

- 11. Maximum Feasible Priority With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
- 12. Overall Benefit The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2010, 2\_\_\_, 2\_\_\_, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
- 13. Special Assessments It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds. Also, if the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

- 14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
- 15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

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**Compliance With Anti-discrimination laws --** The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.

Signature/Authorized Official

May 4, 2010

Date

Steven C Carter

Name

City Manager

Title

102 N Neil St

Address

Champaign, IL 61820

City/State/Zip

217-403-8710

**Telephone Number** 

Jurisdiction

This certification does not apply. This certification is applicable.

### OPTIONAL CERTIFICATION CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

**Telephone Number** 

## ☑ This certification does not apply. ☑ This certification is applicable.

#### **Specific HOME Certifications**

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance --** If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

C' 1	10 11	0.000
Signature	/Authorized	Official

Date

Name

Title

Address

City/State/Zip

**Telephone Number** 

## This certification does not apply. This certification is applicable.

### **HOPWA** Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

- 1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
- 2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

**Telephone Number** 

Version 1.3

#### This certification does not apply. This certification is applicable.

#### **ESG Certifications**

I, , Chief Executive Officer of Jurisdiction, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

- 1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
- 2. The building standards requirement of 24 CFR 576.55.
- 3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
- 4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
- 5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
- 6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
- 7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
- 8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
- The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
- 10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

authorities as specified in 24 CFR Part 58.

- 11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
- 12. The new requirement of the McKinney-Vento Act (42 USC 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
- 13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

Signature/Authorized Official	Date
Name	
Title	
Address	
City/State/Zip	
Telephone Number	

## ☐ This certification does not apply. ☑ This certification is applicable.

#### APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

#### **Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### **Drug-Free Workplace Certification**

- 1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
- 2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
- 3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
- 4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
- If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
- 6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
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7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any

Version 1.3

controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- a. All "direct charge" employees;
- b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing

- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan

Signature/Authorized Official

May 4, 2010

Date

Steven C Carter

Name

City Manager

Title

102 N Neil St

Address

Champaign, IL 61820

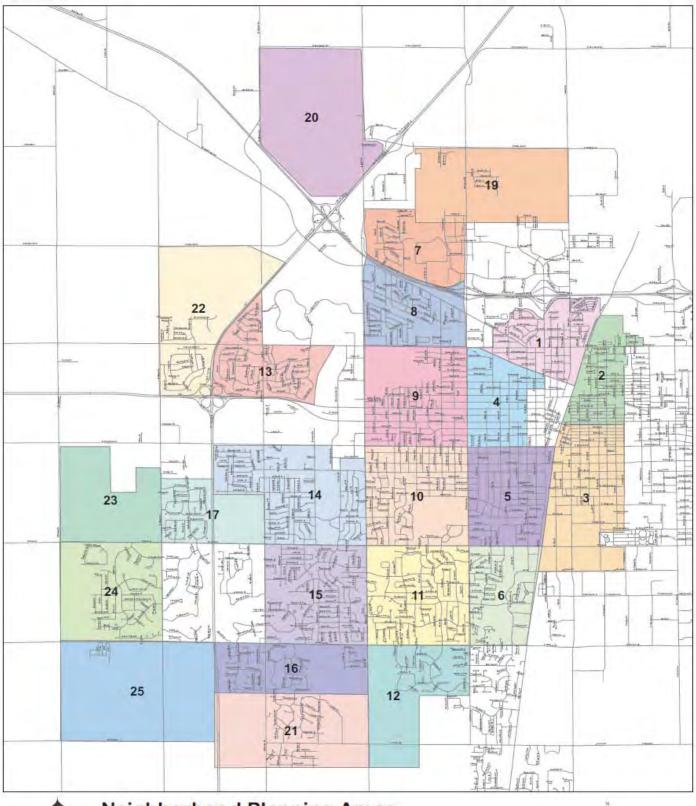
City/State/Zip

217-403-8710

**Telephone Number** 

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Staff Contact or		Issue Area(s)
Agency Contact	Agency/Organization	
Sheila Dodd	Habitat for Humanity of Champaign County – Family Selection and Support Committee	Affordable Housing
Susan Jones, Sheila Dodd	State License Real Estate Agents (IL Dept. of Professional Regulation	Affordable Housing
Kerri Spear, Greg Skaggs, Sheila Dodd	Community Reinvestment Group	Affordable Housing, CHDOs
Sheila Dodd	PAID (Individual Development Accounts) Board	Affordable Housing, Low Income
Kerri Spear	United Way of Champaign County – Basic Needs Vision Council	Basic Needs (Seniors, Food, Shelter)
Susan Jones	Licensed Building, Electrical, and HVAC Inspectors (International Code Council – ICC)	Code Compliance
Sheila Dodd	UI Cooperative Extension – Money Mentors	Financial Education
Kerri Spear	Council of Service Providers to the Homeless	Homeless
Kerri Spear, Sheila Dodd	Urbana Champaign Continuum of Care	Homeless
Susan Jones, Joe Lewis	Licensed Risk Assessor (IL Dept. of Public Health)	Lead Based Paint
Kerri Spear, Kevin Jackson	Regional Housing Task Force	Regional Affordable Housing
Kevin Jackson	Central Illinois Apartment Association	Rental Housing
Sheila Dodd	Senior Task Force	Seniors
Kerri Spear	Austin's Place – Emergency Women's Shelter Steering Committee	Women's Shelter
Kerri Spear, LaEisha Meaderds, Nina Sibley	CommUnity Matters	Youth, Low Income







Appendix B

City of CHAMPAIGN

#### UNIVERSAL DESIGN FEATURES IN HOUSING

The following characteristics are elements, features, ideas or concepts that contribute to or can be components of a universal house. This list is intended as a guide. The features described are those we might look for in a universal house but not all are expected to be included in a given home.

Some are finite recommendations, some are lists of options, and some are scope statements in regard to how many particular features must or should be included. Obviously, the more universal design characteristics or features included, the more usable the house.

#### Entrances: Site Design Methods for Integrated Stepless Entrances

- Level bridges from entry to uphill point.
- Drive and garage elevated to floor level, so vehicles do the climbing.
- Earth berm and bridge and sloping walk.
- Site grading and earth work (with foundation waterproofing) and sloping walks at 1 in 20 maximum slope.
- Avoid ramps. If ramps are used, integrate into the design.

#### **Stepless Entrances**

- Making all home entrances stepless is best.
- More than one stepless entrance is preferred.
- At least one stepless entrance is essential; if only one, consider passage through a garage, patio or raised deck.

#### Other Entrance Features

- One-half inch maximum rise at entrance thresholds.
- View of callers for all people, including children and seated users through side lights, wide angle door viewers, TV monitors, windows in doors, and/or windows nearby.
- A place to put packages while opening doors: built-in shelf, bench or table with knee space below located on the outside next to the door.
- Covered entrys such as porches, stoop with roof, awnings, long roof overhangs, and/or carports provide shelter while unlocking and opening doors.
- A way for visitors to communicate with residents, such as lighted doorbell at a reachable height, intercom with cordless telephone link, and/or hardwired intercom.
- Space at entry doors should be a minimum 5' x 5' level clear space inside and outside of entry door for maneuvering while opening or closing door (can be smaller if automatic power door is provided).
- Good lighting at entry doors: focused light on lockset, general illumination for seeing visitors at night, and/or motion detector controls that turn on lights when someone approaches the door to eliminate the problem of dark approaches to home adding a sense of security.
- Address/house number should be large, high contrast, well lit located in a prominent place, easy for friends and emergency personnel to locate.

#### **Interior Circulation**

- At least one bedroom and accessible bathroom should be located on an accessible ground floor entry level (same level as kitchen, living room, etc.).
- Clear door opening width (32" minimum, 34" 36" wide doors), for all doorways.

- Clear floor space (18" minimum) beside door on pull side at latch jamb provides space to move out of the way of the door swing when pulling it open.
- Passage route (42" minimum width) to provide maneuvering room in the hallways and archways.
- Turning space in all rooms (at least 60" diameter).
- An open plan design, minimizing hallways and doorways and maximizing sight lines.

#### **Vertical Circulation**

• All stairs should have appropriate width and space at the bottom for later installation of a platform lift, if needed.

If a two-story dwelling:

- At least one set of stacked closets, pantries, or storage spaces with knock-out floor for later use as an elevator shaft or
- A residential elevator with minimum 3' x 4' clear floor installed at the time of initial construction.
- Stair handrails to extend horizontally beyond top and bottom risers.

#### Bathrooms

When more than one bathroom is provided, all should meet the following criteria, including bathrooms on the second floor.

At least one bathroom must have one of the following accessible bathing fixtures:

- Minimum 5' x 3' (4' preferred), deep curbless shower (see wet area shower details) or
- Tub with integral seat, waterproof floor, and a floor drain.

Other bathrooms in the same house may have a tub with an integral seat or a 3' x 3' transfer shower with "L" shaped folding seat and 1/2" maximum lip (curb) in lieu of fixtures described above. When more than one bathroom has the same type of bathing fixture (a tub, shower, wet area shower), at least one shower should be arranged for left hand use and one for right.

- Adequate maneuvering space: 60" diameter turning space in the room and 30" x 48" clear floor spaces at each fixture. Spaces may overlap.
- Clear space (36") in front and to one side of toilet allows for easy maneuvering at toilet.
- Toilet centered 18" from any side wall, cabinet or tub.
- Broad blocking in walls around toilet, tub, and shower allows for future placement and relocation of grab bars while assuring adequate load-bearing and eliminates the need to open up wall to add blocking later.
- Lavatory counter height (32" minimum).
- Knee space under lavatory (29" high) allows someone to use lavatory from a seated position. May be open knee space or achieved by means of removable vanity or fold-back or self-storing doors. Pipe protection must be provided to prevent contact with hot or sharp surfaces.
- Countertop lavatories preferred with bowl mounted as close to front edge as possible.
- Wall hung lavatories acceptable with appropriate pipe protection.
- Pedestal lavatories are not acceptable.
- Long mirrors should be placed with bottom no more than 36" above finished floor and top at least 72" high. Full-length mirrors are good choices.
- Offset controls in tub/shower with adjacent clear floor space allows for easy access from outside the tub with no inconvenience when inside.
- Integral transfer seat in tub and in 3' x 3' shower stall allows people to sit in tub/shower without needing additional equipment.
- Grab bars, if installed, need not be stainless steel or chrome. Colors are available to match decor.

#### **Fixture Controls**

- Single-lever water controls at all plumbing fixtures and faucets.
- Pressure balanced anti-scald valves at tubs and showers.
- Hand-held showers in all tubs and showers, in addition to fixed heads, if provided. Single lever diverter valves if needed.
- Adjustable height, movable hand-held shower head or 60" flexible hose allows easy use by people of all heights.
- Mixer valve with pressure balancing and hot water limiter prevents scalding people who cannot move out of the way if water temperature and/or pressure changes suddenly.

#### Kitchens

- Space between face of cabinets and opposite walls should be 48" minimum.
- Clear knee space under sink (29" high minimum) allows someone to use the sink from a seated position. May be open knee space or achieved by means of removable base cabinets or fold-back, bi-fold, or self-storing doors. Pipe protection panels must be provided to prevent contact with hot or sharp surfaces.
- Adjustable height work surfaces (28" 42"), electrically powered, continuously adjustable counter segments, some with cook tops and/or sinks and disposal units or
- Mechanically adjustable counter segments, some with sinks and disposal units, some with cook tops, adjustable in 2" increments (28" - 42") allows in-kitchen work for people of all heights, those with back trouble, people who are seated, and/or children.
- Contrasting color edge treatment on countertops. Color or contrast difference allows easy recognition of the edges of counters helping prevent accidental spills.
- Stretches of continuous counter tops for easy sliding of heavy items, particularly between refrigerator, sink, and stove top, for easy one-level food flow.
- Full-extension, pull-out drawers, shelves and racks in base cabinets for easy access to all storage space.
- Adjustable height shelves in wall cabinets.
- Pantry storage with easy access pull-out and/or adjustable height shelves for easy reaching of otherwise hard-to-get items.
- Front mounted controls on appliances to facilitate easy reach.
- Cook top with knee space below allows someone to use the appliance from a seated position. May be open knee space or achieved by means of removable base cabinets or fold-back or self-storing doors. Pipe protection panels must be provided to prevent contact with hot or abrasive surfaces.
- Cook top or range with staggered burners and front or side mounted controls to eliminate dangerous reaching over hot burners.
- Glare-free task lighting to illuminate work areas without too much reflectivity.
- Side-by-side refrigerator allows easy reach of otherwise hard-to-get items, particularly if pull-out shelving is provided or
- Use under counter or drawer type refrigerators and install them on raised platforms for optimum access to storage space of 18" 48" above finished floor.
- Built-in oven with knee space beside, set for one pull-out oven rack at the same height as adjacent counter top.
- Drop in range with knee space beside, top set at 34" above finished floor.
- Dishwasher raised on a platform or drawer unit, so top rack is level with adjacent counter top, puts bottom racks within easy reach requiring less bending.
- Single-lever water controls at all plumbing fixtures and faucets.

#### Laundry Areas

- Front loading washers and dryers, with front controls, raised on platforms, utilize platform for storage area.
- Laundry sink and counter top surface no more than 34" above finished floor with knee space below.
- Clear floor space 36" wide across in front of washer and dryer and extending at least 18" beyond right and left sides (extended space can be part of knee space under counter tops, sink, etc.).

#### Storage

- 50% of storage to be no more than 54" high.
- Adjustable height closet rods and shelves allows for flexibility of storage options.
- Motorized cabinets that raise and lower.
- Power operated clothing carousels.

#### Garages and Carports

- Power operated overhead doors.
- Door height and headroom clearances (8' minimum) for tall vehicles or provide alternative on site outdoor parking space.
- Extra length and width inside for easy movement around parked cars.
- No ramp in garages.
- Sloping garage floor (with through-the-wall/door vents at bottom of slope to release fumes) in lieu of stepped entrance with ramp from garage/patio to house interior.

#### Decks

- Build deck at same level as house floor.
- Keep deck clear of the house and use slatted decking for positive drainage (i.e., a wood trench drain).

#### Hardware

- Easy to use, requiring little or no strength or flexibility.
- Lever door handles.
- Push plates.
- Loop handle pulls on drawers and cabinet doors-no knobs.
- Touch latches.
- Magnetic latches in lieu of mechanical, keyless locks.

#### Home Automation

- Motion detector light switches in garages, utility spaces, entrances, bathrooms, hallways and basements.
- Remote controls for selected lights.
- Remote controls for heating and cooling.
- Doorbell intercoms that connect to cordless telephones.
- Audible and visual alarms for doorbell, baby monitor, smoke detectors, etc.

#### Light and Color

• Color contrast between floor surfaces and trim allows easy recognition of the junction of floor surfaces and walls. Avoid glossy surfaces.

- Color contrast difference between treads and risers on stairs.
- Ambient and focused lighting allows lots of light. Lighting that is thoughtful and variable, emphasizing lighting at stairs, entrances and task lighting.
- Contrast between counter tops and front edges or cabinet faces.

#### Switches and Controls

- Light switches above floor, 36" 44" maximum, and thermostats at 48" maximum height.
- Easy-touch rocker or motion activated switches. (See Home Automation)
- Additional electrical outlets at bed locations and desk for equipment, four-plex boxes each side for computer and electronic equipment as well as personal use equipment.
- Electrical outlets, 18" minimum height allows easy reach from a sitting position as well as for those who have trouble bending over.
- Electrical panel with top no more than 54" above floor located with a minimum 30" x 40" clear floor space in front.

#### Windows

- Windows for viewing, 36" maximum sill height.
- Casements, awnings, hoppers, and jalousies are good choices but not essential.
- Crank operated windows.
- Power operators whenever possible.

#### **Sliding Doors**

- Exterior sliding doors: drop frame and threshold into sub floor to reduce upstanding threshold track, or ramp the finished flooring to top of track on both sides.
- Interior pocket doors: When fully open door should extend 2" minimum outside door jamb and be equipped with open-loop handles for easy gripping.
- By-passing closet doors each panel should create an opening at least 32" clear.

#### **Special Optional Features**

- Power door operators when ever possible on exterior doors.
- Overhead track lifts with storage "garages."

#### STANDARDS FOR VISITABILITY

#### NS101 Title, Scope and Administration

**NS101.1 General.** These standards shall be known as the City of Champaign standards for visitability and shall be cited as such and will be referred to herein as "this standard."

**NS101.2 Scope.** The provisions of this standard shall control the design of visitability features in new construction of one and two family dwellings funded with public funds, as defined in Section NS103.1 below.

**NS101.3 Administration.** The Building Official and Neighborhood Services Director are hereby authorized to administer and enforce the provisions of this standard.

#### NS102 Applicability

**NS102.1 General.** For the purpose of this standard new construction shall include the construction of a new single-family or duplex dwelling on a vacant lot, financed in whole or part with public funds provided by the City of Champaign. Such financial assistance shall include funds used for the purchase of land or the donation of land from the City used to construct dwellings governed by this standard. The provisions of this standard shall not apply to additions, alterations, repairs or remodeling of existing structures.

#### NS103 Definitions

**NS103.1 Scope.** Unless otherwise expressly stated, the following words and terms shall, for the purposes of this standard, have the meanings indicated.

**Financial Assistance** - Financial Assistance means providing public funds in the form of a direct grant or loan intended to be used for paying for labor or materials in the construction of a new single-family or two-family structure. It also includes the donation of land, acquired with public funds, on which a new single-family or two-family structure is to be constructed. Such financial assistance shall not include infrastructure, sanitary or storm sewer or other public infrastructure improvements.

