



**Display Until
April 9, 2011**

FY 2011/12 Annual Action Plan

**A Component of the
2010-2014 Consolidated Plan**

DRAFT

**30-day Public Comment Period
March 10 through Friday, April 9, 2011**

**Please send your comments to
kerri.spear@ci.champaign.il.us
or mail them to:**

**Neighborhood Services Department
Attn: Kerri Spear
102 North Neil Street
Champaign, IL 61820
No later than April 9, 2011**



**CONSOLIDATED PLAN 2010-2014
ANNUAL ACTION PLAN FY 2011/12
Table of Contents**

Resolution		i
SF424		iii
Acknowledgements		v
Executive Summary		vii
Chapter 1	Resources, Barriers, and Program Requirements	1
Chapter 2	Geographic Distribution and Housing Market Analysis	13
Chapter 3	Affordable Housing Activities	16
Chapter 4	Non-Housing Activities	34
Chapter 5	FY 2009/10 CDBG, HOME, American Dream Budgets	46
Chapter 6	HUD Project Tables - CPMP	49
Appendix A	Citizen Comments	
Appendix B	Planning Area Map	
Appendix C	Anti-Displacement and Relocation Policy	
Appendix D	HUD Certifications	

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INTRODUCTION

SPECIAL NOTE: The FY 2011-2012 Draft Annual Action Plan was prepared based on the estimation that the Federal Entitlement and Formula Allocations for FY 2011-2012 will be funded at the FY 2008-2009 level. The budgeted amounts may change upon notification of the FY 2011-2012 actual allocated grant amounts from HUD.

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. 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 document is the second annual update to the 2010-2014 Consolidated Plan and covers the fiscal year from July 1, 2011 to June 30, 2012. The Annual Action Plan contains the City's proposed use of CDBG, HOME, and non-federal funds for the year.

SUMMARY OF CITIZEN PARTICIPATION

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.

Table 1-1: Summary of Citizen Participation

Date	Location	Type of Meeting/Purpose
9/9/10	Council Chambers – NSAB	1 st Public hearing for FY 2011/12 Annual Action Plan
11/18/10	Council Chambers – NSAB	NSAB Meeting
12/9/10	Council Chambers – NSAB	NSAB Meeting
1/13/11	Council Chambers – NSAB	NSAB Meeting
2/9/11	Stratton School	Beardsley Park Neighborhood Meeting
2/15/11	Douglass Square Community Room	Douglass Square Community Council Regular Meeting
2/21/11	Garden Hills Elementary School	Neighborhood Meeting
3/1/11	City Building	Community Reinvestment Group/local lenders
3/1/11	Roundhouse Shelter	Council of Service Providers to the Homeless
3/7/11	Franklin Middle School	500-600 Block West Beardsley

3/10/11	Council Chambers – NSAB	2 nd Public Hearing for FY 2011/12 Annual Action Plan
3/10/11	NSD, Public Libraries, website	30-day public comment period begins
3/29/11	Council Chambers	Council Study Session – review draft FY 2011/12 plan
4/5/11	City Building	Community Reinvestment Group/local lenders
4/5/11	Council Chambers – City Council	3 rd Public Hearing for FY 2011/12 Annual Action Plan
4/9/09	Council Chambers – NSAB	NSAB Meeting
4/5/11	Council Chambers – City Council	3 rd Public Hearing for FY 2011/12 Annual Action Plan
4/9/09	Council Chambers – NSAB	NSAB Meeting
4/9/11	Various Locations	30-day public comment period ends
4/19/11	Council Chambers	Council Regular Meeting – approve FY 2011/12 Annual Action Plan

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 have been translated to Spanish versions. 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 and Unity in Action magazine.

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.

NEEDS ASSESSMENT AND STRATEGIC PLAN

Affordable Housing Needs Assessment

As noted above, the City's five-year Consolidated Plan (2010-2014) provides a complete summary of the City's affordable housing needs. The plan outlines the needs of homeowners and renters, as well as the housing needs of special populations, such as the elderly and disabled. The document 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. The following is a summary of the housing and community development goals and objectives as outlined in the Consolidated Plan.

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

The Consolidated Plan also 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 the Consolidated Plan.

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 and parks, 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, including revitalizing the City's older commercial areas, particularly those serving low- and moderate-income neighborhoods.
- 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. (Anti-poverty strategy)
- Support programs and activities that improve the earning potential of low-income persons, promote self-sufficiency, and encourage the development of personal financial stability. (Anti-poverty strategy)
- 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

ACTION PLAN FOR FY 2011/12

The City of Champaign expects to receive \$754,153 in FY 2011/12 Community Development Block Grant funds and approximately \$37,900 in program income for the implementation of affordable housing and community development programs for the upcoming fiscal year. The City also expects to receive \$433,757 in HOME program funding, \$24,500 in program income, and \$11,302 in HOME program administration funding from its participation in the Urbana HOME Consortium. A 25% match is required for HOME program funding. The City will use either Federal Home Loan Bank-Affordable Housing Program grant funds or funding received from repayment of an Urban Development Action Grant several years ago as match requirement in FY 2011/12.