**Public Funds** - Public Funds means funding sources covered by the Consolidated Plan of the City of Champaign, including but not limited to Community Development Block Grant and HOME funds.

**Visitability / Visitable** – Means making a home accessible for a visit by persons with mobile disabilities through the provision of design features built into the home. These features include: a no step entry with a door that provides passage, a route through the first floor, doors on the accessible route that allow passage, bathroom wall reinforcement for potential installation of grab bars, and device controls and electrical receptacles installed within reach ranges.

#### **NS104 Requirements**

**NS104.1 No step entrance.** There shall be at least one entrance (front, side, rear, or through the garage) which has no steps and is served by walks and/or ramps beginning at the public right-of-way which meet the specifications of Section NS104.1.2. The door to the entrance shall provide a minimum of 32 inches of clear width opening. The required no step entrance shall be accessed by a visitable route that shall meet the criteria of NS104.1.2 through NS104.1.6.

**NS104.1.2 Grade.** Ramps that are part of a visitable route shall have the maximum slope and length shown in Table NS104.2.1.

#### Table NS104.2.1 Maximum Grade And Length For Visitable Route Elements

Type 1 Ramp	1:8 – 5′	(Max 7.5" rise)
Type 2 Ramp	1:10 – 12′	(Max 14.5" rise)
Type 3 Ramp	1:12 – 30′	(between landings)
Type 4 Ramp	1:20	(Not Limited)

NS104.1.3 Width. The visitable route shall have a minimum clear width of 36 inches.

**NS104.1.4 Landings.** Landings in a visitable route shall be not less than 36" by 36" clear or shall meet the requirements of Section 400. Illustration B, Figures 7 or 25 of the Illinois Accessibility Code (4/24/97) whichever is greater.

NS104.1.5 Surfaces. Surfaces shall be non-slip.

NS104.1.6 Drainage cross slope. Cross slope shall be no greater than 1:38.

NS104.2 Interior dwelling.

**NS104.2.1 Visitable route.** The dwelling shall be designed and constructed in such a manner that a 36" wide route (except at doors) will be provided throughout the first floor of the unit with ramped or beveled changes at door thresholds.

**NS104.2.2 Doors.** Doors along the visitable route within the dwelling unit shall provide a minimum of thirty-two inches (32") of unobstructed width through the door opening.

**Exception:** Doors serving closets and storage areas that are 15 square feet or less in area.

**NS104.3 Bathroom wall reinforcement.** First floor bathrooms containing a toilet, bathtub or shower shall have reinforcing of 2" x 6" nominal wood blocking at each fixture location (to allow for future installation) of grab bars. The blocking shall be installed flush with the wall stud edges with the center line at 34 inches above the finished floor.

**NS104.4 Electrical receptacles.** Wall receptacles, telephone jacks, and data jacks shall be installed such that the bottom of the device is a minimum of 15 inches above the finished floor.

**NS104.5 Device controls.** Light switches, thermostats and other installed control devices shall be mounted such that the operable parts of the device are not higher than 48 inches.

**Exception:** This does not apply to panel boards, disconnect switches, or other overcurrent protection devices.

**NS104.6 Waivers.** Waivers from this standard may be granted by the Neighborhood Services Director or Fire Chief. At a minimum, any party requesting a waiver must provide documentation demonstrating that the site conditions of the lot render it impossible to comply with the provisions for a no step entry. If the Director or Chief concurs with the request, said waiver shall be issued in writing within ten (10) business days. The waiver and all supporting documentation shall be retained in the office granting such and copies and documentation for said waiver shall be forwarded to the Building Safety Supervisor and included in any application for a building permit.

#### Appendix E

**ADAP:** AIDS Drug Assistance Programs (ADAPs) provide FDA approved HIV-related prescription drugs to people with HIV/AIDS who have limited or no prescription drug coverage. They are a critical source of medications for uninsured and underinsured people living with HIV/AIDS, reaching about 30% of those estimated to be living with HIV/AIDS who are receiving care in the U.S. each year.

**ADL's:** Activities of Daily Living. These include eating, bathing, grooming, dressing and home management activities.

**Affordable Housing**: Affordable housing is generally defined by HUD as housing where the occupant is paying no more than 30 percent of gross income for housing costs, including utility costs.

**AIDS and Related Diseases:** The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

Assisted Household or Person: For the purpose of specifying one-year goals for assisting households or persons, a household or person is assisted if, during the coming Federal fiscal year, they will benefit through one or more programs included in the jurisdiction's investment plan. A renter is benefited if the person takes occupancy of affordable housing that is newly acquired, newly rehabilitated, or newly constructed, and/or receives rental assistance. An existing homeowner is benefited during the year if the home's rehabilitation is completed. A first-time homebuyer is benefited if a home is purchased during the year. A homeless person is benefited during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefited, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity must be counted only once. To be included in the goals, the housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards (see 24 CFR section 882.109).

**Assisted Housing:** Owner-occupied or rental housing that is subject to restrictions on rents, rate of return, or sale prices as a result of one or more governmental subsidies provided with respect to such housing, including grants, loans, or rent subsidies from public funds; or tenant-based subsidies such as certificates or vouchers.

**CDBG:** Community Development Block Grant, authorized by Title I of the Housing and Community Development Act.

**Chronically Homeless:** Unaccompanied homeless individuals with a disabling condition who have been continuously homeless for a year or more, or have had at least four episodes of homelessness in the past three years. (See disabling condition)

**Consistent with the Consolidated Plan:** A determination made by the City that a program application meets the following criteria: the Annual Plan for that fiscal year's funding indicates the City planned to apply for the program or was willing to support an application by another entity for the program; the location of activities is consistent with the geographic areas specified in the plan; and the activities benefit a category of residents who are a priority for plan strategies.

**Cost Burden:** The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

**Cost Burden, Extreme (or Severe):** The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

**Disabled Household:** A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability. (See glossary definition, Person with a disability.)

**Disabling Condition:** As part of the definition of chronic homelessness, HUD has defined a disabling condition to include severe and persistent mental illness, severe and persistent alcohol and/or drug abuse problems, and HIV/AIDS.

**Elderly Household:** For HUD programs, a household in which the head of the household or spouse is at least 62 years of age.

**Elderly Person:** A person who is at least 62 years of age.

**Extremely low-income family:** Generally, a family whose income is between 0 and 30% of the median income for the area with adjustments for smaller and larger families, as determined by HUD for the CDBG program.

**Family:** The term "family" is often more accurately descriptive of a "household" comprised of related individuals. For example:

Family - Large Related: A household of 5 or more persons which includes at least one person related to the householder by blood, marriage or adoption.

Family - Small Family: Family of two to four persons.

Family - Large Family Unit: Unit of at least three bedrooms.

**Family Self-Sufficiency (FSS) Program:** A program enacted by Section 554 of the National Affordable Housing Act which directs Public Housing Agencies (PHAs) and Indian Housing Authorities (IHAs) to use Section 8 assistance under the rental certificate and rental voucher programs, together with public and private resources to provide supportive services to enable participating families to achieve economic independence and self-sufficiency.

**Fair Housing:** The federal Fair Housing Act prohibits discrimination in the sale or rental of housing, or in the creation and implementation of housing policies and programs, on the basis of race, sex, color, religion, national origin, disability or family status. Fair housing means access to housing that is unrestricted by discrimination on these grounds.

**Frail Elderly:** An elderly person who is unable to perform at least three (3) activities of daily living such as eating, bathing, grooming, dressing and home management activities.

**HOME:** The HOME Investment Partnerships Program, which is authorized by Title II of the National Affordable Housing Act.

**HMDA:** The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and is implemented by the Federal Reserve Board's Regulation C. This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- and in identifying possible discriminatory lending patterns.

#### HMDA Loan Types:

- Conventional indicates any mortgage loan not insured or guaranteed by a government agency (such as FHA, VA, RHS or FSA). The typical conventional loan requires a 20% down payment (80% loan-to-value), but Private Mortgage Insurance has made conventional lending at lower down payment (higher loan-to-value) levels possible.
- **FHA** indicates any mortgage loan insured by the Federal Housing Administration. Down payments may be as low as three percent. While there is no minimum or maximum income level restrictions for applicants, there are requirements regarding the condition of the property and there is a maximum mortgage amount based on area median housing costs.
- VA indicates any mortgage loan guaranteed by the Veterans Administration for eligible veterans purchasing single family homes or multifamily homes if the veteran will occupy one of the units. There is no minimum down payment required, but the VA will only guarantee up to 25% of the purchase price.
- RHS/FSA indicates any mortgage loan guaranteed by U.S. Department of Agriculture through the Rural Housing Service or the Farm Service Agency. RHS loans do not require a down payment and applicants may have income up to 115% of the median income of the area. FSA will guarantee up to 95% of its loans which are limited by a maximum loan amount.

**HOPE VI** : HOPE VI permits expenditures for the capital costs of demolition, construction, rehabilitation and other physical improvements, development of replacement housing, and community & supportive services.

**Homeless Family with Children:** A family without permanent residence which includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

**Homeless Individual:** According to HUD, a person is considered homeless if he/she is: sleeping in places not fit for humans to live (on the streets, in cars, in parks, etc.); or sleeping in homeless shelters; or about to sleep in one of the above places because they are being evicted/discharged <u>and</u> have no other place to sleep <u>and</u> have no resources and support with which to obtain housing.

Household: One or more persons occupying the same housing unit (U.S. Census definition). See also "Family".

**Housing Problems:** Households with housing problems include those that (1) occupy units having physical defects or are substandard; (2) occupy units that meet the definition of overcrowded; or (3) meet the definition of cost burden greater than 30%.

**Housing Unit:** An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters. (U.S. Census definition)

HUD: The United States Department of Housing and Urban Development.

Lead-Based Paint Hazard: Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces,

friction surfaces, or impact services that would result in adverse human health effects as established by the appropriate Federal agency.

LIHTC: (Federal) Low Income Housing Tax Credit.

**Low-Income:** Families or households whose incomes do not exceed 80 percent of the median income for the area with adjustments for family size as determined by HUD for the CDBG program.

**McKinney Homeless Assistance Program:** This federal program is administered by the U.S. Department of Housing and Urban Development and consists of several component parts, including supportive housing for persons with disabilities, transitional housing, SRO Moderate Rehabilitation, Supplemental Assistance for Facilities to Assist the Homeless (SAFAH), and special housing services for people with AIDS.

**Mental Illness, Severe:** A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

**Middle Income:** Generally, families or households whose income is between 80 percent and 95 percent of the median income for the area, as determined by HUD. (A HUD – CDBG determined definitional category).

**Moderate Income:** Generally, families or households with income that does not exceed 80% of median, as determined by HUD for the CDBG program.

**NAMI:** National Alliance for the Mentally III. Founded in 1979 as the National Alliance for the Mentally III, NAMI works to achieve equitable services and treatment for more than 15 million Americans living with severe mental illnesses and their families.

**Neighborhood Revitalization Strategy:** A comprehensive approach to address economic development needs in particular neighborhoods. These strategies tie 5 year outcome based (quantifiable) benchmarks to CDBG funding decisions and offer public agencies and CBDOs enhanced flexibility in undertaking activities with CDBG funds in these neighborhoods.

**New Construction:** The construction of housing on a vacant site or a site previously used for nonhousing purposes, or the addition of housing units to a property, but does not include the rehabilitation or replacement of housing units on a site, whether vacant or occupied, without a material increase in the floor area used for housing.

**Non-Elderly Household:** A household that does not meet the definition of "Elderly Household," as defined above.

**Non-Homeless Persons with Special Needs:** Includes frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency.

**Overcrowded:** A housing unit is overcrowded if it contains more than one person per room. (U.S. Census definition)

Owner: A household that owns the housing unit it occupies. (U.S. Census definition)

**Owner-Occupied:** a property is considered owner-occupied if it consists of fewer than five housing units, at least one of which is occupied by a person with an ownership interest in his or her unit, and is that person's principal residence.

**Person with a Disability:** A person who is determined to: 1) Have a physical, mental or emotional impairment that: is expected to be of long-continued and indefinite duration; substantially impedes his or her ability to live independently; and is of such a nature that the ability could be improved by more suitable housing conditions; or 2) Have a developmental disability, as defined in the Developmental Disabilities Assistance and Bill of Rights Act; or 3) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

**Poverty:** Following the Office of Management and Budget's (OMB's) Directive, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, medicaid, and food stamps).

**Project-Based (Rental) Assistance:** Rental Assistance provided for a project, not for a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.

**Rental Assistance:** Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

**Renter:** A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent. (U.S. Census definition)

**Renter Occupied Unit:** Any occupied housing unit that is not owner occupied, including units rented for cash and those occupied without payment of cash rent.

**Safe Haven:** A form of supportive housing in which a structure or a clearly identifiable portion of a structure: 1) serves hard-to-reach homeless persons with severe mental illnesses who are on the streets and have been unable or unwilling to participate in supportive services, 2) provides 24-hour residence for an unspecified duration, 3) provides private or semi-private accommodations, 4) may provide for the common use of kitchen facilities, dining rooms, and bathrooms, and 5) in which overnight occupancy is limited to no more than 25 persons. A safe haven may also provide supportive services on a drop-in basis to eligible persons who are not residents.

#### Severe Cost Burden: See Cost Burden, severe.

**Sheltered:** Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including emergency shelters, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or substandard conventional housing.

**Single Family Dwelling**, **Residential Use:** A detached structure containing one dwelling unit on a permanent foundation.

**SRO:** Single-Room Occupancy.

**Subsidized Rental Housing:** Assisted housing (see glossary definition) that receives or has received project-based governmental assistance (whether for capital or operating costs) and is rented to, or held for rent exclusively to, low- or moderate-income households as determined at the time of initial occupancy. Subsidized rental housing does not include owner occupied units, nor does it include units occupied by Section 8 certificate/voucher holders in market rate housing.

**Substandard Units:** those units that are noted as substandard by the U.S. Census, i.e., lacking some plumbing or complete kitchen facilities. Substandard units also include those ranked either poor or deteriorated by the City's property maintenance staff on an exterior survey of units, and units that are economically infeasible for rehabilitation.

Substantial Amendment: A major change in an approved housing strategy or allocation plan.

**Supportive Housing:** Housing, including Housing Units and Group Quarters, that includes supportive services.

**Supportive Services:** The particular services identified for vulnerable populations, which typically may include transportation, personal care, housekeeping, counseling, meals, childcare, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.

**TANF:** Temporary Assistance to Needy Families. On August 22, 1996, President Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, which replaced the old welfare system with a new program, Temporary Assistance to Needy Families (TANF), designed to focus on work and responsibility.

**Tenant-Based (Rental) Assistance:** A form of rental assistance provided for the tenant, not for the project such as section 8 vouchers or certificate.

Total Vacant Housing Units: Unoccupied year round housing units. (U.S. Census definition)

**Transitional Housing:** A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to permanent housing.

**Unsheltered**: Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., streets, parks, alleys).

**Vacant Awaiting Occupancy or Held**: Vacant year round housing units that have been rented or sold and are currently awaiting occupancy, and vacant year round housing units that are held by owners or renters for occasional use. (U.S. Census definition)

Vacant Housing Unit: Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.

**Very Low – Income:** Families or households whose incomes does not exceed 50% of median income for the area, as determined by HUD with adjustments for smaller and larger families.

**Visitable:** A home designed and constructed with basic access features so that persons with mobility impairments can visit the home. Typically the access features include at least one no-step entrance approached by an accessible route, 32 inch wide doors on the ground floor (including the bathroom doors), reinforced walls in the bathroom for later installation of grab bars, and placing light switches, electric outlets, and other controls at reachable heights.

**Worst-Case Needs**: Unassisted, very low income renter households who pay more than half of their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced.

**Year Round Housing Units**: Occupied and vacant housing units intended for year round use. (U.S. Census definition). Housing units for seasonal or migratory use are excluded.

#### Citizen Participation Plan for The Community Development Block Grant Program and The HOME Investment Partnership Program

#### A component of the City of Champaign Consolidated Plan

The Citizen Participation Plan is required by the U.S. Department of Housing and Urban Development (HUD) as a companion to the Consolidated Plan. The Citizen Participation Plan provides for and encourages citizen participation, emphasizing the involvement of low-, very low-, and extremely low-income residents in assessing community needs and determining how housing and community development funds should be spent to address them.

#### A. <u>STANDARDS OF PARTICIPATION</u>

The City of Champaign shall provide a meaningful process of citizen participation at the community-wide level with regard to the preparation and submission of the Consolidated Plan. The process shall meet the following standards:

- 1. All aspects of citizen participation shall be conducted in an open manner giving ample notice to those wishing to participate. All meetings will be held in areas providing easy access to all interested persons.
- 2. Appropriate actions shall be taken to encourage the participation of all its residents, including minorities and non-English speaking persons, as well as persons with mobility, visual, or hearing impairments in all stages of the process.
- 3. Neighborhood groups and organizations shall be encouraged to participate in the analysis of affordable housing and community development needs and in the development of strategies to address the identified needs. All interested organizations and neighborhood groups shall be given the opportunity for input at all stages in the Consolidated Planning process.
- 4. Through the use of newspapers, newsletters, flyers, and area meetings, all Champaign residents will be provided information on plans and programs, and will be given the opportunity for comment and feedback.
- 5. Low- and moderate-income residents and citizens residing in the low/moderate-income Target Areas will be especially encouraged to present their views and proposals regarding all affordable housing and community development programs covered by the Consolidated Plan. Likewise, extra effort shall be made to encourage the participation of residents of Restoration and Preservation neighborhoods (as designated in the City's Neighborhood Wellness Plan) and residents of public and assisted housing (including Section 8 tenants) in the development of neighborhood improvement strategies.