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. The FY 2011/12 Annual Action Plan will incorporate a satisfaction survey to recipients of the City's housing programs. This feedback, combined with the data analysis, will provide 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 neighborhood impact that the City government or residents expect. Property values in low-income 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.

Evaluation of Past Performance

The City of Champaign's past performance for FY 2009/10 Annual Action Plan period 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 owner-occupied single-family homes, 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 FY 2009/10 period, HUD noted the following during the annual review:

- *Insert comments from FY 2009/10 caper letter here*

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INTRODUCTION

The City of Champaign Neighborhood Services Department has developed this Action Plan for the coming year 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 continue seeking partnerships with other agencies as well as the private sector for housing and community development initiatives. These partnerships are needed to expand housing opportunities and address 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, Bristol Park, Beardsley Park, and Douglass Park neighborhoods.

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 9, 2010, Neighborhood Services Advisory Board meeting, the second during the March 10, 2011, Neighborhood Services Advisory Board meeting, and the final during the April 5, 2011, 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 2011/12, the City expects to utilize the following resources:

Table 1-1: FY 2011/12 Resources:

Community Development Block Grant (CDBG)	\$754,153
HOME Investment Partnerships Program	\$433,757
HOME Administration	\$11,302

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 to the following program(s): .

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:

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

Product	2003	2004	2005	2006	2007	2008	2009	Total
IHDA Loan	12	30	4	72	7	7	0	132
	\$ 809,099	\$2,922,203	\$ 343,214	\$8,113,959	\$942,874	\$846,920	0	\$13,978,269
IHDA MCC	5	10	3	20	6	19	33	96
	\$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

*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. During FY 2011/12, the City will fulfill prior year obligations to complete Full Home Improvement Program projects and also issue a Request for Proposals from participating lenders in the Community Reinvestment Group of Champaign County as required by the current lender agreement.

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% down payment 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.

Table 1-3: Public Service Activities

Partner Agency	Type of City Funding	City Funding	Agency Leverage
CommUnity Matters Program (Unit 4 School District, Champaign Park District, Don Moyer Boys and Girls Club, Jericho Baptist Church)	CDBG (public service)	\$113,123	\$350,000
	Urban Renewal (local)	Up to \$100,000	

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 2011/12, 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 2011) as resources allow. Neighborhood Services staff will continue to implement and complete several redevelopment plans, including the Bristol Park Neighborhood Plan, Taylor Thomas, and Beardsley Park initiatives, to improve neighborhood conditions and increase affordable housing opportunities on a larger scale. The City is also considering submitting the Bristol Park Neighborhood Plan 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 income-eligible 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 2011/12 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

Neighborhood Revitalization: Funds may be allocated to existing programs, such as the Acquisition-Rehabilitation or Lot Acquisition programs, to promote revitalization efforts of targeted neighborhoods. The areas identified may be included in the Neighborhood Wellness Plan or in an adopted neighborhood improvement plan (i.e. Beardsley Park, Bristol Park, Burch Village Area Redevelopment Plan, etc) to further plan goals. FY 2011/12 Budget: \$476,696 (\$361,757 HOME, \$90,439 local match (recaptured UDAG or Federal Home Loan Bank grant), \$24,500 program income)

Housing Education Activities: The City provides home maintenance education and credit counseling to participants of the 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 program applicants are referred to counseling to repair credit issues that prevent them from obtaining program funding. FY 2011/12 Budget: \$2,000 CDBG (credit counseling)

Emergency Repair Program: City staff will address home repairs of an urgent nature for eligible owner-occupants Citywide. FY 2011/12 Budget: \$122,000 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.

Full Home Improvement Program: Using funding from prior years, The City will continue to rehabilitate owner-occupied housing units for low- and moderate-income Champaign residents. Program will be targeted to Planning Areas 1, 2, 4, 7, 8, 9, 14 and to eligible property owners Citywide.