#### B. ACCESS TO INFORMATION

The City of Champaign shall provide full public access to program information and allow opportunity for citizen review and comment on proposed submissions to HUD as a part of the Consolidated Plan process. The City shall make special effort to provide information to low- and moderate-income residents, individuals residing in lower income, blighted neighborhoods, residents of public and assisted housing,

and residents of Restoration and Preservation neighborhoods as designated in the Neighborhood Wellness Plan.

- 1. At the time that the City of Champaign begins its Consolidated Plan or Annual Action Plan process for the next year, the following program information shall be provided:
  - a. The total amount of funding available to the City of Champaign for the program year.
  - b. The estimated amount proposed to benefit moderate-, low-, and very low-income residents.
  - c. The jurisdiction's plans to minimize displacement and assist those displaced as a result of any proposed actions.
  - d. The kind of activities for which the funds may be expended and how they were used the previous year.
  - e. The process to be followed in preparing and approving the application and the schedule of meetings and hearings.
  - f. The role of citizens as stated in this plan.
  - g. A summary of other important program requirements.
- 2. The City of Champaign shall provide full and timely disclosure of its program records and information during regular office hours (8:00 a.m. 5:00 p.m.) Monday through Friday in the Neighborhood Services Department, 102 North Neil Street on the first floor of the City Building. Documents relative to the program may also be found in the Champaign Public Library.

#### C. <u>PUBLISHING THE CONSOLIDATED PLAN</u>

- 1. A summary of the Consolidated Plan, and all annual updates to the plan, will be published in the *Champaign-Urbana News-Gazette*, at least 30 days prior to submission of the plan to HUD, to allow for citizens to review and comment on proposed activities. Copies of the entire plan shall be made available to interested persons at no charge. Copies can be obtained at the City's Neighborhood Services Department.
- 2. The City of Champaign shall also make copies of the Citizen Participation Plan, the Consolidated Plan, the Annual Action Plan, the Consolidated Annual Performance and Evaluation Report (CAPER), and any other federally mandated report available for review, at no charge, in such convenient locations as the City Building, the Champaign Public Library, the Douglass Branch Library, and the University Illinois Library, all of which are conveniently located for persons affected by the program.

#### D. <u>PUBLIC INPUT MEETINGS</u>

Public Input Meetings will be held to obtain citizen views and comments at the early stages of the development process for the Consolidated Plan. Neighborhood Services staff will hold a minimum of four neighborhood input meetings in participation with local neighborhood groups. These will be targeted in the City's low/moderate-income areas and/or Restoration/Preservation neighborhoods. In addition, the Neighborhood Services Advisory Board will hold one public input meeting at the City building to formally hear funding proposals and to solicit public comment.

#### E. <u>PUBLIC HEARINGS</u>

During the Consolidated Planning process, the City of Champaign will hold two public hearings. One will be held by the Neighborhood Services Advisory Board, early in the planning process, to obtain comments and views on housing and community development needs and strategies. The second public hearing will be held by City Council to obtain citizen comments and views of the proposed final draft of the Consolidated Plan. The hearings will be held at 5:30 and 7:00 p.m., respectively, in the City Council chambers, City Building, 102 N. Neil Street, Champaign, Illinois. A summary of comments and City responses will be included with the final plan submission to HUD.

#### F. NON-ENGLISH SPEAKING PERSONS

Arrangements will be made to ensure that a Spanish-speaking person will be present at all public meetings and hearings to provide interpreter services with at least 48 hours notice. For languages other than Spanish, slightly more notice may be required so that arrangements can be made to provide language interpretation services.

#### G. <u>ACCESSIBILITY</u>

The Public Input Meetings and Public Hearings will be held in accessible buildings. Special arrangements will be made to assist all persons with disabilities. With prior notice, sign language interpreters can be provided for the hearing impaired.

#### H. <u>NOTICES</u>

All public meetings and public hearings will be published in the *Champaign-Urbana News-Gazette*, City of Champaign website, and/or public cable access channel CGTV at least 14 days in advance of the meeting. Each notice will include a statement that anyone requiring special accommodations at a meeting can call the Neighborhood Services Department at least 48 hours in advance of the meeting. All reasonable accommodations will be provided.

The notice will be published in the non-legal section of the newspaper. Notices may also be published in minority and non-English language newspapers (if existing) of general circulation. Other methods that may be used to notify the public of upcoming meetings will be flyers, radio, television, newsletters, City website and press releases. Notices of public meetings will be posted at public housing complexes.

Additional notices shall include, but not be limited to: Submission of the Consolidated Plan; Request for Release of Funds; submission of the Consolidated Annual Performance and Evaluation Report (CAPER); and Completion of an Environmental Review.

Notices will include the dates, time, location and purpose of all input meetings and public hearings. The public notices of the Consolidated Plan/Annual Action Plan public hearings shall include the following information.

- the amount of CDBG and HOME funds available to the City and Home Consortium members for community development and affordable housing activities, including the annual grant, program, and miscellaneous funds
- the eligible activities that may be undertaken with CDBG and HOME funds and examples of activities previously funded through these programs
- the process for developing and approving the Consolidated Plan/Annual Action Plan, including a schedule of meetings and hearings

- the role of citizens in development of the Consolidated Plan/Annual Action Plan, where and how additional information and documents can be accessed

Whenever a significant number of low- and moderate-income persons and residents of blighted neighborhoods speak and read a primary language other than English, the City of Champaign shall provide that all notices of public hearings and summaries of basic information be produced in such language or languages.

#### I. <u>SUBMISSION OF VIEWS AND PROPOSALS</u>

The City of Champaign shall provide for and encourage the submission of proposals, points of views, and comments regarding the use of CDBG, HOME or other Federal funds, and the Consolidated Plan. These views may be made in the following manner:

- 1. Directly to City staff or members of the Neighborhood Services Advisory Board and City Council during the planning period prior to public hearings on the Consolidated Plan, by e-mail, postal mail, or in person.
- 2. At formal public hearings.

Funding requests will be approved by Council approval. The public will be provided prior notice of the availability and process. Notices shall outline the process for applying for CDBG and HOME funds from the City. The City of Champaign will respond to all written comments in the form of a written response. The response will be provided within fifteen days. Oral comments will be responded to by phone when deemed appropriate.

#### J. <u>TECHNICAL ASSISTANCE</u>

The City of Champaign shall provide technical assistance to low-, very low-, and extremely low-income individuals and groups that request assistance in developing proposals under the consolidated submission. If necessary, technical assistance shall be provided by City staff or special consultant.

#### K. <u>CONSIDERATION OF OBJECTIONS TO THE CONSOLIDATED PLAN</u>

Persons wishing to object to the approval by HUD of a Consolidated Plan submitted by the City of Champaign, may make such objection to the HUD Field Office, 77 W. Jackson Blvd., Room 2401, Chicago, IL 60602. The HUD office will consider such objections only on the following grounds:

- 1. if the description of needs and objectives is plainly inconsistent with available facts and data; or
- 2. if the activities to be undertaken are plainly inappropriate to meeting the needs and objectives identified by the applicant; or
- 3. if the application does not comply with the requirements of this part or other application law; or
- 4. if the Plan proposes activities which are otherwise ineligible under 24 CFR 570.

Such objections should include the following:

- Identification of the unmet requirements
- Data upon which the objections are made

- Submission of objections within 30 days of the publication of the notice that the Plan has been submitted. HUD will not approve an application until at least forty-five (45) days after receipt of an application.

Objections should also be made in writing and submitted to the Neighborhood Services Department, 102 N. Neil St., Champaign, IL 61820. The City of Champaign shall make every effort to provide written responses to complaints within 15 working days.

#### L. <u>COMPLAINTS</u>

Complaints should be made in writing and submitted to the Neighborhood Services Department, 102 N. Neil Street, Champaign, IL 61820. The City of Champaign shall make every effort to provide written responses to complaints within 15 working days.

#### M. NOTIFICATION OF PLAN AMENDMENTS

<u>Substantial Amendments to the Consolidated Plan.</u> The City of Champaign shall provide for citizen participation in any substantial amendment to an approved Consolidated Plan. An amendment to the Plan is considered substantial if it meets one of the following four criteria.

- 1. The amendment proposes a strategy not included in the approved Consolidated Plan.
- 2. The amendment proposes to use either CDBG or HOME funds for one or more activities, which were not approved as part of the Consolidated Plan/Annual Action Plan.
- 3. The amendment proposes to alter the purpose, location, or class of beneficiaries of activities included in the Consolidated Plan/Annual Action Plan.
- 4. The amendment proposes to increase expenditures for any activity included in the approved Annual Action Plan by the greater of \$50,000 or 50 percent.

<u>Approval of Amendments to the Consolidated Plan.</u> Substantial amendments to the Consolidated Plan must be approved by action of the City Council. Before final action is taken by City Council on amendments to the plan, citizens shall have a reasonable opportunity to comment on proposed amendments. Notice of any proposed amendment shall be published in the *Champaign-Urbana News-Gazette* at least 30 days prior to final action on the amendment by City Council. If the nature of the amendment requires Council approval, a public hearing will be held on the amendment.

#### N. <u>REVIEW OF PERFORMANCE REPORTS</u>

The City is required to complete an annual report, entitled the Consolidated Annual Performance and Evaluation Report (CAPER), and submit it to HUD within 90 days after the completion of a program year. The report details the City's use of federal community development funding during the program year. It also identifies the progress being made toward the goals and objectives outlined in the five-year Consolidated Plan. Residents will be given an opportunity to comment on the plan during a 15-day comment period before submission of the document to HUD. Notice of the 15-day comment period will be published in the *Champaign-Urbana News-Gazette*.

#### 0. <u>NEIGHBORHOOD SERVICES DEPARTMENT ADVISORY BOARD</u>

The Neighborhood Services Advisory Board was created by the Champaign City Council and seated in March 1993. The purpose of the Board is to assist in the articulation of citizen concerns and direction for the expenditure of Community Development Block Grant funds, as well as local, state, and other federal funds which become available to the City for improvement of housing and housing opportunities for low-

and moderate-income persons. The board has since received Council direction to broaden their responsibility to encompass the activities of the Neighborhood Services Department. Listed below are the Neighborhood Services Advisory Board bylaws, as found in the Champaign Municipal Code, Chapter 2, Article V, DIVISION 5.5.

\*Cross references: Planning Department § 2-301 et seq.; planning and development, Ch. 26.

#### Sec. 2-462. Created.

There is hereby created the Neighborhood Services Advisory Board. (C.B. No. 91-10, § 1, 2-5-91; C.B. No. 95-292, § 1, 11-21-95)

#### Sec. 2-463. Composition.

The Neighborhood Services Advisory Board shall consist of seven (7) members. Two (2) of the members shall be chosen to represent the Restoration or Preservation planning areas as defined in the city's Neighborhood Wellness Plan and shall be residents of those areas, and five (5) other members shall be city residents chosen at large.

(C.B. No. 91-10, § 1, 2-5-91; C.B. No. 93-31, § 1, 2-16-93; C.B. 95-292, § 1, 11-21-95; C.B. No. 2006-187, § 1, 7-18-06)

#### Sec. 2-464. Appointment; term; interest; vacancies; organization.

(a) Members of the Neighborhood Services Advisory Board shall be appointed to four-year terms by the Mayor and approved by the City Council. The terms shall be staggered with the planning area representatives plus one (1) at-large representative serving a four-year term beginning in July 2006 and the other four (4) at-large representatives serving a two-year term beginning July 2006 and four-year terms thereafter beginning July 1, 2008. Each member shall have demonstrated interest in working with the issues and concerns of neighborhood wellness. A member having been duly appointed, shall continue to serve after the expiration of his/her term until a successor has been appointed by the Mayor and approved by the City Council. Vacancies on the Board shall be filled for any unexpired term in the same manner as original appointments are made.

(b) The Neighborhood Services Advisory Board at its first regular meeting on or after July of each year, shall elect from its membership a Chair and Vice Chair who shall be responsible for preparing agendas and correspondence for the Board. The Neighborhood Services Director shall be the Secretary of the Board. Records of proceedings shall be kept by the Board and shall be distributed to the Council in a timely manner.

(C.B. No. 91-10, § 1, 2-5-91; C.B. No. 92-23, § 10, 1-21-92; C.B. No. 95-292, § 1, 11-21-95; C.B. No. 98-200, § 1, 7-21-98; C.B. No. 2006-187, § 1, 7-18-06)

#### Sec. 2-465. Meetings.

The Neighborhood Services Advisory Board shall establish a date, time and place for its regular meetings, which shall be held at least once every quarter of the fiscal year. Board meetings may be called by the Chair or any four (4) members of the Board, provided all members of the Board are notified in writing of the date, time, and place of the meeting, such notification being received at least forty-eight (48) hours prior to the meeting.

(C.B. No. 91-10, § 1, 2-5-91; C.B. No. 95-292, § 1, 11-21-95)

#### Sec. 2-466. Purpose and duties.

(a) The purpose of the Neighborhood Services Advisory Board is to assist in the articulation of citizen concerns and direction for Neighborhood Wellness and the activities of the Neighborhood Services Department.

(b) The Neighborhood Services Advisory Board shall:

• Hold public hearings and information meetings and make recommendations to the City Council on:

-- The development of the Consolidated Plan to include the community Development Block Grant allocation and the Home Partnership Fund allocation;

-- Other programs and/or applications for local, State, or Federal funding related to the improvement of housing opportunities for low- and moderate-income persons, and community development activities of the Neighborhood Services Department.

• Assist in communicating the purpose, needs and activities of community development and neighborhood wellness efforts.

- Provide opportunities for citizen participation in community development activities.
- Encourage citizens to participate in the development and implementation of neighborhood programs.
- Assist neighborhood volunteers in coordinating neighborhood improvement projects.
- Assess the performance of the Neighborhood Services Department annually program.

(C.B. No. 91-10, § 1, 2-5-91; C.B. No 95-292, § 1, 11-21-95)

#### Sec. 2-467. Annual report.

The Board shall annually present a written report to the City Council concerning its activities for the prior fiscal year.

(C.B. No. 91-10, § 1, 2-5-91; C.B. No. 95-292, § 1, 11-21-95)

#### Sec. 2-468. Evaluation.

The City Council shall review the purposes and activities of the Neighborhood Services Advisory Board and the need for the Board at least once every five (5) years. The first evaluation conducted should be approximately one year from the date of the first meeting of the Board. (C.B. No. 91-10, § 1, 2-5-91; C.B. No. 95-292, § 1, 11-21-95)

Secs. 2-469, 2-470. Reserved.

#### Section 2-392 of the Municipal Code

Sec. 2-392. Majority vote required; effect of abstention. No City board, committee, or commission shall take any substantive action, including the selection of officers and determinations or decisions with respect to the subject matter of such board, committee, or commission, unless at least a majority of the members authorized to be appointed vote on such action, counting members voting both for and against such action. Any member's vote of "abstain," "pass," "present," or any member's failure to vote shall not have the effect of, or be construed as, a vote for or against the proposition, and such member shall be considered absent for the purposes of determining a quorum with respect to the item under consideration.(C.B. No. 78-181, § 1, 7-18-78; C.B. No. 99-239, § 1, 8-17-99)

#### Neighborhood Services Department Neighborhood Services Advisory Board Regular Meeting

## **Minutes**



Council Chambers – City Building 9-10-09 @ 5:30 p.m.

- $\sqrt{\text{Pam Burnside}}$
- \_\_\_ Debra Karplus
- $\sqrt{}$  Felicia Cockrell
- $\sqrt{}$  Ed Hawkes
- $\sqrt{}$  Sheila Dodd, NSD
- √ Julie Baker

 $\sqrt{\text{Jim Rose}}$ 

- $\sqrt{}$  John Campbell
- $\sqrt{\text{Kevin Jackson, NSD}}$
- √ Kerri Spear, NSD
   \_\_ Mable Thomas, NSD
  - \_ Susan Salzman, NSD
- $\sqrt{}$  Colleen Madera, Notetaker
- 1. Call to Order, Roll Call The meeting was called to order at 5:30 p.m.
- 2. Minutes of Previous Meeting Pam motioned to approve the June 4, 2009 minutes. Jim seconded the motion. Motion was approved on a voice vote.
- 3. Public Hearing for FY 08/09 CAPER and FY 10/11 Annual Action Plan Ed opened up the public hearing for comments. No one from the public came forward with any comments. Ed then introduced Sheila Dodd to give an evaluation of the past performance. Kerri explained to the board that a memo in their packet has been updated and asked the board to refer to the new one instead. The CAPER is a review of the accomplishments and goals outlined in the 2008/09 Annual Action Plan. Sheila gave a brief rundown of the accomplishments this past year: Emergency Repair program - FY 2008/09 Anticipated assisting 18 units, contracted with 18 units; Home Accessibility Retrofit Program - FY 2008/09 Anticipated assisting 6 units, contracted to assist 6 units; Caulk and Paint - FY 2008/09 Anticipated assisting 10 - 15units, contracted to complete 11 units (even though this program is not funded with CDBG funds, it is still reported in the CAPER); Full Home Improvement Program - FY 2008/09 Anticipated 5 units; contracted 7 units. Anticipated 11 people receive credit counseling, 57 received counseling and 56 received home maintenance training; Acquisition-Rehab Program - FY 2008/09 Anticipated 10 units, contracted with 1 unit. Sheila stated the program was slow to kick off due to housing crisis but since March they had seen a greater interest with the 1<sup>st</sup> home closed in June and have since closed on 8 others. There are also an additional 5 to 6 people interested in the program. Ed asked for clarification of the only contracted with 1 unit. Sheila explained that as of June 30 we had only closed on 1, which is the end of the reporting period. However, she wanted to let the board know that since that time, other homes have been closed on. Rental Rehab - FY 2008/09 Anticipated 8 units, contracted 5 units; Senior Minor Home Repair Program - FY 2008/09 Anticipated 30-35 units, contracted 44 units; Accessory Structure Demolition Assistance - FY 2008/09 Anticipated 1-3 units, contracted 1 unit; Lot Acquisition/Infill Housing - FY 2008/09 Anticipated 3-4 units,

contracted 4 units; Contractor Incentives for Lead Training & Certification - Provide assistance to minority and woman owned businesses to become certified lead safe supervisors; Garden Hills CommUnity Matters - FY 2008/09 60 youth attended summer camp, 20 youth were involved in the Lighted School House Project, and 18 with Operation Hope. The Caper is available for review at the City of Champaign Neighborhood Services Department until September 24, 2009. The document will be submitted to HUD by September 28, 2009. Jim asked about the homeownership counseling increase and asked who provided the service to them. Sheila explained the partnership between Land of Lincoln Legal Aid to hold 2 workshops a year. There was also an increase because of workshops done at the Housing Fair. Ed asked if that was one-on-one counseling. Sheila stated it was group counseling. Kerri also clarified that the 56 persons from the home repair were referred to Debt Management Counseling (HUD certified) for one-on-one services. Sheila also explained the large increase in the numbers is because PACE no longer does their own set of workshops but refers their clients to us and Habitat gets additional grant funds for those who attend our workshops. Jim asked if applicants for the acquisition/rehab qualify for other programs, i.e. \$8,000 tax credit for first time homebuyers. Sheila stated yes that some of them a variety of other programs but depends on the client and their needs. Kerri stated only 4 lenders have signed agreements with the City to participate in the acquisition/rehab program. John asked if the rates with those lenders were fixed rates or not. Sheila stated that they were fixed rates.

4. Old Business – none

#### 5. New Business –

- **a. Presentation on the FY 08/09 CAPER** This item was covered in the public hearing section of the meeting.
- **Stimulus Funding** Kerri gave the board an update of some of the stimulus funding out b. there. The City did automatically receive \$204,801 for CDBG-R through the stimulus package. This will go towards the Garden Hills sidewalk project and will be working with Champaign School District, Champaign Park District, RPC, Garden Hills Neighborhood Group to determine where the sidewalks will be. Pam asked if the residents have to approve of the sidewalks if it was in front of their property. Kerri stated the City would need to acquire right-of-way. Pam asked if that could be done without resident approval. Kerri said she was not sure. Kerri also gave an update of the Neighborhood Stabilization Program (NSP) grant application the City submitted. The City received notification last week that we had received the grant of \$1.4 million. There were 15 activities identified that will turn into 9 housing units in the end. This could be demolition, acquiring properties and rehabbing them. If demolished, we would work with our local partner agencies to redeveloping them into affordable housing or could do some land banking. The City also successfully applied for and was awarded \$60,000 from the Federal Home Loan Bank. This goes towards the Full Home Improvement Program and Home Accessibility Retrofit Program. Kevin asked Kerri how many applicants applied for the neighborhood stabilization grant. Kerri stated 106 applied with 18 awarded. Jim asked if there was a timeframe to spend the NSP grant.

Kerri stated it needs to be under contract by next September. Jim asked if there was a summary of that application. Kerri stated there is an executive summary that they can forward to the board electronically. John asked what the plan was once the 9 housing units were completed. Kerri stated it could be owner-occupied or rental but they have to be turned into affordable housing. John asked if this would be more than 9 properties. Kerri stated no, once the money was spent the project would be done. Ed asked if we were going to just buy a 9 unit apartment building and use that instead of spreading it out. Kerri said they actually want to see impact in an area, so it would be focuses in the targeted area/neighborhoods. She also stated there was a sense they wanted to target it to impact a neighborhood so spreading it out over neighborhoods would not accomplish this.

- c. Update on Housing Programs Kerri spoke about the tenant-based rental assistance. It is in the process of preparing and getting ready to go out for Request for Proposals (RFP). The goal is to help between 10-15 households. The RFP will be awarded to an agency to run the program. This will also require a case management piece to it which will be funded from CDBG. They are hoping to go to Council in early November to award the RFP and start the program. Ed clarified that the program was to help people get on their feet and work towards self-sufficiency. Kerri stated that was correct and would be a 1 year minimum for each tenant not to exceed 2 years.
- 6. Announcements/Other Info Sharing/Staff Report Kevin spoke about a task force to help those who become homeless in a crisis event similar to the Gateway Studios event in May. The task force includes Champaign, Urbana, Rantoul, Regional Plan Commission, United Way and the Housing Authority. Kevin reminded everyone about National Night Out on Saturday, September 16 from 12-5 pm. Jim stated that the news paper had the time listed incorrectly. Kerri stated we would contact the paper to get it corrected.
- 7. Board Comments and Suggestions none
- 8. Public Participation there was no further public participation.
- 9. Adjournment Seeing no further business to discuss, the meeting adjourned at 6:25 pm.

Neighborhood Services Department Neighborhood Services Advisory Board Regular Meeting

### Minutes



Council Chambers – City Building 3-11-10 @ 5:30 p.m.

- √ Pam Burnside
   √ Debra Karplus
   \_ Felicia Cockrell
   √ Ed Hawkes
- $\sqrt{\text{Greg Skaggs, NSD}}$
- √ Jim Rose
   \_\_ Julie Baker
   \_\_ John Campbell
   √ Kevin Jackson, NSD
- $\sqrt{}$  Kerri Spear, NSD
- \_\_\_\_ Mable Thomas, NSD
- $\sqrt{}$  Michael Novotny, NSD
- $\sqrt{}$  Colleen Madera, Notetaker
- √ Abagail Barman, NSD
- 1. Call to Order, Roll Call The meeting was called to order at 5:32 p.m.
- 2. Minutes from Previous Meeting Deb motioned to approve the February 11, 2010. Felicia seconded the motion. Motion was approved on a voice vote.
- 3. Public Hearing for Consolidated Plan (2010-14) and FY 10/11 Annual Action Plan There was no public comments during the public hearing.
- 4. Old Business None
- 5. New Business
  - A. ConPlan/Annual Action Plan/Housing Study Kerri provided to the board a draft of the CDBG budget. Anticipating a 5% increase. Reported this week we will receive a 7% increase but not certain until HUD notifies the City. They are looking to increase Emergency Program to \$150,000 as well as Home Accessibility Retrofit Program increased to \$60,000. Other main change is credit counseling is lowered to \$2,000. Continuing with Senior Home Repair with contract with RCP. Neighborhood Revitalization has been lowered and proposing a Commercial rehab program. Garden Hills Youth Pilot Program is entering 3<sup>rd</sup> year. Because of work being down to Garden Hills School, they are not able to use it this summer but will plan to use money to help with transportation. Budget included funding for a Community Development Specialist but is now looking to fund a Rehab Technician position due to the demand. Jim asked if there is anticipated carryover from this. Kerri said compared to other years, with the demand there will not be carryover. Jim asked about the cost for Unit 500. Kerri explained that it is money received for a vehicle that we gave to another department in need. Jim asked how long would the Garden Hills Youth Pilot Program be a pilot program. Kerri said that Council has asked them to continue the program so it would no

longer be considered a pilot program. The model is also being looked at for other programs. It's now being called the CommUnity Matters Program. Jim asked about the \$10,000 budget. Kerri stated it is reserve for potential closed session with Council coming up that might help fund the department's move for CDBG staff.

In HOME, the Tenant-Based Rental Assistance (TBRA), Full Home Improvement Program, Rental Rehab and Acquisition-Rehab Programs will still be funded. Ed asked where the match comes from. Kerri stated it comes from the UDAG fund.

Kerri went over the timeline presented to the board in their packets. Kerri also mentioned the rental study that the Housing Authority is completing that we will use to assist with creation of the ConPlan/AAP.

B. Bristol Place Neighborhood Plan – Greg passed out to the board a revised packet of their goals and objectives. Mishauno presented a power point to the board to explain the progress to date for the Bristol Park Neighborhood Program. Phase One is Existing Conditions, Phase Two is Vision-Goals-Objections, Phase Three is Strategies and Options, Phase Four is Implementation and Phase Five is Adoption. They are currently in Phase Two - Vision, Goals and Objectives. Mishanuo identified and went into detail of the five goal areas which are Housing and Land Use, Human Development, Parks and Open Space, Public Safety, and Transportation. Greg spoke about the ribbon cutting ceremony on March 9 to restore the streets in the Bristol area to two-way. Jim asked about the vacant lots in the area and if residents might use those for vegetable gardens and suggested a good use of the land. Ed asked if that was something that could be started this summer. Mishauno wasn't sure it could happen this summer, but for future years. Jim asked where Hazel Park was. Mishauno stated it was at Neil and Bradley. Jim asked if the small park in the Bristol area is maintained by the Park District and if it could be expanded. Greg stated it depended on the use of the land surrounding the area due to owner-occupied property, land set aside for the boneyard, etc. Mishauno went over the project timeline with the board.

Mishauno also promoted Census 2010 and encouraged the board to help get the word out.

- 6. Announcements/Other Info Sharing/Staff Report Kerri went over the Key Events calendar with the board highlighting Fire Factor, Vacant Building Ordinance, and Housing Fair/Money Smart Week. It was decided since the Annual Leaders Meeting.
- 7. Board Comments and Suggestions None
- 8. Public Participation there was no further public participation.
- 9. Adjournment The meeting adjourned at 6:24 pm to vote on the S.T.A.R. Awards Program.
- **10. S.T.A.R. Awards Program Voting** The board conducted the final voting process of the top vote getters with all award winners and those nominated being recognized at the Annual Neighborhood Leaders Meeting on April 14. All board members provided their voting

packets prior to the meeting, which staff then tallied to determine the top vote getter in each category. The final results of the tallies were presented to the board with an unanimous vote for the top vote getters in all categories.

#### CHAMPAIGN CITY COUNCIL

Regular Council Meeting

April 6, 2010

There being a quorum present, Mayor Schweighart called the meeting to order at 7:05 p.m.

Present: Michael La Due, Tom Bruno, Marci Dodds Deborah Feinen, Karen Foster, Kyle Harrison William Kyles, Mayor Schweighart

Absent: None

SPECIAL RECOGNITION: None

MINUTES: None

CORRESPONDENCE: None

PUBLIC HEARINGS:

Five-Year Consolidated Plan (2010-2014) and Annual Action Plan FY 2010/2011 – Mayor Schweighart opened the public hearing at 7:07 p.m. and invited members of the public to speak. No one spoke. The public hearing was closed at 7:08 p.m.

ACTION ON COUNCIL BILLS

ORDINANCES AND RESOLUTIONS:

CB-2010-050, "An Ordinance Amending The Annual Budget For Various Funds (Budget Amendment No. 2009/2010-9)"

CM Dodds, seconded by CM La Due, moved to adopt the Ordinance. After a brief explanation of the Council Bill by Mayor Schweighart, a roll-call vote was taken; all voted yes.

CB-2010-051, "A Resolution Of Intent Approving A Resolution Of Intent Regarding The Extension Of The East University Avenue Tax Increment Finance District (Planning Department – TIF Extension)" CM Dodds, seconded by CM La Due, moved to adopt the Resolution. After a brief explanation of the Council Bill by Mayor Schweighart, a roll-call vote was taken; all voted yes.

Passed CB-2010-052, "An Ordinance Annexing Territory Pursuant To Petition (University Of Illinois South Research Park)"

CM Dodds, seconded by CM La Due, moved to adopt the Ordinance. After a brief explanation

of the Council Bill by Mayor Schweighart, a roll-call vote was taken; all voted yes.

CM Dodds, seconded by CM La Due, moved to consolidate CB-2010-053 and CB-2010-054. A voice vote was taken on the motion to consolidate; all voted yes.

CB-2010-053, "A Resolution Approving Local Agency Amendment #1 For Federal Participation For The First And Windsor (North Leg) Project (Public Works – IDOT)"

CB-2010-054, "A Resolution Approving Local Agency Amendment #1 For Federal Participation For The Kirby Avenue Overlay Project (Public Works – IDOT)"

CM Dodds, seconded by CM La Due, moved to adopt the Resolutions. After a brief explanation of the Council Bills by Mayor Schweighart, Mayor Schweighart questioned when the Kirby Avenue overlay would be done. Staff indicated June 7, 2010. A roll-call vote was taken; all voted yes.

CB-2010-055, "A Resolution Authorizing The City Manager To Reject A Bid For Construction Of A Salt Brine Facility (Public Works – Roessler Construction)"

#### Bid Amount \$188,700

CM Dodds, seconded by CM La Due, moved to adopt the Resolution. After a brief explanation of the Council Bill by Mayor Schweighart, CM Dodds questioned what would be the next step since the only bidder was rejected. Staff indicated the low bidder would be contacted to discuss the project bid amount; and discuss with other vendor as to why they did not bid. In addition, redesign of the project will be considered and then rebid. A roll-call vote was taken; all voted yes.

Passed CB-2010-056, "A Resolution Accepting A Bid And Authorizing The City Manager To Execute An Agreement For 2010 Traditional Landscape Maintenance Services (Public Works Department – Deem Landscaping, Inc.)"

Agreement Amount \$65,000

CM Dodds, seconded by CM La Due, moved to adopt the Resolution. After a brief explanation of the Council Bill by Mayor Schweighart, a roll-call vote was taken; all voted yes.

CB-2010-057, "A Resolution Appointing Robert Boyer To The Neighborhood Services Advisory Board In The City Of Champaign"

Term Expires June 2010 (Replacement Term)

CM Dodds, seconded by CM La Due, moved to adopt the Resolution. After a brief explanation of the Council Bill by Mayor Schweighart, Robert "Robbie" Boyer, introduced himself and noted he is excited to get working and for the opportunity to participate. Mayor Schweighart noted appreciation for all citizens that volunteer to serve on boards, commissions, or committees. A roll-call vote was taken; all voted yes.

#### AUDIENCE PARTICIPATION:

Firefighter Whitehouse noted many firefighters had gone north to participate in the funeral services of a fellow firefighter, 28 years old from Evergreen Park. He noted fellow firefighter thoughts and prayers are with the family and those healing from this fire incident.

COUNCIL AND MANAGER COMMENTS:

CM Bruno noted the firefighter that passed away had only served for two months.

Mayor Schweighart noted a Scout in attendance working on his merit badge. He invited the scout to come again. Later, he asked if he had kept count of the amount of money that had been expended.

City Manager Carter noted there would be a Post-Council Study Session, and requested a Closed Session following the Post-Council Study Session item.

VOUCHERS: Voucher No. 19 in the amount of \$1,679,808.00

Vendor Payments \$1,679,808.00

Total \$1,679,808.00

CM Bruno, seconded by CM Foster, moved to adopt Voucher No. 19. A roll-call vote was taken; all voted yes.

PAYROLL:

CM Bruno, seconded by CM Foster, moved to approve the payroll dated March 19, 2010 in the amount of \$1,587,500.68. A roll-call vote was taken; all voted yes.

#### ADJOURNMENT:

CM Dodds, seconded by CM La Due, moved to adjourn to Post-Council Study Session. CM Bruno questioned when would be the appropriate time to acknowledge adjournment to Closed Session. City Attorney Stavins indicated it could be done during any open session. CM Bruno, seconded by CM Foster, moved to adjourn to Post-Council Study Session, followed by a Closed Session for the purpose of discussing Pending Litigation. A roll-call vote was taken on the motion to adjourn to Post-Council Study Session; all voted yes.

The meeting was adjourned at 7:20 p.m.

Marilyn L. Banks City Clerk

# Public Meetings: United Garden Hills Neighborhood Association Meeting (April 19, 2010; 6:30 p.m. Garden Hills Elementary School)

Presentation (Kerri Spear): Consolidated Plan and Annual Action Plan & CommUnity Matters

Comments: Programming needs for the neighborhood youth, especially during the reconstruction of Garden Hills School; poor park conditions for Garden Hills; need to continue summer feed program for low-income children and childcare providers in the Garden Hills neighborhood.

#### Attendees:

NAME	ADDRESS	PHONE	E-MAIL
1 brakatramel	1911 Roberta Sane		
e la la	1910 Roberto Lo	une	
2 Chan Goth Warden	1809 Michadie In		
4 Mary Len Watson	1211 Paule N	7	
5 WEVEX MILLER		it. Jodger	
6 Mary Kay Kappes	1905 Melinda		
7 Jula Congres	1504 Summit R	ilye Kd,	
8 to head herston	P.O. 120 3845	0	
Dorfredia Williams	1511 Honey Su	ickle Lo	
10 Rob Siedenburg	1802 Mela	nde Ave	
11 ATTRICE DIXON	1018 LOCKIHUEN	RD	
12 Creel Orozco	Fag Anite		
13 Esther Steele	1726 Anita	DR	
14 Phil M Garves	1809 Melin	da	
15 Salisha Medlerds	City Chap.	ugo n	
16 TANN CARTER	1218 PAU,	A.DP	
17 Kenzi Spean		amparen	
18 Mike Lambert	City of Char	mparson	
19 Brenda Knapp	1909° Cynthiz	Dr	
20 Jourse & Dean	1704 Heda	f ad	
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FOR Community Development Block Grant AND HOME INVESTMENT PARTNERSHIPS PROGRAM PARTICIPANTS

# ANTI-DISPLACEMENT PLAN REPLACEMENT HOUSING AND

## **RELOCATION ASSISTANCE**

## HUD ASSISTED ACQUISITION, REHABILITATION, DEMOLITION AND CONVERSION

December 2007

#### **City of Champaign**

#### Community Development Block Grant (CDBG) Program HOME Investment Partnerships Program (HOME) Program

#### Residential Anti-Displacement, Replacement Housing and Relocation Assistance Plan

As a pre-submission requirement when applying for funding through the CDBG and/or HOME Program, the City of Champaign is required to develop, make public, and certify that it is following a Residential Anti-Displacement and Relocation Assistance Plan.