Taylor Thomas Subdivision: The two final homes in the Taylor Thomas housing construction project have been on hold during the current housing market and economic downturn. Should the market begin to rebound, the final two lots will be actively marketed to potential market rate buyers. City funding helps to make the new homes affordable to market-rate households. The City recently purchased several properties in the surrounding area through the Neighborhood Stabilization Program (NSP-1) and 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: \$300,000 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. Additional grant funds may be contributed through the 2009 Federal Home Loan Bank-Chicago Affordable Housing Program award as both this program and the Full Home Improvement Program are eligible uses. FY 2011/12 Budget: \$60,000 CDBG, \$60,000 FHLB-C

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 2011/12 Budget: \$30,000 CDBG

Tenant Based Rental Assistance (TBRA). 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, 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 of the TBRA program. FY 2011/12 Budget: \$90,000 (\$72,000 HOME, \$18,000 match).

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

Demolition: This Citywide program provides funding to eligible owners to remove dilapidated garages, sheds, fences, or other out-buildings from the property (Accessory Structure Demolition) as well as housing structures (Demolition). FY 2011/12 Budget: \$2,500 CDBG (Accessory Structure Demolition) and \$20,000 CDBG (Demolition)

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 2011/12 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 2011/12 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 2011/12 neighborhood improvement initiative will again concentrate the public service cap (\$113,123) towards the CommUnity Matters program focused primarily in the Garden Hills neighborhood but also including some activities for Bristol Park, Beardsley Park and Douglass Park neighborhood youth. 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 for FY 10/11 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 February 2011, the CRG sponsored the 11th Annual Housing Fair, designed to provide information about the various aspects of the home buying process in an informal setting as well as helpful tips for landlords and tenants. 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. The 4th Annual Money Smart Week for Champaign County was held during the first week of April, where over 40 educational workshops were held throughout the week.

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 2011, staff from the Land of Lincoln Legal Assistance Foundation and the City of Champaign 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 will continue to extend educational workshops and additional housing counseling efforts to the minority community, predominantly through neighborhood meetings and partnership meetings, during FY 2011/12 as well as advertising in the new Unity in Action magazine, which focuses on the African American community in Champaign County.

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 program offered educational events during America Saves week in February 2011.

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 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 Regional Planning Commission, 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 waiver for the last two homes to allow for the HOME funds to assist low- to moderate-income borrowers.

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 2011/12 program year is estimated at \$37,900. 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 2010/11 program year in the amount of \$140,631. 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 2011/12 program year.

Pre-Award Grants

At this time, there are no plans to fund pre-award grants during the FY 2011/12 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, 2011 through June 30, 2012. 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 15% for CHDO projects. Thus, the City's remaining allocation is expected to be \$433,757. As in past years, a 25% local match is required, which will be achieved with 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:

$$\frac{\text{HOME Investment}}{\text{HOME investment} + \text{Homeowner investment}} \times \text{Net Proceeds} = \text{Recaptured HOME Funds}$$

$$\frac{\text{Homeowner Investment}}{\text{HOME investment} + \text{Homeowner investment}} \times \text{Net Proceeds} = \text{Amount to homeowner}$$

HOME investment + Homeowner 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 2011/12 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.

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 newly released 2010 Census listed Champaign's population at 81,055, which is a substantial increase when compared to the 2000 Census figure of 67,518 and includes several annexations. 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.

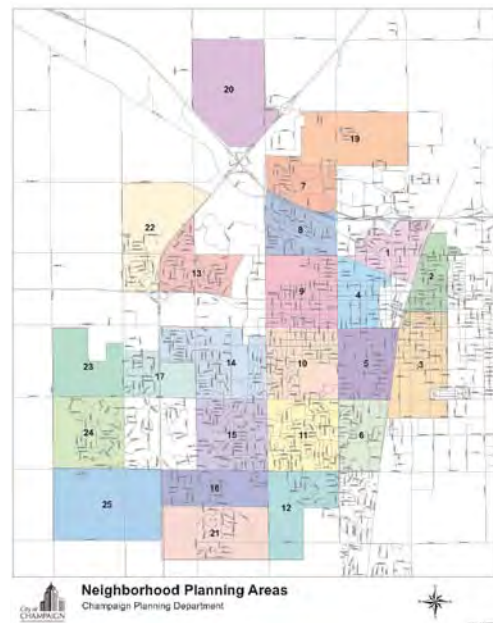
Students comprise approximately 32% of the City's population. This large number of students has a significant impact on the housing market, particularly the rental housing market. The willingness of students to share living quarters and pay inflated rents for short periods of time tightens the rental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

According to the 2010 Census, 71.6% of Champaign's citizens are white, 12.8% are black, 10.8% are Asian, and 5.7% 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 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. The City is divided into 25 planning areas, as shown here. A comparison between planning areas and low/moderate-income Census Tracts is provided below. A full page version of this map is also provided in Appendix B.