**Legislation:** Amendments to the Housing and Community Development Act of 1974, coupled with expansion of the Uniform Relocation Act, in 1989, to cover HUD assisted private development represents the strongest anti-displacement measures yet to be applied to HUD assisted activities. Additional legislation was passed on October 28, 1992, the Housing and Community Development Act of 1992. Within this legislation there was Section 105(b) of the Cranston-Gonzalez National Affordable Housing Act, which required a HOME participating jurisdiction (PJ) certify it is following a Residential Anti-Displacement and Relocation Assistance Plan (Plan) under its HOME Investment Partnerships Program (HOME). This Plan requires the same actions and provides the same rights as the Plan required for the Community Development Block Grant (CDBG) Program under Section 104(d) of the Housing and Community Development Act of 1974, expanded in 1989.

**Policy:** The Certification and Plan are required even if the HOME or CDBG assisted projects will not result in the demolition or conversion of a low/moderate-income dwelling. PJs (e.g., HOME consortia) that are not CDBG grantees must establish and follow a Plan that meets the requirements of the applicable CDBG regulation (24 CFR 570.606(c) for local jurisdictions and 570.488(c) for states).

The Plan is divided into 4 sections and addresses: (I) the City of Champaign policies to minimize and avoid displacement of persons from their homes and neighborhoods; (II) the replacement of any low and moderate income occupiable housing units that are demolished or converted to another use utilizing CDBG or HOME funding, and any relocation that is associated with the loss of those housing units; (III) displacement and relocation subject to the Uniform Act, and (VI) optional policies. The following Plan is intended to address requirements for written plans and procedures for displacement and relocation under both CDBG and HOME. A glossary of common terms, a summary of the appeal process, and a one-for-one replacement housing template (for submission to HUD) are attached as Appendices A, B, and C respectively.

#### **SECTION I**

#### STEPS TO BE TAKEN TO MINIMIZE DISPLACEMENT OF PERSONS FROM THEIR HOMES

The following steps will be taken by the City of Champaign to avoid or mitigate displacement and its adverse effects, when deemed necessary.

- A. Coordinate code enforcement with rehabilitation and housing assistance programs.
- B. Evaluate housing codes and rehabilitation standards in reinvestment areas to prevent undue financial burden on established owners and tenants.
- C. Stage rehabilitation of apartment units to allow tenants to remain in the building/complex during and after the rehabilitation, working with empty units first.
- D. Arrange for facilities to house persons who must be relocated temporarily during rehabilitation.
- E. Adopt policies to identify and mitigate displacement resulting from intensive public investment in neighborhoods.
- F. Adopt policies, which provide reasonable protections for tenants faced with conversion to a condominium or cooperative.
- G. Adopt tax assessment policies, such as, deferred tax payment plans, to reduce impact of increasing property tax assessments on lower income owner-occupants or tenants in revitalizing areas.
- H. Establish counseling centers to provide homeowners and tenants with information on assistance available to help them remain in their neighborhood in the face of revitalization pressures.
- I. Priority will be placed on the rehabilitation of housing, as opposed to demolition, where feasible, to avoid displacement.
- J. Property acquisition will be highly selective, targeting only those properties deemed essential to the success of a project.
- K. Priority will be placed on the purchase of unoccupied buildings, if suitable.

When a property must be acquired for a HUD assisted project, efforts will be made to avoid displacement until the property is actually needed. Additionally, the City of Champaign will strive to insure that:

- A. Acquisition and/or demolition of properties will be timed so as to allow the maximum amount of time and attention for tenant and owner relocation.
- B. Temporary displacement due to rehabilitation will be for as brief a period as possible.
- C. Except in emergency cases, owners and tenants of properties who may be displaced will be given at least a ninety-day notice offering comparable housing prior to being required to move.
- D. In determining whether or not temporary relocation is necessary to facilitate rehabilitation of a dwelling unit, the City of Champaign will consider hardship likely to result if the person occupies the unit during the process. In certain cases, local occupancy codes and HUD's regulations on lead-based paint, will require the occupant to move temporarily.
- E. The City of Champaign will review all claims for relocation assistance in an expeditious manner. The claimant will be promptly notified of any additional documentation that is required to support the claim. Payment of the claim shall commence within 30 days following receipt of documentation to support claims.
- F. If a person demonstrates need for an advance relocation payment in order to avoid or reduce hardship, the person will be issued the needed portion of the payment, subject to safeguards as appropriate, to ensure that the objective of the payment is accomplished.
- G. All persons to be displaced as a result of a federally funded activity shall be offered, at a minimum, relocation advisory assistance as outlined in 49 CFR Part 24.205, including assistance in filing claims and appeals.

#### SECTION II

#### STEPS TO BE TAKEN WHEN LOW AND MODERATE INCOME DWELLING UNITS ARE DEMOLISHED OR CONVERTED TO ANOTHER USE AS A DIRECT RESULT OF ACTIVITIES ASSISTED WITH COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS (and/or HOME funds when applicable)

#### A. One for One Replacement Component

The City of Champaign will replace all occupied, and vacant occupiable, low and moderate income housing demolished or converted to a use other than lower income housing in connection with a project assisted with funds under the CDBG program and/or the HOME Investment Partnerships Act. The term "vacant occupiable" means that although the unit is not occupied, the unit is not infeasible for rehabilitation according to local economic standards. More on specific requirements for replacement of units is found at 24 CFR Part 570.606(b)(1) for CDBG and, <u>24</u> CFR Part 42, for HOME assisted projects (Cross References: 24 CFR Parts 91, 92 and 570).

All replacement housing will be provided within three years after the commencement of the demolition or conversion. Replacement dwelling units may include public housing, existing housing receiving project-based Section 8 assistance, vacant units raised from substandard to standard and newly constructed units within the City of Champaign.

Before obligating or entering into a contract committing the City of Champaign to provide funds for a project that will directly result in demolition or conversion, the City of Champaign will make public by publication in the News-Gazette or at a Neighborhood Services Advisory Board meeting, and submit to HUD the following information in writing (see Appendix C):

- 1. A description of the proposed assisted project;
- 2. The address, number of bedrooms, and location on a map of lower income housing that will be demolished or converted to a use other than as lower income housing as a result of an assisted project;
- 3. A time schedule for the commencement and completion of the demolition or conversion;
- 4. To the extent known, the address, number of bedrooms and location on a map of the replacement housing that has been or will be provided;

- 5. The source of funding and a time schedule for the provision of the replacement housing;
- 6. The basis for concluding that the replacement housing will remain lower income housing for at least 10 years from the date of initial occupancy;
- 7. Information demonstrating that any proposed replacement of housing units with smaller dwelling units (e.g., a 2-bedroom unit with two Ibedroom units), or any proposed replacement of efficiency or singleroom occupancy (SRO) units with units of a different size, is appropriate and consistent with housing needs and priorities identified in the approved Consolidated Plan submitted to HUD.

NOTE: Absent any HUD approval of smaller units for replacement of larger units, the replacement unit must be able to accommodate the same number of occupants from units demolished or converted based on local code requirements.

To the extent that the specific location of the replacement housing and other data in items 4 through 7 are not available at the time of the general submission, the City of Champaign will identify the general location of such housing on a map and complete the disclosure and submission requirements as soon as the specific data is available.

#### **B.** Relocation Assistance Component

The City of Champaign will provide relocation assistance as described in 24 CFR Part 570.606(b)(2), to each low and moderate income household displaced by the demolition of housing or by the conversion of a low-moderate income dwelling unit to another use as a direct result of the HUD assisted activity.

Household may receive assistance as described in 49 CFR Part 24, HUD regulations implementing the Uniform Relocation Act, if they do not qualify for assistance under CDBG regulations at 570.606(b)(2).

The Uniform Act is summarized in Part III of this document. A person will not qualify for Section 104(d) relocation assistance, but retain rights and benefits under the Uniform Act under two circumstances:

- A. The person chooses to become a homebuyer, and the home is <u>not</u> mutual or cooperative housing.
- B. The person is eligible for, and is offered, a Section 8 Housing Voucher but refuses it in lieu of a cash payment under the Uniform Act.

Under Section 104(d) of the Housing and Community Development Act of 1974 (HCD), as amended, the following is a summary of benefits available to low and

moderate income households that are displaced for as a result of demolition or conversion for a CDBG or HOME assisted project:

1. <u>Moving expenses</u> – subject to the limitations and definitions contained in 49 CFR Part 24, Subpart D, a displaced owner-occupant or tenant of a dwelling unit is entitled to either:

a. Reimbursement of actual, reasonable moving expenses for the transportation of themselves and personal property, including packing, storage (if necessary), and other eligible expenses;

#### 

b. A fixed moving expense payment determined according to the applicable schedule approved by the Federal Highway Administration based on the number of rooms of furniture.

The schedule can be found online at:

http://www.fhwa.dot.gov/realestate/fixsch96.htm

- 2. <u>Security Deposits/Credit Checks</u> The reasonable cost of a security deposit required to rent the replacement dwelling unit, and any credit checks required to rent or purchase replacement housing.
- <u>Replacement Housing Assistance</u> Persons are eligible to receive one of the following two forms of replacement housing assistance under Section 104(d) of the HCD:
  - a. Each low income person must be offered rental assistance equal to 60 times the amount necessary to reduce the monthly rent plus utilities for the replacement dwelling (comparable replacement dwelling or a decent, safe, and sanitary dwelling to which the person relocates whichever is less). All or a portion of the assistance may be offered through the Section 8 Housing Voucher program, if available, through the local public housing authority (PHA). If no such assistance through Section 8 is available, the rental assistance shall be cash, distributed in installments, not to exceed 60 months. However, if a Voucher is available to offer, and the person chooses a cash payment, in lieu of a Section 8 Voucher, then the rental assistance is limited to 42 months (instead of 60).
  - b. If the person purchases an interest in a housing cooperative or mutual housing association and occupies a decent, safe and sanitary unit in the cooperative or mutual housing association, the person may elect to receive a lump sum payment to be used for the purchase. This lump sum shall be equal to the capitalized value of

60 monthly installments of the amount obtained by subtracting the "Total Tenant Payment" from the monthly rent and estimated utility cost at a comparable replacement dwelling (see definition of comparable).

- c. If a person eligible for assistance under Section 104(d) of the Act elects to purchase a standard home under conventional financing, the relocation subsidy will be provided in a lump sum. However, the subsidy is calculated according the Uniform Act, not Section 104(d).
- <u>Advisory Services</u> All eligible displaced households shall be provided appropriate advisory services, including notification of the planned project with a description of relocation assistance available, counseling, and referrals to at least one suitable comparable replacement dwelling, but more than one referral will be sought.

#### **SECTION III**

#### STEPS TO BE TAKEN WHEN CDBG AND/OR HOME ASSISTED ACQUISITION, REHABILITATION, CONVERSION OR DEMOLITION CAUSES DISPLACEMENT

The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (Uniform Act) provides important protections and assistance for people affected by the acquisition, rehabilitation, or demolition of real property for federal or federally funded projects with CDBG or HOME funds. In compliance with the Uniform Act, the City of Champaign will ensure that people whose real property is acquired, or who involuntarily move as a direct result of projects receiving these federal funds, are treated fairly and equitably and receive assistance in relocating and moving from the property they occupy.

On February 3, 2005, the Uniform Act regulations were amended to incorporate further clarifications on the applicability of the Act to federal programs. This Section incorporates any revisions applicable, as a result of the recently amended Uniform Act regulations at 49 CFR Part 24.

If, as a direct result of a federally assisted project or activity, it becomes necessary to relocate persons, they shall be eligible for relocation benefits and services as outlined below (49 CFR Part 24, Subpart C-E):

#### A. Permanent Displacement

<u>Moving Expenses</u> - Subject to the limitations and definitions contained in 49 CFR, Subpart D, a displaced owner-occupant or tenant of a dwelling is entitled to either:

a. Reimbursement of actual, reasonable moving expenses for the transportation of themselves and personal property, including packing, storage (if necessary), and other eligible expenses;

#### <u>OR</u>

b. A fixed moving expense payment determined in according to the applicable schedule approved by the Federal Highway Administration based on the number of rooms of furniture. The current schedule can be found online at: <u>http://www.fhwa.dot.gov/realestate/fixsch96.htm</u>

<u>Advisory Services</u> - as outlined in 49 CFR Part 24, Subpart C, including notification of the planned project with a description of protections, rights, and relocation assistance available. Advisory services include counseling and referrals to comparable replacement housing, filing of claims and referrals to other agencies for assistance, as deemed appropriate.

<u>Replacement Housing Assistance</u> – Subject to the limitations of 49 CFR Part 24 Subpart E of the Act, a displaced owner-occupant or tenant is eligible for one of the following replacement housing payments:

- a. 180-Day Homeowner-Occupant
  - i. If the person has actually owned and occupied the displacement dwelling for not less than 180 days prior to the initiations of negotiations to acquire the property for a project, and occupies a replacement dwelling within one year, the person is eligible for a replacement housing payment which represents the combined cost of (1) the differential amount, (2) increased interest costs, and (3) reasonable incidental expenses (including professional home inspection) as outlined in the Uniform Act regulations in 49 CFR Part 24, Section 24.401;

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ii. If the person is eligible for assistance under this section but elects to rent a replacement dwelling within one year (instead of purchase again) the person will be eligible for a rental assistance payment (RAP) computed in accordance with Section 24.401(a)(2)(ii), as below. However, the RAP cannot exceed what the homeowner would have been entitled to under a 180-day homeowner calculation.

#### b. 90-Day Occupants (homeowners and tenants)

A tenant occupying a rental unit for more than 90 days (or a homeowneroccupant who elects to rent after displacement) is eligible for one of the two types of payments below.

<u>Rental Assistance</u> payments are computed differently for low income and non-low income persons in the following manner:

### Low income (persons below 80% of the median family income as determined by HUD)

1. <u>The lessor of</u> the monthly cost of rent and utilities for a comparable replacement dwelling, or the monthly cost of rent and utilities for a decent, safe and sanitary unit the person actually moves into.

2. <u>The lessor</u> of thirty percent (30%) of the person's anticipated, average, gross household income, or the monthly cost of rent and utilities at the displacement dwelling (old unit).

3. Line (1) above, minus Line (2) above;

4. Forty-two times the amount from Line (3) = the payment.

### Non-low income (persons above 80% of the median family income as determined by HUD)

1. <u>The lessor of</u> the monthly cost of rent and utilities for a comparable replacement dwelling, or the monthly cost of rent and utilities for a decent, safe and sanitary unit the person actually moves into.

2. The monthly cost of rent and utilities at the displacement dwelling, which is the old unit.

3. Line (1) above, minus Line (2) above;

4. Forty-two times the amount from Line (3) = the payment.

#### 

#### **Downpayment Assistance**

For a renter electing to purchase a home, assistance is calculated as the amount the person would receive under paragraph (b) above.

#### Security Deposits/Credit Checks

Security deposits are not an eligible expense under the Uniform Act, as a grant or subsidy, unless it is distributed as a repayable loan. However, a person can choose to use a portion of a replacement housing payment (an advance on the claim) to secure a replacement unit.

Credit checks are eligible if a person chooses actual, reasonable expense reimbursement, but not under a fixed schedule for moving allowance.

#### Housing of Last Resort

While there are caps on rental (\$5,250) and homeowner (\$22,500) payments under the Uniform Act regulations, Subpart E, these caps shall be exceeded or other appropriate measures will be taken to insure that all displaced persons are able to occupy comparable, decent, safe and sanitary housing after displacement. The City of Champaign will take appropriate measures under the "Housing of Last Resort" provisions discussed within the regulations at Subpart E, 49 CFR Part 24.404. These measures may include, but are not limited to, the following:

- 1. Rehabilitation of and/or additions to an existing replacement dwelling;
- 2. Construction of a new replacement dwelling; or
- 3. Payment of a replacement housing payment in excess of the prescribed caps as set forth within 49 CFR Part 24, Subpart E.

#### B. <u>Temporary Displacement</u>

If the City of Champaign determines that it is necessary to temporarily relocate tenants in a building being rehabilitated, the tenant is eligible for:

- 1. Referral to decent, safe, and sanitary temporary housing;
- 2. Reasonable, actual moving expenses;
- 3. Any increase in housing costs for the time the person is away from the building, including any increase in rent and utilities; and
- 4. Utility disconnects and reconnects, as necessary.

In no case will tenants be required to relocate for a period to exceed twelve months. If the time away from a unit exceeds one year, the tenants shall be contacted and offered the choice to wait longer, or be treated as a permanently displaced person and as such, will be provided full coverage and assistance as a permanently displaced tenant under the Uniform Act.

#### C. Payment Standards

The City of Champaign will decide who is responsible for payment of eligible costs and, whether the project sponsor has the capacity to undertake either temporary or permanent relocation. Written agreement will be made between project sponsors, property owners and the City of Champaign prior to any

displacement, stating who will be responsible for each portion of implementing the actions outlined in this Plan, and who will undertake the relocation duties.

The City of Champaign will insure that relocation payments to persons are provided in a timely manner. If a payment is for homeownership (after displacement) the payment shall be provided in a lump sum, upon verification of a firm contract for purchase. If the payment is for renting, lump sum payments are prohibited, and must be made in installments.