HOUSING MARKET SUMMARY

There are 34,434 housing units in the City of Champaign. This is up 20% from the 2000 Census, which in turn was an increase of 10% from the 1990 Census. The City's 2010 Census vacancy rate is 6.5%, 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

Note: 2010 low/moderate income block group data from the 2010 U.S. Census is not available at the time of this report.

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

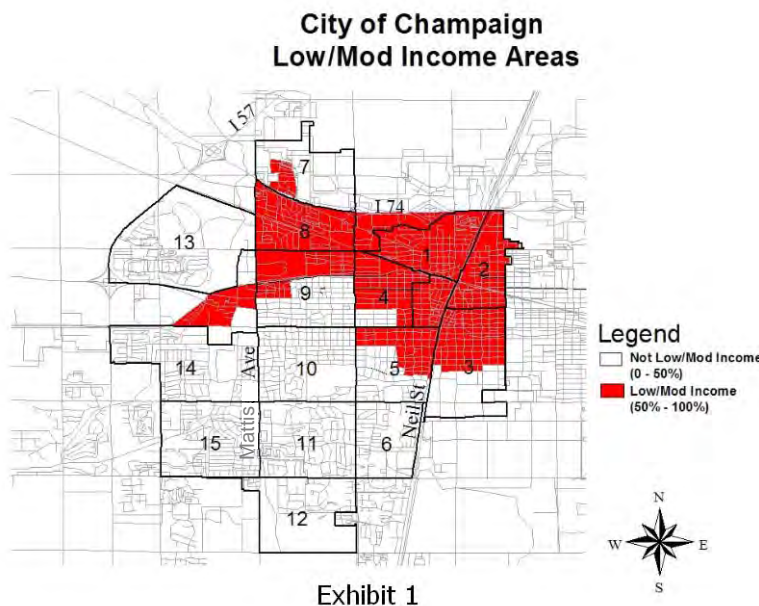


Exhibit 1

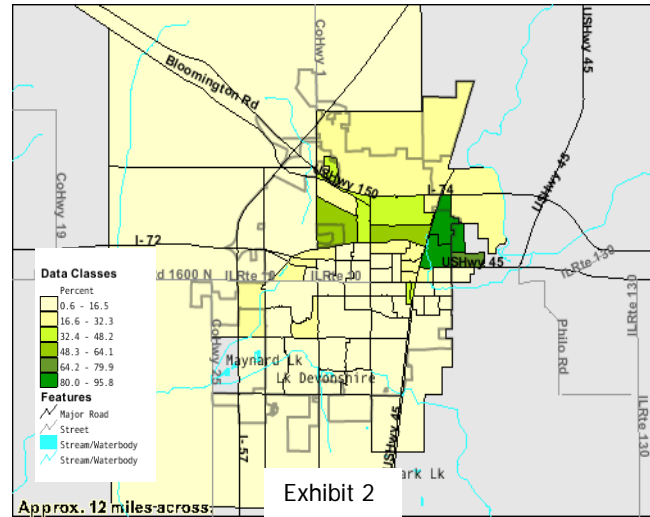
and allocating services. Exhibit 1 shows the City's low/moderate neighborhoods (HUD-defined target areas) overlaid on the Neighborhood Wellness Planning Areas. As noted on the map, all of Planning Areas 1, 2, and 8, most of Area 4, and almost the entire residential section of Planning Area 7 are considered low- and 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. 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.

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 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:

<p>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.</p>
<p>Inputs: FY 10/11 carryforward funds \$100,000 HOME Funds, \$25,000 local match. Source of match funds: recaptured UDAG or FHLB grant.</p>
<p>Number and Type of Households to be Assisted (Outputs): 2 households total (2 households at 51-80% MFI)</p>
<p>Local Outcome Measures:</p> <ul style="list-style-type: none"> • 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
<p>HUD Performance Objective: Provide decent affordable housing</p>
<p>HUD Performance Measurement Outcome: Availability/Accessibility</p>

<p>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.</p>
<p>Inputs: \$122,000 CDBG Funds</p>
<p>Number and Type of Households to be Assisted (Outputs): 24 households total (10 households at <30% MFI, 10 households at 31-50% MFI, and 4 households at 51-80% MFI)</p>
<p>Local Outcome Measures:</p> <ul style="list-style-type: none"> • Emergency housing conditions addressed in 24 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
<p>HUD Performance Objective: Provide decent affordable housing</p>
<p>HUD Performance Measurement Outcome: Availability/Accessibility</p>

<p>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 participate 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.</p>
<p>Inputs: \$2,000 CDBG Funds</p>
<p>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)</p>
<p>Local Outcome Measures:</p> <ul style="list-style-type: none"> • 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
<p>HUD Performance Objective: Provide decent affordable housing</p>
<p>HUD Performance Measurement Outcome: Availability/Accessibility</p>

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:

<p>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.</p>
<p>Inputs: Prior year carryforward HOME Funds (FY 2005/06), \$14,999 property owner match</p>
<p>Number and Type of Households to be Assisted (Outputs): 1 rental units total (1 renter households at <50% MFI)</p>
<p>Local Outcome Measures:</p> <ul style="list-style-type: none"> • 1 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
<p>HUD Performance Objective: Provide decent affordable housing</p>
<p>HUD Performance Measurement Outcome: Affordability</p>

<p>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.</p>
<p>Inputs: No federal funding allocated to this program.</p>
<p>Number and Type of Households to be Assisted (Outputs): Approximately 180 rental units will be inspected annually</p>
<p>Local Outcome Measures:</p> <ul style="list-style-type: none"> • 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
<p>HUD Performance Objective: Provide decent affordable housing</p>
<p>HUD Performance Measurement Outcome: Availability/Accessibility</p>

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:

<p>Neighborhood Revitalization 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. This can be accomplished existing tools (Lot Acquisition and Acquisition Rehabilitation programs) or in partnership with approved neighborhood improvement plans (Beardsley Park Plan, Bristol Park Neighborhood Plan, Burch Village Area Redevelopment Plan). The City may also choose to partner with 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.</p>
<p>Inputs: \$476,696 (\$361,757 HOME Funds, \$90,439 local match, \$24,500 program income). Match source: recaptured UDAG or FHLB grant</p>
<p>Number and Type of Households to be Assisted (Outputs): 10-15 properties</p>
<p>Local Outcome Measures:</p> <ul style="list-style-type: none"> • Elimination of properties having a blighting impact on target neighborhoods • Eventual construction of affordable homes on the cleared sites
<p>HUD Performance Objective (as a blight removal activity): Create a suitable living environment</p>
<p>HUD Performance Measurement Outcome: Sustainability</p>

<p>Code Enforcement Activity: The Code Compliance 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.</p>
<p>Inputs: 4 FTE Property Maintenance inspectors and 1 FTE Environmental inspector, salaries paid through local and federal funding</p>
<p>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.</p>
<p>Local Outcome Measures:</p> <ul style="list-style-type: none"> • Improved appearance of City's residential neighborhoods • Public education will lead to greater code compliance and fewer incidences of nuisances
<p>HUD Performance Objective: Provide decent affordable housing</p>
<p>HUD Performance Measurement Outcome: Sustainability</p>

<p>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.</p>
<p>Inputs: \$20,000 CDBG</p>
<p>Number and Type of Households to be Assisted (Outputs): 2-3 blighted structures can be removed. This funding can be combined with redevelopment resources to create affordable housing opportunities as well as remove neighborhood blight.</p>
<p>Local Outcome Measures:</p> <ul style="list-style-type: none"> • Improved appearance of City's residential neighborhoods • Improved reinvestment in surrounding properties
<p>HUD Performance Objective: Create a suitable living environment</p>

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:

Nuisance/Code Enforcement Activity: The Code Compliance 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 FTE Property Maintenance inspectors and 1 FTE Environmental inspector, salaries paid through local and federal funding
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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.
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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.
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Inputs: \$2,500 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
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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: <ul style="list-style-type: none"> • 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 ≤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: <ul style="list-style-type: none"> • 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 ≤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: <ul style="list-style-type: none"> • 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 issue a new Request for Proposals to administer 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: <ul style="list-style-type: none"> 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:

Private Activity Bond Authority: This year, the City can allocate over \$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 provided by the Illinois Housing Development Authority (IHDA) or private bond underwriters such as Stern Brothers. In March 2011, IHDA notified the City that they would not be accepting bond cap from local municipalities. The City is researching additional opportunities at the time this document was prepared. These uses may include continued homeownership programs through Stern Brothers, a City-initiated MCC program, or carryforward for future activities to be identified.
Inputs: \$7,627,170 private activity bond authority.
Number and Type of Households to be Assisted (Outputs): to be determined
Local Outcome Measures: <ul style="list-style-type: none"> ?? 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: <ul style="list-style-type: none"> 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
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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: <ul style="list-style-type: none"> 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 non-profit 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 2011/12. Homestead targets buyers with incomes between 50% and 80%MFI
Local Outcome Measures: <ul style="list-style-type: none"> 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 the Neighborhood Stabilization and Neighborhood Revitalization (including Lot Acquisition) 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 3 homes in the Neighborhood Stabilization Program target area during FY 2011/12. Habitat targets buyers with incomes between 25-50% MFI
Local Outcome Measures: <ul style="list-style-type: none"> Construction of affordable units on available lots expands homeownership opportunities for 3 lower

income households
<ul style="list-style-type: none"> Public investment in neighborhoods spurs private investment in adjacent properties
HUD Performance Objective: Provide decent affordable housing
HUD Performance Measurement Outcome: Availability/Accessibility

<p>Ecological Construction Laboratory - Super Energy Efficient Home: HOME CHDO funding will be 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.</p>
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: <ul style="list-style-type: none"> 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.