#### D. Commercial, Business or Nonprofit Displacement

The definition of "displaced person" under the Uniform Act also includes coverage, protections, and assistance for commercial, business, and nonprofit entities that must be displaced for a federally assisted project (49 CFR Part 24, Subpart B).

Assistance under the Uniform Act for commercial, business or nonprofit agencies is provided in the form of:

- a. Advisory services;
- b. Actual, reasonable moving and related expenses OR a fixed payment in-lieu of actual expenses; and
- c. Assistance in re-establishing the business or agency, limited to a maximum of \$10,000.

#### E. Illegal Aliens

In general, illegal aliens are not eligible for, or entitled to relocation benefits under the Uniform Act. In cases where there are one or more legal residents in the household, benefits can only be provided on a pro-rata basis, and only if it determined that displacement would cause an extreme hardship if the assistance is not provided (49 CFR 24.208).

#### F. Relocation Benefit Waivers

The City of Champaign may not propose or request that a displaced person sign any waiver of Uniform Act benefits (49 CFR 24.207(f)). The displaced person must be advised of the assistance to which they are entitled. The City of Champaign may accept a written refusal of assistance from a displaced person.

#### G. Other General Requirements – Claims for Relocation Payments

There are additional requirements under 49 CFR Part 24.403 governing replacement housing payments, as follows:

#### a. Comparable Replacement Dwellings

To the extent feasible, comparable replacement dwellings shall be selected from the neighborhood in which the displacement dwelling was located or, if that is not possible, in nearby or similar neighborhoods where housing costs are generally the same or higher.

#### b. Multiple Occupants of One Displacement Dwelling

If two or more occupants of the displacement dwelling move to separate replacement dwellings, each occupant is entitled to a reasonable prorated share, as determined by the City of Champaign, of any relocation payments that would have been made if the occupants moved together to a comparable replacement dwelling. However, if the City of Champaign determines that two or more occupants maintained separate households within the same dwelling, such occupants have separate entitlements to relocation payments.

#### c. Deductions from Relocation Payments

An Agency shall deduct the amount of any advance relocation payment from the relocation payment(s) to which a displaced person is otherwise entitled. The Agency shall not withhold any part of a relocation payment to a displaced person to satisfy an obligation to any other creditor.

#### d. Inspection of Replacement Dwelling

Before making a replacement housing payment or releasing the initial payment from any escrow, the City of Champaign or its designated representative shall inspect the replacement dwelling and determine whether it is a decent, safe, and sanitary dwelling, as defined at 49 CFR 24.2(a)(8). As a result of recent amendments to the Uniform Act, local housing standards and building codes are to be emphasized in making the determination under this part.

#### e. Occupancy Requirements for Displacement or Replacement Dwelling

No person shall be denied eligibility for a replacement housing payment solely because the person is unable to meet the occupancy requirements set forth in these regulations for a reason beyond his or her control, including:

(1) A disaster, an emergency, or an imminent threat to the public health or welfare, as determined by the President, the Federal Agency

funding the project, or the displacing Agency; or

(2) Another reason, such as a delay in the construction of the replacement dwelling, military duty, or hospital stay, as determined by the City of Champaign.

#### f. Conversion of Payment

A displaced person who initially rents a replacement dwelling, and receives a rental assistance payment under Sec. 24.402(b), is eligible to receive any remaining payment in a lump sum, if the person meets the eligibility criteria for such payments. To convert a payment to homeownership assistance, a person must purchase and occupancy a unit within the prescribed 1-year period. Any portion of the rental assistance payment that has been disbursed shall be deducted from the payment computed.

#### g. Payment After Death

A replacement housing payment is personal to the displaced person and upon his or her death the un-disbursed portion of any such payment shall not be paid to the heirs or assigns, except that:

(1) The amount attributable to the displaced person's period of actual occupancy of the replacement housing shall be paid.

(2) Any remaining payment shall be disbursed to the remaining family members of the displaced household in any case in which a member of a displaced family dies.

(3) Any portion of a replacement housing payment necessary to satisfy the legal obligation of an estate in connection with the selection of a replacement dwelling by or on behalf of a deceased person shall be disbursed to the estate.

#### h. Insurance Proceeds

To the extent necessary to avoid duplicate compensation, the amount of any insurance proceeds received by a person in connection with a loss to the displacement dwelling due to a catastrophic occurrence (fire, flood, etc.) shall be included in the acquisition cost of the displacement dwelling when computing the price differential. (See Sec. 24.3.)

#### i. No Duplication of Payments

There is a prohibition against the City of Champaign making a payment to a person under the Uniform Act regulations that would duplicate another payment the person receives under Federal, State, or local law. The City of Champaign

is not required to conduct an exhaustive search for such other payments; it is only required to avoid creating a duplication based on the City's knowledge at the time a payment is computed.

#### j. Expeditious Payments

The City of Champaign shall review claims in an expeditious manner. The claimant shall be promptly notified as to any additional documentation that is required to support the claim. Payment for a claim shall be made as soon as feasible following receipt of sufficient documentation to support the claim.

#### k. Advanced Payments

If a person demonstrates the need for an advanced relocation payment in order to avoid or reduce a hardship, the City of Champaign may issue the payment, subject to such safeguards as are appropriate to ensure that the objective of the payment is accomplished.

#### I. Time for Filing

All claims for a relocation payment shall be filed with the City of Champaign no later than 18 months after the date of displacement. The City of Champaign may waive this time period for good cause.

#### m. Notice of Denial of Claim

If the City of Champaign disapproves all or part of a payment claimed or refuses to consider the claim on its merits because of untimely filing or other grounds, it shall promptly notify the claimant in writing of its determination, the basis for its determination, and the procedures for appealing that determination.

#### n. Expenditure of Payments

Payments, provided pursuant to this part, shall not be considered to constitute Federal financial assistance or income for the purposes of reporting such as income to the Internal Revenue Service.

#### o. Unlawful Occupant (squatters)

A person who occupies without property right, title or payment of rent, or a person legally evicted, with no legal rights to occupy a property under State law. The City of Champaign, at its discretion, may consider such person to be in lawful occupancy.

#### **GLOSSARY OF TERMS**

Below are common terms used in the attached Plan. For a complete list of terms and definitions used in the Uniform Act, please see 49 CFR Part 24.2.

For a complete list of definitions and terms under Section 104(d) of the Housing and Community Development Act, please see 24 CFR Part 42.305.

**Displacing Agency** The term displacing Agency means any Federal Agency carrying out a program or project, and any State, State Agency, or person carrying out a program or project with Federal financial assistance, which causes a person to be a displaced person.

**<u>Comparable Replacement Dwelling</u>** The term comparable replacement dwelling means a dwelling, which is:

- Decent, safe and sanitary.
- Functionally equivalent to the displacement dwelling.
- Adequate in size to accommodate the occupants.
- In an area not subject to unreasonable adverse environmental conditions.
- In a location, not less desirable, than that of the displaced person's dwelling.
- On a site that is typical in size for residential development with normal site improvements, including customary landscaping.
- Currently available to the displaced person on the private market except for a person receiving government housing assistance before displacement, a dwelling can reflect similar government housing assistance.
- Within the financial means of the displaced person.

**Decent, Safe, and Sanitary Dwelling** The term decent, safe, and sanitary dwelling means a dwelling, which meets local housing and occupancy codes. However, any of the following standards, which are not met by the local code, shall apply unless waived for good cause by the Federal Agency funding the project. The dwelling shall:

- Be structurally sound, weather tight, and in good repair.
- Contain a safe electrical wiring system for lighting and other devices.
- Contain a heating system capable of sustaining a healthful temperature (of approximately 70 degrees) for a displaced person, except in those areas where local climatic conditions do not require such a system.

- Be adequate in size with respect to the number of rooms and area of living space needed to accommodate the displaced person included in local housing codes or in the absence of local codes, the policies of Agencies.
- Contains unobstructed egress to safe, open space at ground level; and
- For displaced persons with a disability, be free of any barriers, which would preclude reasonable ingress, egress, use of the dwelling by such person.

**Displaced Person** The term displaced person means any person who moves from the property or moves his or her personal property from the property.

- (A) As a direct result of a written notice of intent to acquire, the initiation of negotiations for, or the acquisition of, such property in whole or in part for a HUD assisted project;
- (B) As a direct result of rehabilitation or demolition for a project; or
- (C) As a direct result of a written notice of intent to acquire, or the acquisition, rehabilitation or demolition of, in whole or in part, other real property on which the person conducts a business or farm operation

**Persons Not Displaced** The following is a nonexclusive listing of persons who do not qualify as displaced persons under this part:

- (A) A person who moves before the initiation of negotiations, unless the Agency determines that the person was displaced as a direct result of the program or project.
- (B) A person who initially enters into occupancy of the property after the date of its acquisition for the project when fully informed of the project and any displacement prior to occupancy.
- (C) A person who has occupied the property for the purpose of obtaining assistance under the Uniform Act.
- (D) A person who is not required to relocate *permanently* as a direct result of a project. However, temporary relocation must be carried out in accordance with the Uniform Act.
- (E) An owner-occupant who moves as a result of voluntary acquisition as described in Sec. 24.101 of the Act, or as a result of rehabilitation or demolition of property. (However, the displacement of a tenant as a direct result of any acquisition, rehabilitation or demolition for a federally-assisted

project is subject to the Uniform Act and implementing regulations).

- (G) A person who, after receiving a notice of relocation eligibility, is notified in writing that he or she will not be displaced for a project. Such written notification cannot be issued unless the person has not moved and the Agency agrees to reimburse the person for any expenses incurred to satisfy contractual relocation obligations entered into after the effective date of the notice of relocation eligibility.
- (H) An owner-occupant who conveys his or her property, as described after being informed in writing that if a mutually satisfactory agreement on terms of the conveyance cannot be reached, the Agency will not acquire the property. In such cases, however, any resulting displacement of a tenant is subject to the Uniform Act regulations.
- (I) A person who retains the right of use and occupancy of the real property for life following acquisition by the Agency.
- (J) A person who is determined to be in unlawful occupancy prior to or after the initiation of negotiations, or a person who has been evicted for cause, under applicable law, as provided for in Sec. 24.206. However, advisory assistance may be provided to unlawful occupants at the option of the Agency in order to facilitate the project;
- (K) A person who is not lawfully present in the United States and who has been determined to be ineligible for relocation assistance in accordance with Sec. 24.208.
- (L) Tenants required to move as a result of the sale of their dwelling to a person using downpayment assistance provided under the American Dream Downpayment Initiative (ADDI).

<u>Program or Project</u> The phrase program or project means any activity or series of activities undertaken by a Federal Agency or with Federal financial assistance received or anticipated in any phase of an undertaking.

<u>Uniform Act (URA)</u> The term Uniform Act means the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (Pub. L. 91-646, 84 Stat. 1894; 42 U.S.C. 4601 et seq.), and amendments thereto.

<u>Voluntary Acquisition</u> The requirements of Subpart B of the Uniform Act do not apply to acquisitions that meet all of the following conditions in paragraphs (b)(1)(i) through (iv):

(i) No specific site or property needs to be acquired, although the Agency may limit its search for alternative sites to a general geographic area. Where an

Agency wishes to purchase more than one site within a general geographic area on this basis, all owners are to be treated similarly. (See appendix A, Sec. 24.101(b)(1)(i).)

(ii) The property to be acquired is not part of an intended, planned, or designated project area where all or substantially all of the property within the area is to be acquired within specific time limits.

(iii) The Agency will not acquire the property if negotiations fail to result in an amicable agreement, and the owner is so informed in writing.

(iv) The Agency will inform the owner in writing of what it believes to be the market value of the property. (See appendix A, Sec. 24.101(b)(1)(iv) and (2)(ii) of the Uniform Act regulations)

NOTE: If an acquisition does not meet the above criteria, it is subject to full acquisition requirements 49 CFR part 24 Subpart B

Appendix B

#### **APPEALS**

The City of Champaign will promptly review appeals in accordance with the requirements of applicable law and 49 CFR Part 24.10 of the Uniform Act regulations.

Any person who believes he/she has been displaced for a federally assisted project may file a written appeal with the City of Champaign that is administering the grant funds under CDBG and HOME. If a person believes that the City of Champaign has failed to properly consider the person's application for assistance under the Uniform Act or Section 104(d) of the Housing and Community Development Act, by denying benefits, an appeal should be sent to, and will be reviewed by, the City of Champaign. Please contact the City of Champaign if you wish to discuss an appeal at:

Neighborhood Services Director 102 N Neil Street Champaign, IL 61820

217-403-7070

Assistance, or lack thereof, that can be appealed may include the person's eligibility for, or the amount of, payments required for moving, replacement housing or commercial re-establishment.

The City of Champaign shall consider written appeals regardless of form. All appeals must be received within 90 days after the person receives written notification of the City's determination on the person's claim.

A person has a right to be represented by legal counsel or other representative in connection with his or her appeal, but solely at the person's own expense.

The City of Champaign shall permit a person to inspect and copy all materials pertinent to his or her appeal, except materials which are classified as confidential. The imposition of reasonable conditions on the person's right to inspect, consistent with applicable laws, will be set.

In deciding an appeal, the City of Champaign will consider pertinent justification and material submitted by the person, to ensure a fair and full review of the appeal. Promptly after receipt of all information submitted by a person in support of an appeal, the City of Champaign shall make a written determination on the appeal, including an explanation of the basis on which the decision was made, and furnish the person a copy. If the full relief is not granted, the City of Champaign shall advise the person of his or her right to seek judicial review of the decision. The City of Champaign official conducting the review of the appeal shall be either the head of the Agency or his or her authorized designee. However, the official cannot be directly involved in the action appealed. If the displaced person is still not in agreement with the determination, the person shall be directed to the local HUD office (attn: Relocation Specialist in Community Planning and Development) at 77 W Jackson Blvd., Room 2401, Chicago, IL 60604-3507 for a review of the appeal and determination.

#### Appendix C

#### One for One Replacement Plan Section 104(d) of the Housing and Community Development Act of 1974, as amended

### **City of Champaign**

#### **SUMMARY**

The City of Champaign is submitting this Housing Replacement Plan for (CDBG) or (HOME) assisted activities that will precipitate the need to replace housing available to low and moderate income persons.

HUD regulations at 24 CFR Part 42, Subpart 3 require that a jurisdiction submit (to HUD) information on the demolition, rehabilitation or conversion of housing units that will make a unit unaffordable or unavailable to low and moderate income persons.

#### **Reporting and Disclosure**

Before the City of Champaign executes a contract for any activity that would create the need for one-for-one replacement, we made this Plan public and are submitting it to HUD for monitoring purposes. The City of Champaign made this Plan public by:

- \_\_\_\_\_ Newspaper advertisement (notice attached)
- \_\_\_\_\_ Public Meeting (notice attached)
- \_\_\_\_\_ As minutes from official government hearings (attach minutes), or
- \_\_\_\_ Other (explain)

#### Plan for Replacement of Units no Longer Available as Affordable Housing Stock

Description of the activity:

Location on a map and number of units to be demolished/converted:

Schedule for completion of demolition or conversion:

Location on map and number of replacement units:

Source of funding and timing for replacement of units:

Basis for determining replacement units will remain affordable for at least 10 years:

Justification for replacing larger units with smaller units (if applicable):

These charts may be used for submittal to HUD along with other required documentation when the City will be demolishing or converting units that will trigger replacement.

Unit Size	2005	2006	2007	TOTALS
1 bedroom	0	0	0	0
2 bedroom	0	0	0	0
3 bedroom	0	0	0	0
4 bedroom	0	0	0	0
5 bedroom	0	0	0	0
TOTALS	0	0	0	

#### B. TIMING PROVIDED FOR THE REPLACEMENT UNITS:

	REPLACEMENT UNIT TIME-LINE								
Unit Size 2004 2005 2006 2007 TOTAL									
1 bedroom	0	0	0	0	0				
2 bedroom	0	0	0	0	0				
3 bedroom	0	0	0	0	0				
4 bedroom	0	0	0	0	0				
5 bedroom	0	0	0	0	0				
TOTALS	0	0	0	0					

### Replacement units may be provided <u>one</u> year prior to contract for demolition/conversion, and up to <u>three</u> year after.

NOTE: In the example above, the project demolition contract was in program year 2005.

Optional CoC Charts supplementing Table 1A [Homeless Inventory 24 CFR 91.210(c)] The following pages contain a number of HUD-prescribed tables from the 2009 Notice of Funding Availability submittal, which provide information concerning resources to address homelessness.