<p>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.</p>
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: <ul style="list-style-type: none"> 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

<p>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.</p>

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: <ul style="list-style-type: none"> 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 Neil/Bradley properties. Infrastructure improvements are scheduled to be completed in FY 2011/12.
Inputs: \$150,000 local funding
Number and Type of Households to be Assisted (Outputs): Complete infrastructure improvements as identified in the study Beardsley Park Infrastructure Study.
Local Outcome Measures: <ul style="list-style-type: none"> 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: \$300,000 non-federal funds for construction
Number and Type of Households to be Assisted (Outputs): Final 2 units will be completed in FY 2011/12
Local Outcome Measures: <ul style="list-style-type: none"> 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:
<ul style="list-style-type: none"> • 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 ≤80% MFI
Local Outcome Measures:
<ul style="list-style-type: none"> • 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:

<ul style="list-style-type: none"> • 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:

<p>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.</p>
<p>Inputs: Neighborhood Programs staff manage these programs and coordinate with other agencies that provide similar services</p>
<p>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 \leq80% MFI</p>
<p>Local Outcome Measures:</p> <ul style="list-style-type: none"> • 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
<p>HUD Performance Objective: Provide decent affordable housing</p>
<p>HUD Performance Measurement Outcome: Availability/Accessibility</p>

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 outcome-based performance measures. The Continuum will respond to the needs of the homeless clientele by developing additional shelters and services as funding allows.

Activities:

<p>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.</p>
<p>Inputs: Center for Women in Transition, Salvation Army, and Restoration Urban Ministries will take the lead on this activity</p>
<p>Number and Type of Households to be Assisted (Outputs): Number to be determined pending results of most recent point-in-time homeless survey</p>
<p>Local Outcome Measures:</p> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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): 5 units for Center for Women in Transition and 3 Habitat for Humanity units will be contracted during FY 2011/12
Local Outcome Measures:
<ul style="list-style-type: none"> • 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:
<ul style="list-style-type: none"> 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: \$30,000 CDBG
Number and Type of Households to be Assisted (Outputs): 15-20 senior households per year
Local Outcome Measures:
<ul style="list-style-type: none"> 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:
<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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
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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:

- | |
|--|
| <ul style="list-style-type: none">• 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
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HUD Performance Measurement Outcome: Availability/Accessibility

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 and begin collaborating for school/park 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: <ul style="list-style-type: none"> • 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 \leq 80% MFI
Local Outcome Measures: <ul style="list-style-type: none"> • 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

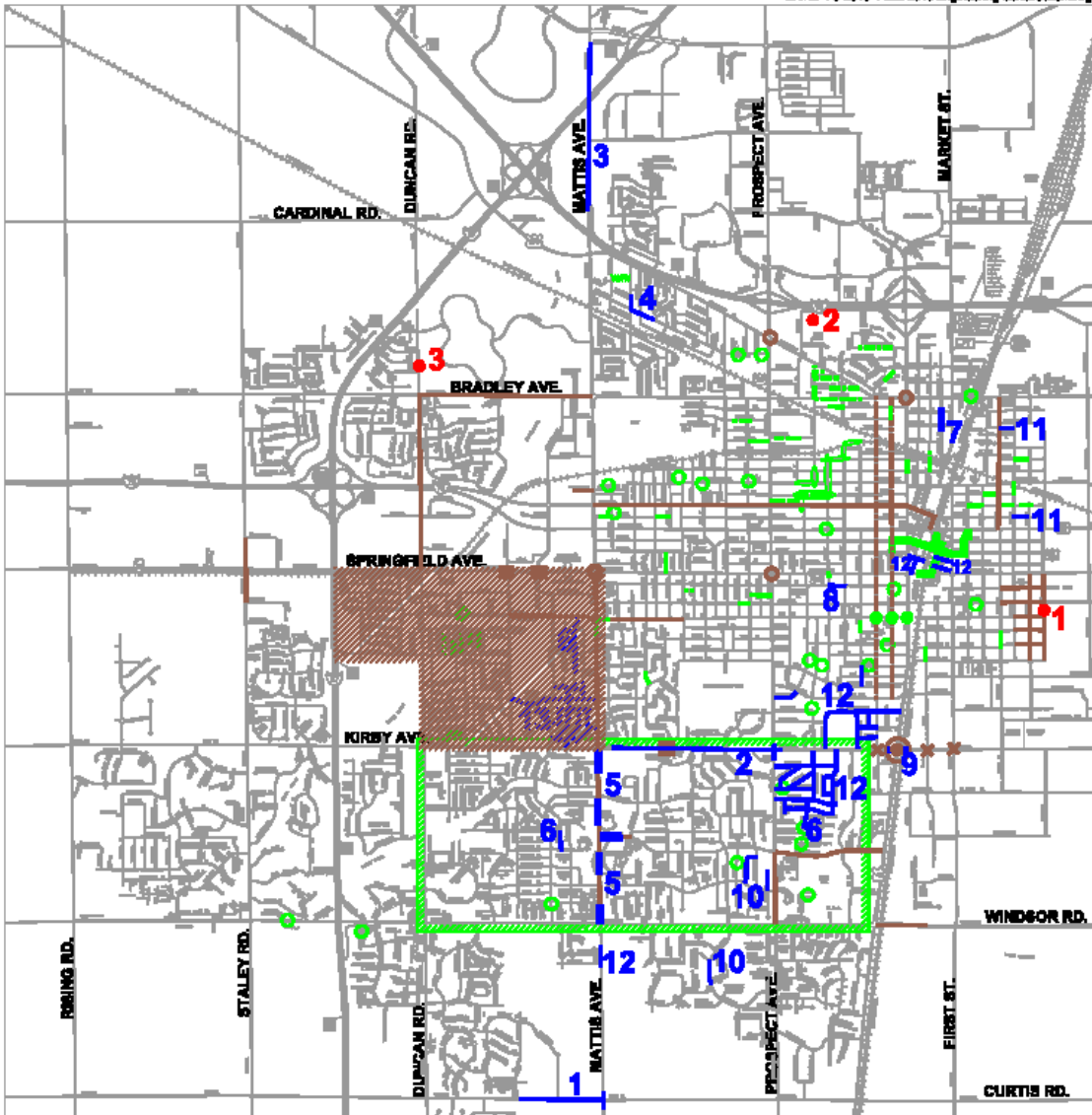
Beardsley Park Plan - Capital Improvements: During FY 2011/12, the remaining short-term goals of the Beardsley Park Infrastructure Study will be completed.
Inputs: Street improvements are expected to cost \$150,000 in non-federal funding.
Number and Type of Households to be Assisted (Outputs): Planning 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: <ul style="list-style-type: none"> • 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



2010 ENGINEERING CONSTRUCTION PROJECTS

DATE: 4-8-2010 FILE: 2010 Engineering Construction.dwg



TRANSPORTATION

1. Curtis Road (Wynstone to Mattis)
2. Kirby Ave. Overlay (Mattis to Prospect) - ARRA
3. Mattis Ave. Overlay (Anthony to Olymplan) - IDOT ER
4. Garden Hills Sidewalk
5. PCC Patching - Middle & Devonshire
6. Local Street Rehab.
7. Urban Renewal - Beardley Park Neighborhood Rehab.
8. Brick Street Rehab.
9. Sidewalk Gap - Kirby @ Neil (NE Corner)
10. NIR
11. Annual Alley Maintenance
12. 2010 Slurry Seal
13. 2010 Neighborhood Rehab (Asphalt)

DEVELOPMENT

1. Wright Street Streetscape
2. Mendon Gold Demo
3. Dunsmuir Road Improvement/ Parkland College Share

ENVIRONMENTAL

- Storm Sewer Lining
- New Storm Sewer
- Storm Sewer Point Repairs
- Sossyard Creek Projects
- Sanitary Sewer Lining
- New Sanitary Sewer
- Storm Sewer Telerising
- John Street Drainage Improvement