### Table 1AHomeless and Special Needs Populations

		Current Inventory	Under Development	Unmet Need/ Gap		
Individuals						
Example	Emergency Shelter	100	40	26		
	Emergency Shelter	35	0	52		
Beds	Transitional Housing	196	0	31		
	Permanent Supportive Housing	90	11	52		
	Total	321	11	135		
	Perso	ns in Families W	ith Children			
	Emergency Shelter	23	0	11		
Beds	Transitional Housing	138	16	9		
	Permanent Supportive Housing	46	0	50		
	Total	207	16	70		

#### Continuum of Care: Housing Gap Analysis Chart

#### Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	She	Itered	Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):				
1. Number of Persons in Families with Children	37	145	0	182
2. Number of Single Individuals and Persons in Households without children	31	82	13	126
(Add Lines Numbered 1 & 2 Total Persons)	68	227	13	308
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless		6	2	8
b. Seriously Mentally III		35		
c. Chronic Substance Abuse	54			
d. Veterans	15			
e. Persons with HIV/AIDS	1			
f. Victims of Domestic Violence	15			
g. Unaccompanied Youth (Under 18)		0		

\_\_\_\_\_

Т

Table 1B
Special Needs (Non-Homeless) Populations

Special Needs Subpopulations	Priority Need Level	Unmet Need
Elderly	Yes	1761
Frail Elderly	Yes	460
Severe Mental Illness	Yes	100
Developmentally Disabled	Yes	100
Physically Disabled	Yes	4361
Persons with Alcohol/other	Yes	370
drug addictions		
Persons with HIV/AIDS	Yes	296
Victims of Domestic Violence	Yes	100
Other	Yes	100
Total		

PRIORITY HO (households)	USING NEEDS	Priorit	у	Unmet Need
		0-30%	YES	445
	Small Related	31-50%	YES	480
		51-80%	NO	115
		0-30%	YES	100
	Large Related	31-50%	YES	100
		51-80%	NO	35
Renter		0-30%	YES	200
	Elderly	31-50%	YES	140
		51-80%	NO	40
		0-30%	YES	3,458
	All Other	31-50%	YES	1,756
		51-80%	NO	751
		0-30%	YES	447
Owner	All	31-50%	YES	434
		51-80%	YES	673
	Elderly	0-80%	YES	1,761
	Frail Elderly	0-80%	YES	460
	Severe Mental Illness	0-80%	YES	100
	Physical Disability	0-80%	YES	100
Non-	Developmental	0-80%	YES	4,361
Homeless	Alcohol/Drug Abuse	0-80%	YES	370
Special	HIV/AIDS	0-80%	YES	296
Needs	Victims of Domestic	0-80%	YES	100

## Table 2APriority Housing Needs/Investment Plan Table

Table 2A
Priority Housing Needs/Investment Plan Goals

Priority Need	5-Yr.	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5
<b>,</b>	Goal	Goal	Goal	Goal	Goal	Goal
	Plan/Act	Plan/Act	Plan/Act	Plan/Act	Plan/Act	Plan/Act
Renters						
0 - 30 of MFI	21	4				
31 - 50% of MFI	15	8				
51 - 80% of MFI	24	2				
Owners						
0 - 30 of MFI	83	20				
31 - 50 of MFI	85	15				
51 - 80% of MFI	80	15				
Homeless*						
Individuals	25	5				
Families	25	5				
Non-Homeless Special						
Needs						
Elderly						
Frail Elderly						
Severe Mental Illness						
Physical Disability						
Developmental Disability						
Alcohol/Drug Abuse						
HIV/AIDS						
Victims of Domestic Violence						
Total						
Total Section 215						
215 Renter						
215 Owner						

\* Homeless individuals and families assisted with transitional and permanent housing

#### Table 2A Priority Housing Activities

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG						
Acquisition of existing rental units	0					
Production of new rental units	0					
Rehabilitation of existing rental units	5					
Rental assistance	50					
Acquisition of existing owner units	0					
Production of new owner units	0					
Rehabilitation of existing owner units	250					
Homeownership assistance	0					
HOME						
Acquisition of existing rental units	0					
Production of new rental units	0					
Rehabilitation of existing rental units	10	1				
Rental assistance	25	12				
Acquisition of existing owner units	25	5				
Production of new owner units	15	3				
Rehabilitation of existing owner units	25	5				
Homeownership assistance	0					
HOPWA						
Rental assistanceShort term rent/mortgageutility paymentsFacility based housingdevelopmentFacility based housing operationsSupportive services	-		٢	J/A		
Other NSP – IHDA						
Production of new units	4					
Rehab of existing units	2					
Acquisition of existing units	1					
Other Bond Cap Allocation						
IHDA/Assist	150	30				

Priority Need         Priority Need         Unmet Need         S Vriet Medess S Vriet S Vrie	Table 2B	Priority		inity Devel	opment N	eeds	
Disposition         M         M         M           Clearance and Demolition         H         H         H           Code Enforcement         H         H         H           Senior Centers         M         H         H           Senior Centers         M         H         H           Handicapped Centers         M         H         H           Handicapped Centers         M         H         H           Vouth Centers         M         H         H           Child Care Conters         M         H         H           Health Facilities         L         H         H           Parks and/or Recreation Facilities         M         H         H           Parking Facilities         L         H         H           Parking Facilities         M         H         H           Abused/Negleted Children Facilities         M         H         H           Abused/Negleted Children Facilities         M         H         H           Abused/Negleted Children Facilities         M         H         H           Abused/Negleted Children Facilities         M         H         H           Abused/Negleted Children Facilities         <	Priority Need		Priority	Address	Goal	Goal	Goal
Clearance of Contaminated Sites     M       Clearance of Contaminated Sites     M       Code Enforcement     H       Path: Facility (General)     Image: Context of Con	Acquisition of Real Property	Н					
Clearance of Contaminated Sites         M         M         M           Code Enforcement         H         Pather Facility (Seneral)         Pather Facility (Seneral)           Senior Centers         M         M         M           Handcapped Centers         M         M         M           Vouth Centers         M         M         M           Neighborhood Facilities         H         M         M           Child Care Centers         M         M         M           Parks and/or Recreation Facilities         M         M         M           Parks and/or Sentor Facilities         M         M         M           Abused/Hoglectod Childron Facilities         M         M         M           Abused/Hoglectod Childron Facilities         M         M         M           Solid Water Source Improvements         M         M         M           Solid Water Source Improvements         M         M         M           Solid Wate Disposal Improvements	Disposition	М					
Cade Enforcement         H         H         H           Public Facility (General)         H         Hadicapped Centers         M           Handicapped Centers         M         H         H           Huble Facility (General)         H         H         H           Value Centers         M         H         H         H           Value Centers         M         H         H         H         H           Child Care Centers         M         H <td>Clearance and Demolition</td> <td>Н</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Clearance and Demolition	Н					
Tuble Facility (General)	Clearance of Contaminated Sites	М					
Senior Centers       M       Image: Conters         Handicapped Centers       M       Image: Conters         Homeless Facilities       H       Image: Conters         Neighbörhord Facilities       H       Image: Conters         Neighbörhord Facilities       H       Image: Conters         Mental Health Facilities       L       Image: Conters         Mental Health Facilities       M       Image: Conters         Parks and/or Recreation Facilities       M       Image: Conters         Parks and/or Recreation Facilities       M       Image: Conters         Parks Statistics       M       Image: Conters         Non-Residential Historic Preservation       L       Image: Conters         Non-Residential Historic Preservation       L       Image: Conters         Infrastructure       M       Image: Conters       Image: Conters         Street Improvements       M       Image: Conters       Image: Conters         Sidewalks       H       Image: Conters       Image: Conters       Image: Conters         Street Improvements       M       Image: Conters       <	Code Enforcement	Н					
Handlcapped Centers         M         Image: Content of the second of the	Public Facility (General)						
Homeless Facilities     H       Youth Centers     M       Neightorhood Facilities     H       Child Care Centers     M       Health Facilities     L       Mental Health Facilities     M       Parks and/or Recreation Facilities     M       Parks and/or Recreation Facilities     M       Parks and/or Recreation Facilities     M       Parks and/or Recreation Facilities     M       Parks and/or Recreation Facilities     M       Absetos Removal     M       Absetos Removal     M       Infrastructure (General)     M       Water Disposal Improvements     M       Street Improvements     M       Solid Waste Disposal Improvements     M       Public Services     M       Public Services (General)     M       Other Infrastructure     M       Public Services (General)     M       Sentor Services     M       Handragned Services     M       Legal Services     M       Legal Services     M       Handragned Services     M       Handragned Services     H       Child Gare Services     H       Child Gare Services     H       Child Gare Services     H       Child Gare Services     H	Senior Centers	М					
Youth Centers       M         Neighborhood Facilities       H         Child Care Centers       M         Heath Facilities       L         Mental Health Facilities       M         Parking Facilities       L         Tree Planting       L         Fire Stations/Equipment       L         Abused/Neglected Children Facilities       M         Abused/Neglected Children Facilities       M         Other Public Facility Reservation       L         Infrastructure (General)       M         Water/Sever Improvements       M         Sidewalks       H         Solid Waste Disposal Improvements       H         Solid Waste Disposal Improvements       M         Handicapped Services       M         Public Services (General)       E         Senior Services       M         Handicapped Services       M         Handicapped Services       H         Child Care Services       M         Heatth Services       H         Crime Awareness       M <t< td=""><td>Handicapped Centers</td><td>М</td><td></td><td></td><td></td><td></td><td></td></t<>	Handicapped Centers	М					
Neighborhood Facilities       H         Child Care Centers       M         Health Facilities       L         Mental Health Facilities       M         Parks and/or Recreation Facilities       M         Parks and/or Recreation Facilities       L         Tree Planting       L         File Stations/Equipment       L         Abused/Neglected Children Facilities       M         Non-Residential Historic Preservation       L         Infrastructure (General)       M         Water/Sewer Improvements       M         Street Improvements       M         Sidewalks       H         Other Infrastructure       M         Public Services (General)       Senior Services         M       M         Senior Services       M         Hadicapped Services       M         Hadicapped Services       M         Youth Services       H         Substance Abuse Services       M         Healt Care Services       M         Youth Services       H         Child Care Services       M         Health Services       H         Child Care Services       M         Substance Abuse Services <td< td=""><td>Homeless Facilities</td><td>Н</td><td></td><td></td><td></td><td></td><td></td></td<>	Homeless Facilities	Н					
Child Care Centers       M         Health Facilities       L         Parks and/or Recreation Facilities       M         Parking Facilities       L         Parking Facilities       L         Tree Planting       L         Fire Stations/Equipment       L         Abused/Neglected Children Facilities       M         Non-Residential Historic Preservation       L         Other Public Facility Needs       M         Infrastructure (General)	Youth Centers	М					
Child Care Centers       M         Health Facilities       L         Mental Health Facilities       M         Parks and/or Recreation Facilities       M         Parking Facilities       L         Tree Planting       L         Fire Stations/Equipment       L         Abused/Neglected Children Facilities       M         Non-Residential Historic Preservation       L         Other Public Facility Needs       M         Infrastructure (Central)	Neighborhood Facilities	Н					
Heath Facilities     L       Mental Heath Facilities     M       Parks and/or Recreation Facilities     M       Parks and/or Recreation Facilities     L       Tree Panting     L       Fire Stations/Equipment     L       Abused/Neglected Children Facilities     M       Abused/Neglected Children Facilities     M       Other Public Facility Needs     M       Other Public Facility Needs     M       Other Public Facility Needs     M       Sidewalks     M       Sidewalks     M       Sidewalks     H       Sold Waste Disposal Improvements     M       Public Services (General)							
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Parks and/or Recreation Facilities       M         Parking Facilities       L         Tree Planting       L         Fire Stations/Equipment       L         Abused/Neglected Children Facilities       M         Asbestos Removal       M         Non-Residential Historic Preservation       L         Other Public Facility Needs       M         Street Improvements       M         Street Improvements       M         Sidewalks       H         Solid Waste Disposal Improvements       M         Flood Drainage Improvements       H         Other Public Services (General)       -         Public Services (General)       -         Services (General)       -         Services (General)       -         Services (General)       -         Services (General)       -         Services (General)       -         Services (General)       -         Services (General)       -         Services       M         Handicapped Services       M         Handicapped Services       M         Substance Abuse Services       M         Health Services       M         Subtance Abuse Services		М					
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Tree Planting       L         Fire Stations/Equipment       L         Abused/Neglected Children Facilities       M         Asbestos Removal       M         Asbestos Removal       M         Non-Residential Historic Preservation       L         Other Public Facility Needs       M         Infrastructure (General)       Improvements         Water/Sewer Improvements       M         Street Improvements       M         Sidewalks       H         Solid Waste Disposal Improvements       H         Plood Drainage Improvements       H         Public Services (General)       E         Senior Services       M         Handicapped Services       M         Handicapped Services       H         Child Care Services       H         Child Care Services       H         Child Care Services       H         Child Care Services       H         Employment/Training Services       H         Health Services       H         Lead Hazard Screening       M         Crime Awareness       M         Fair Housing Activities       M         Crime Awareness       M         Conomic Development (Ge		1					
Fire Stations/Equipment       L         Abused/Neglected Children Facilities       M         Asbestos Removal       M         Non-Residential Historic Preservation       L         Other Public Facility Needs       M         Infrastructure (General)       Infrastructure (General)         Water/Sewer Improvements       M         Street Improvements       M         Sidewalks       H         Solid Waste Disposal Improvements       H         Other Infrastructure       M         Flood Drainage Improvements       H         Other Infrastructure       M         Public Services (General)       Senior Services         Watter Services       M         Legal Services       H         Child Care Services       M         Substance Abuse Services       M         Employment/Training Services       H         Employment/Training Services       H         Lead Hazard Screening       M         Crime Awareness       M         Fair Housing Activities       M         Fair Housing Activities       M         Conner Infrastructure Development       M         Cif Land Acquisition/Disposition       M         Cif Land Ac							
Abused/Neglected Children Facilities       M         Asbestos Removal       M         Non-Residential Historic Preservation       L         Other Public Facility Needs       M         Infrastructure (General)							
Asbestos Removal       M         Non-Residential Historic Preservation       L         Other Public Facility Needs       M         Infrastructure (General)       Infrastructure (General)         Water/Sewer Improvements       M         Street Improvements       M         Sidewalks       H         Solid Waste Disposal Improvements       M         Flood Drainage Improvements       H         Other Infrastructure       M         Public Services (General)       Image Improvements         Senior Services       M         Handicapped Services       M         Legal Services       H         Child Care Services       H         Substance Abuse Services       H         Employment/Training Services       H         Employment/Training Services       M         Lead Hazard Screening       M         Crime Awareness       M         Fair Housing Activities       M         Crime Awareness       M         Crine Augustion/Disposition       M         Child Care Services       M         Employment (General)       C         Crime Awareness       M         Far Housing Activities       M							
Non-Residential Historic Preservation         L           Other Public Facility Needs         M           Infrastructure (General)         Infrastructure (General)           Water/Sewer Improvements         M           Street Improvements         M           Solid Waste Disposal Improvements         M           Solid Waste Disposal Improvements         H           Solid Waste Disposal Improvements         H           Other Infrastructure         M           Public Services (General)         Image: Construct Services           Senior Services         M           Handicapped Services         M           Handicapped Services         H           Child Care Services         H           Transportation Services         H           Substance Abuse Services         M           Employment/Training Services         H           Healt Hazard Screening         M           Itead Hazard Screening         M           Crime Awareness         M           Fair Housing Activities         M           Conomic Development (General)         Image: Conomic Development           C/I Land Acquisition/Disposition         M           C/I Land Acquisition/Disposition         M           C/I Land							
Other Public Facility Needs       M         Infrastructure (General)          Water/Sewer Improvements       M         Street Improvements       M         Sidewalks       H         Solid Waste Disposal Improvements       M         Fload Drainage Improvements       H         Other Infrastructure       M         Public Services (General)          Senior Services       M         Handicapped Services       M         Youth Services       M         Child Care Services       H         Child Care Services       H         Child Care Services       H         Substance Abuse Services       M         Employment/Training Services       H         Employment/Training Services       H         Crime Awareness       M         Crime Awareness       M         Crime Awareness       M         Child Counseling       M         Other Services       M         Economic Development (General)       Economic Development (General)         C/1 Land Acquisition/Disposition       M         C/1 Land Acquisition/Disposition       M         C/1 Land Acquisition/Disposition       M							
Infrastructure (General)       M         Water/Sewer Improvements       M         Street Improvements       M         Solid Waste Disposal Improvements       M         Flood Drainage Improvements       H         Other Infrastructure       M         Public Services (General)          Senior Services       M         Handicapped Services       M         Legal Services       M         Youth Services       H         Child Care Services       M         Transportation Services       M         Substance Abuse Services       M         Employment/Training Services       H         Lead Hazard Screening       M         Crime Awareness       M         Fin Housing Activities       M         Tennat Landlord Counseling       M         C/I Land Acquisition/Disposition       M         C/I Land Acquisition/Dispos							
Water/Sewer Improvements       M         Street Improvements       M         Sidewalks       H         Solid Waste Disposal Improvements       M         Flood Drainage Improvements       M         Other Infrastructure       M         Public Services (General)          Senior Services       M         Handicapped Services       M         Legal Services       M         Child Care Services       H         Child Care Services       H         Child Care Services       H         Substance Abuse Services       M         Employment/Training Services       M         Employment/Training Services       M         Lead Hazard Screening       M         Crime Awareness       M         M          Fair Housing Activities       M         Tenant Landlord Counseling       M         Other Services       M         C/L Land Acquisition/Disposition       M         C/L Land Acquisition/Disposition       M         C/L Land Acquisition/Disposition       M         C/L Land Acquisition/Const/Rehab       M         Other C/I       M         CH Building Acq/Const/Rehab		IVI					
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Sidewalks       H         Solid Waste Disposal Improvements       M         Flood Drainage Improvements       H         Other Infrastructure       M         Public Services (General)          Senior Services       M         Handicapped Services       M         Legal Services       M         Vouth Services       H         Child Care Services       H         Child Care Services       H         Child Care Services       H         Substance Abuse Services       M         Substance Abuse Services       M         Employment/Training Services       H         Health Services       M         Lead Hazard Screening       M         Crime Awareness       M         Fair Housing Activities       M         Chard Laddord Counseling       M         Other Services       M         C/I Land Acquisition/Disposition       M         C/I Land Acquisition/Disposition       M         C/I Building Acq/Const/Rehab       M         M       ED Technical Assistance         Micro-enterprise Assistance       M							
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Flood Drainage Improvements       H         Other Infrastructure       M         Public Services (General)          Senior Services       M         Handicapped Services       M         Legal Services       M         Youth Services       M         Youth Services       H         Child Care Services       H         Transportation Services       H         Substance Abuse Services       M         Employment/Training Services       H         Health Services       M         Crime Awareness       M         Fair Housing Activities       M         Tenant Landlord Counseling       M         Other Services       M         Economic Development (General)       C/I land Acquisition/Disposition         C/I Infrastructure Development       M         C/I Building Acq/Const/Rehab       M         M       M         ED Technical Assistance       M							
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C/I Building Acq/Const/RehabMImage: Const/RehabOther C/IMImage: Construction of the second se	C/I Land Acquisition/Disposition	М					
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Micro-enterprise Assistance M							
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# Table 4Priority Public Housing NeedsLocal Jurisdiction

	Financial Resources:						
Sources Planned So	ources and Uses Planned \$	Planned Uses					
1. Federal Grants (FY 2010 grants)		Fianned Uses					
a) Public Housing Operating Fund	\$1,363,923	Public Housing Administrative Expenses					
b) Public Housing Capital Fund (IL06 CFP 501-09)	\$736,778	Capital Improvements					
c) Replacement Housing Factor (IL06 R006 501-09)	\$298,121	Public Housing Replacement					
d) Public Housing Capital Fund Recovery Grants (IL06S006501-09)	\$1,426,734	Capital Improvements					
e) Annual Contributions for Section 8 Tenant-Based Assistance	\$7,867,613	Section 8 HAP & Administrative Expenses					
<ul> <li>f) Annual Contributions for Section 8 Tenant-Based Assistance – NRA</li> </ul>	\$1,800,000	Section 8 HAP					
g) Resident Opportunity and Self- Sufficiency Grants	\$80,000	Resident Service					
Other Federal Grants (list below)							
2. Prior Year Federal Grants							
(unobligated funds only) (list below)							
IL06 CFP-501-08	\$600,434	Capital Improvements					
3. Public Housing Dwelling Rental Income	\$550,000	Public Housing Administrative Expenses					
4. Other income (list below)							
Investment Income	\$60,000	Other					
Laundry/Vending Commissions	\$9,000	Other					
4. Non-federal Sources (list below)	0						
Total resources	\$14,792,603						

Housing Authority of Champaign County – 2010 Agency Plan

### Housing Inventory Chart: Emergency Shelter

Total Year-Round Beds - Household without Children		KEY: Target Population A				
1. Current Year-Round Emergency Shelter (ES) Beds for Households without Children	36	CO: couples only, no children				
1A. Number of DV Year-Round ES Beds for Households without Children	5	HC: households with children				
1B. Subtotal, non-DV Year-Round ES Beds for Households without Children	31	SF: single females	SF: single females			
2. New Year-Round ES Beds for Households without Children	0	SFHC: single females and households with children				
3. Under Development Year-Round ES Beds for Households without Children	0	SM: single males				
4. Total Year Round ES HMIS Beds for Households without Children	10	SMHC: single males and households with children				
5. HMIS Bed Coverage: ES Beds for Households without Children	32%	SMF: single males and females				
		SMF + HC: Single male and female plus hous	eholds with children			
Total Year-Round Beds - Households with Children		YF: youth females (under 18 years old)				
6. Current Year-Round ES Beds for Households with Children	11	YM: youth males (under 18 years old)				
6A. Number of DV Year-Round ES Beds for Households with Children	11	YMF: youth males and females (under 18 year	rs old)			
6B. Subtotal, non-DV Year-Round ES Beds for Households with Children	0					
7. New Year-Round ES Beds for Households with Children	0	KEY: Target Population B	KEY: Inver			
8. Under Development Year-Round ES Beds for Households with Children	0	DV - Domestic Violence victims only	C: Current			
9. Total Year-Round ES HMIS Beds for Households with Children	0	VET - Veterans only	N: New Inve			
10. HMIS Bed Coverage: ES Beds for Households with Children		HIV - HIV/AIDS populations only	U: Under de			

Error MessagesERROR MSG: PROGRAM DETAILSPlease review your inventory information and record information in all applicable columnsERROR MSG: FAMILY BEDS/UNITSNoneERROR MSG: DV HMIS COVERAGEBeds in domestic violence shelters should not be in HMIS

							HUD Funding															Utilization
	Pr	ogram Information	rmation Target Population Information				Information		All Year-Rou	nd Beds/Unit	S		Year-Roun	nd Beds in HMIS			Seaso	onal Beds		Beds	PIT Counts	Rates
				Inventory			Does this program receive HUD McKinney-Vento	Beds for Households	Units for Households with	Beds for Households without		HMIS Beds for Households with	HMIS Beds for Households	Percentage of HMIS Beds for Households with	Percentage of HMIS beds for Households without	Total Seasonal	Number of Seasonal Beds Available in	Availability	Availability	O/V	Point-in-Time Homeless	Program Utilization
#	Organization Name	Program Name	Geo Code		А	в	funding?	with Children			Round Beds	Children	without Children	Children	Children	Beds	HMIS	Start Date	End Date	Beds	Count	Rate
ES1	1st. United Methodist Church	Austin's Place	171218	N	SF	1	No	0	0	0	0	0	0			8	0	January-09	April-09	6	0	
		A Woman's Place (DV																				
ES2	A Woman's Fund	Shelter)	177122	С	SFHC	DV I	No	11	5	5	16	11	5	100%	100%	C	0 0			0	0	0%
ES3	Crisis Nursery	Crisis Nursery	177122	С	YMF	1	No	0	0	12	12	0	0		0%	C	0			0	12	100%
ES4	Mental Health Center	Roundhouse	171218	С	YMF	1	No	0	0	6	6	0	0		0%	C	0 0			0	6	100%
ES5	Salvation Army	Stepping Stone Shelter	171218	С	SM	1	No	0	0	10	10	0	10		100%	C	0			0	0	0%
	St. Jude Catholic Worker																					
ES6	House	Catholic Worker House	171218	С	SMF	1	No	0	0	3	3	0	0		0%	0	0			0	24	800%

type	

## **KEY: Inventory type** C: Current Inventory

N: New Inventory U: Under development

### Housing Inventory Chart: Transitional Housing

Total Year-Round Beds - Household without Children						
1. Current Year-Round Transitional Housing (TH) Beds for Households without Children	211					
<ol> <li>Number of DV Year-Round TH Beds for Households without Children</li> </ol>	4					
1B. Subtotal, non-DV Year-Round TH Beds for Households without Children	207					
2. New Year-Round ES Beds for Households without Children						
<ol><li>Under Development Year-Round TH Beds for Households without Children</li></ol>	0					
4. Total Year Round TH HMIS Beds for Households without Children	118					
5. HMIS Bed Coverage: TH Beds for Households without Children	57%					
Total Year-Round Beds - Households with Children						
~	98					
Total Year-Round Beds - Households with Children	98 12					
Total Year-Round Beds - Households with Children 6. Current Year-Round TH Beds for Households with Children						
Total Year-Round Beds - Households with Children 6. Current Year-Round TH Beds for Households with Children 6A. Number of DV Year-Round TH Beds for Households with Children 6B. Subtotal, non-DV Year-Round TH Beds for Households with Children	12					
Total Year-Round Beds - Households with Children 6. Current Year-Round TH Beds for Households with Children 6A. Number of DV Year-Round TH Beds for Households with Children	12 86					
<ul> <li>Total Year-Round Beds - Households with Children</li> <li>6. Current Year-Round TH Beds for Households with Children</li> <li>6A. Number of DV Year-Round TH Beds for Households with Children</li> <li>6B. Subtotal, non-DV Year-Round TH Beds for Households with Children</li> <li>7. New Year-Round TH Beds for Households with Children</li> </ul>	12 86 0					

KEY: Target Population A												
CO: couples only, no children												
HC: households with children												
SF: single females												
SFHC: single females and households with children												
SM: single males												
SMHC: single males and households with	SMHC: single males and households with children											
SMF: single males and females												
SMF + HC: Single male and female plus	s households wi	th children										
YF: youth females (under 18 years old)												
YM: youth males (under 18 years old)												
YMF: youth males and females (under 1	8 years old)											
	_											
KEY: Target Population B		KEY: Inventory type										
DV - Domestic Violence victims only		C: Current Inventory										
VET - Veterans only		N: New Inventory										
HIV - HIV/AIDS populations only	U: Under developme											

Error MessagesERROR MSG: PROGRAM DETAILSPlease review your inventory information and record information in all applicable columnsERROR MSG: FAMILY BEDS/UNITSNoneERROR MSG: DV HMIS COVERAGEBeds in domestic violence shelters should not be in HMIS

							HUD Funding										Utilization
	Pro	ogram Information			Target P	opulation	Information		All Year-Roui	nd Beds/Unit	S		Year-Roun	d Beds in HMIS		PIT Counts	Rates
#	Organization Name	U	Geo Code	Inventory type	A	В	Does this program receive HUD McKinney-Vento funding?	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year- Round Beds	HMIS Beds for Households with Children	HMIS Beds for Households without Children	Percentage of HMIS Beds for Households with Children	Percentage of HMIS beds for Households without Children	Point-in-Time Homeless Count	Program Utilization Rate
		Homeless Families in															
TH1		Transition	177122	С	SFHC	DV	Yes	12	5	4	16	12	4	100%	100%	7	44%
TH2	Canaan Development Foundation	SAFE House	177122		SM		No	0	0	10	10	0	0		0%	0	0%
1112		Homeless Families in	111122		3101			0	0	10	10	0	0		070	0	0 %
тнз			171218	с	SFHC		Yes	25	8	7	32	25	7	100%	100%	12	38%
		Unlimited Possibilities															
TH4	Transition	Services Center	171218	С	HC		Yes	16	5	0	16	16	0	100%		0	0%
TH5	City of Urbana	Homeless Families with Children	177122	с	нс		No	15	5	0	15	15	0	100%		2	13%
TH6	· · ·	Champaign House	171218	с	SMF+HC	HIV	No	4	1	1	5	4	1	100%	100%	3	60%
TH7	Ministries		175808	с	SM		No	0	0	16			0		0%	0	0%
TH8			171218	С	SM		No	0	0	50		-	50		100%	50	100%
TH9			171218	C	SM		Yes	0	0	20		0	20		100%	20	
<u>TH10</u> TH11		Housing Program for Persons	177122	c	SM SMF		No No	0	0	6		0	0		0%	0	0%
TH12	Restoration Urban Ministries	Restoration Urban Ministries	171218	c	SMF+HC		No	16	5	45	61	0	0	0%	0%	61	100%
TH13		11 8	171218	С	SM		No	0	0	38	38	0	38		100%	38	100%
TH14	Salvation Army		171218	с	НС		Yes	10	3	0	10	10	0	100%		10	100%
TH15		Supportive Transition Empowerment Program	171218	N	SMF		No	0	0	2	2	0	2		100%	2	100%

è		

N: New Inventory U: Under development

### Housing Inventory Chart: Safe Haven

Total Year-Round Beds - Household without Children								
1. Current Year-Round Safe Haven (SH) Beds for Households without Children	0							
1A. Number of DV Year-Round SH Beds for Households without Children	0							
1B. Subtotal, non-DV Year-Round SH Beds for Households without Children								
2. New Year-Round ES Beds for Households without Children								
3. Under Development Year-Round SH Beds for Households without Children	0							
4. Total Year Round SH HMIS Beds for Households without Children								
5. HMIS Bed Coverage: SH Beds for Households without Children								
Total Year-Round Beds - Households with Children								
<b>Total Year-Round Beds - Households with Children</b> 6. Current Year-Round SH Beds for Households with Children	0							
	0 0							
6. Current Year-Round SH Beds for Households with Children	0 0 0							
<ol> <li>Current Year-Round SH Beds for Households with Children</li> <li>6A. Number of DV Year-Round SH Beds for Households with Children</li> </ol>	0 0 0 0							
<ol> <li>Current Year-Round SH Beds for Households with Children</li> <li>Number of DV Year-Round SH Beds for Households with Children</li> <li>Subtotal, non-DV Year-Round SH Beds for Households with Children</li> </ol>	0 0 0 0 0							
<ol> <li>Current Year-Round SH Beds for Households with Children</li> <li>6A. Number of DV Year-Round SH Beds for Households with Children</li> <li>6B. Subtotal, non-DV Year-Round SH Beds for Households with Children</li> <li>7. New Year-Round SH Beds for Households with Children</li> </ol>	0 0 0 0 0 0							

- 9. Total Year-Round SH HMIS Beds for Households with Children 10. HMIS Bed Coverage: SH Beds for Households with Children

Error Messages ERROR MSG: PROGRAM DETAILS None ERROR MSG: FAMILY BEDS/UNITS None ERROR MSG: DV HMIS COVERAGE None

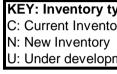
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SMF: single males and females								
SMF + HC: Single male and female plus households								
YF: youth females (under 18 years old	l)							
YM: youth males (under 18 years old)								
YMF: youth males and females (under	<sup>.</sup> 18 years old)							
KEY: Target Population B	I [							
DV - Domestic Violence victims only								

KEY: Target Population A CO: couples only, no children HC: households with children

SF: single females

SM: single males

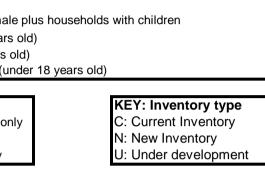


only VET - Veterans only HIV - HIV/AIDS populations only

SFHC: single females and households with children

SMHC: single males and households with children

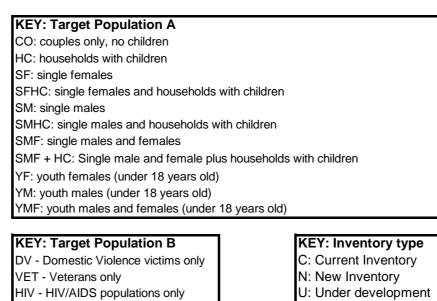
	Proc	ram Information			Target Po	opulation	HUD Funding Information		All Year-Rour	nd Beds/Unit	s		Year-Roun	d Beds in HMIS		PIT Counts	Utilization Rates
#	Organization Name	Program Name	Geo Code	Inventory type		B	Does this program receive HUD McKinney-Vento funding?	Beds for Households with Children	Units for	Beds for Households without Children		HMIS Beds for Households with Children	HMIS Beds for	Percentage of HMIS Beds for Households with Children	Percentage of HMIS beds for Households without Children	Point-in-Time Homeless Count	Program Utilization Rate
	Insert organization name										C	)					
	Insert organization name										C	)					
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### Housing Inventory Chart: Permanent Supportive Housing

Total Year-Round Beds - Household without Children	
1. Current Year-Round Permanent Housing (PH) Beds for Households without Children	71
1A. Number of DV Year-Round PH Beds for Households without Children	0
1B. Subtotal, non-DV Year-Round PH Beds for Households without Children	71
2. New Year-Round ES Beds for Households without Children	4
3. Under Development Year-Round PH Beds for Households without Children	4
4. Total Year Round PH HMIS Beds for Households without Children	46
<ol><li>HMIS Bed Coverage: PH Beds for Households without Children</li></ol>	65%
Total Year-Round Beds - Households with Children	
6. Current Year-Round PH Beds for Households with Children	41
6A. Number of DV Year-Round PH Beds for Households with Children	0
6B. Subtotal, non-DV Year-Round PH Beds for Households with Children	41
7. New Year-Round PH Beds for Households with Children	13
8. Under Development Year-Round PH Beds for Households with Children	0
9. Total Year-Round PH HMIS Beds for Households with Children	38
10. HMIS Bed Coverage: PH Beds for Households with Children	93%



### Error Messages

ERROR MSG: PROGRAM DETAILS None ERROR MSG: FAMILY BEDS/UNITS None ERROR MSG: DV HMIS COVERAGE None

							HUD Funding								Utilization			
	Program Information				Target Population		Information	All Year-Round Beds/Units				Year-Round Beds in HMIS			PIT Counts	Rates		
-	Organization Name	Program Name	Geo Code	Inventory type	A	В	Does this program receive HUD McKinney-Vento funding?	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	CH Beds	Total Year- Round Beds	HMIS Beds for Households with Children		Percentage of HMIS Beds for Households with Children	Percentage of HMIS beds for Households without Children	Point-in-Time Homeless Count	Program Utilization Rate
PH	Champaign County Regional Planning Commission	Shelter + Care I	171218	с	SMF+HC		Yes	28	14	30	30	58	28	30	100%	100%	57	98%
	Champaign County Regional																	
PH	Planning Commission		171218		SMF		Yes	0	0	1	1	1	0	1		100%	1	100%
PH	Homestead Corporation	Homestead Apartments	177122	С	SMF		No	0	0	25	25	25	0	0		0%	0	0%
PH	Mental Health Center	PHACT Program	171218	С	SMF		Yes	0	0	11	11	11	0	11		100%	11	100%
PH		Supportive Transition	171218	N	SMF		No	0	0	4	0	4	0	4		100%	4	100%
PH		GCAP	171218	N	нс	HIV	No	10	3	0	0	10	10	0	100%		10	100%
PH		Clock Street	171218	N	нс		No	3	1	0	0	3	0	0	0%		3	100%
PH	Center for Women in Transition	Presby House	171218	U	SF		No	0	0	4	4	4	0	0		0%		0%

### Housing Inventory Chart: Unmet Need Totals

	All Year-Rou	Seasonal Beds	Overflow Beds								
Beds for	Units for	Beds for									
Households with	Households with	Households without	Total Year-	Total Seasonal							
Children	Children	Children	Round Beds	Beds	Overflow Beds						
Emergency Shelter											
6	2	4	10	0	20						
Transitional Housing											
40	13	25	65								
Safe Haven											
Permanent Supportive Housing											
60	20	85	145								