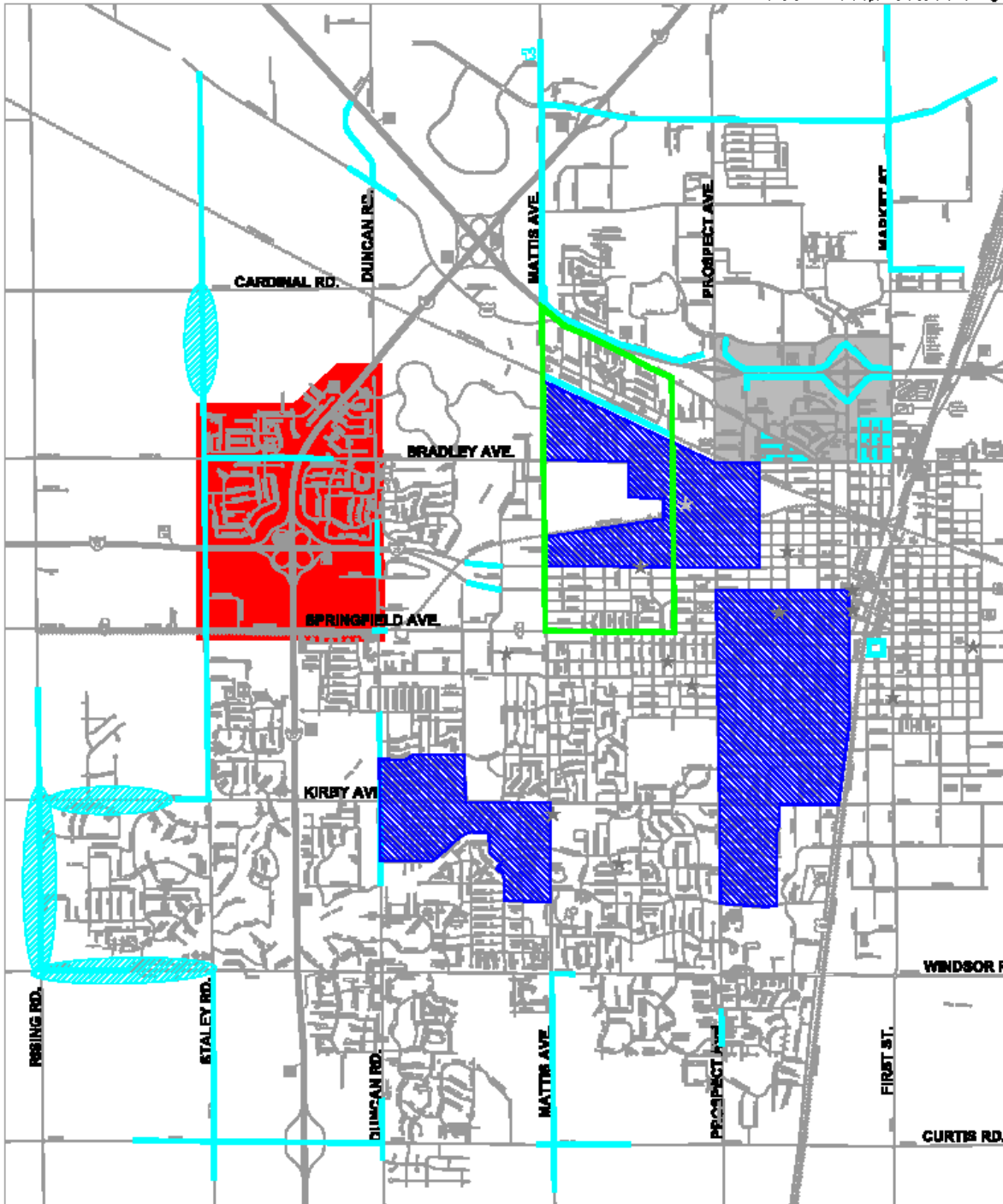
TRAFFIC & LIGHTING

- UPS Install
- Signal Controller Exchange
- Illuminate Street Name Signs
- ▨ Area Sign Replacement
- Pavement Markings
- Bike Lanes
- × Interconnect



2010 OPERATIONS CONSTRUCTION PROJECTS

DATE: 3-30-2010 FILE: 2010 Operations Construction.dwg



FORESTRY

Tree Pruning

SEWERS

Televising Sections 4 & 9

STREETS

R.O.W. Mowing

Chip-Blending

Shoulder Maintenance

ASPHALT

Asphalt Repairs

CONCRETE

Phase 8 Sidewalk Repair Area

★ Various Repairs

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.



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:

<p>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 remaining parcels are in the East University Avenue TIF where they are eligible for the Redevelopment Incentive Program.</p>
<p>Inputs: \$150,000-200,000 is available per lot in TIF or other non-federal funds</p>
<p>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.</p>
<p>Local Outcome Measures:</p> <ul style="list-style-type: none"> • 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
<p>HUD Performance Objective: Create economic opportunities</p>
<p>HUD Performance Measurement Outcomes: Sustainability</p>



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: <ul style="list-style-type: none"> 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: \$113,123 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: <ul style="list-style-type: none"> 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:

Expanded Credit Counseling Activities: 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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 (all have incomes less than 50% MFI).
Local Outcome Measures: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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.
Inputs: Staffing and other resources provided by the Champaign Police Department
Number and Type of Households to be Assisted (Outputs): Various households/neighborhoods
Local Outcome Measures: <ul style="list-style-type: none"> • Decrease in resident complaints related to juvenile delinquency issues
HUD Performance Objective: Create a suitable living environment
HUD Performance Measurement Outcomes: Sustainability

HOME FY 2010/11 DRAFT Budget

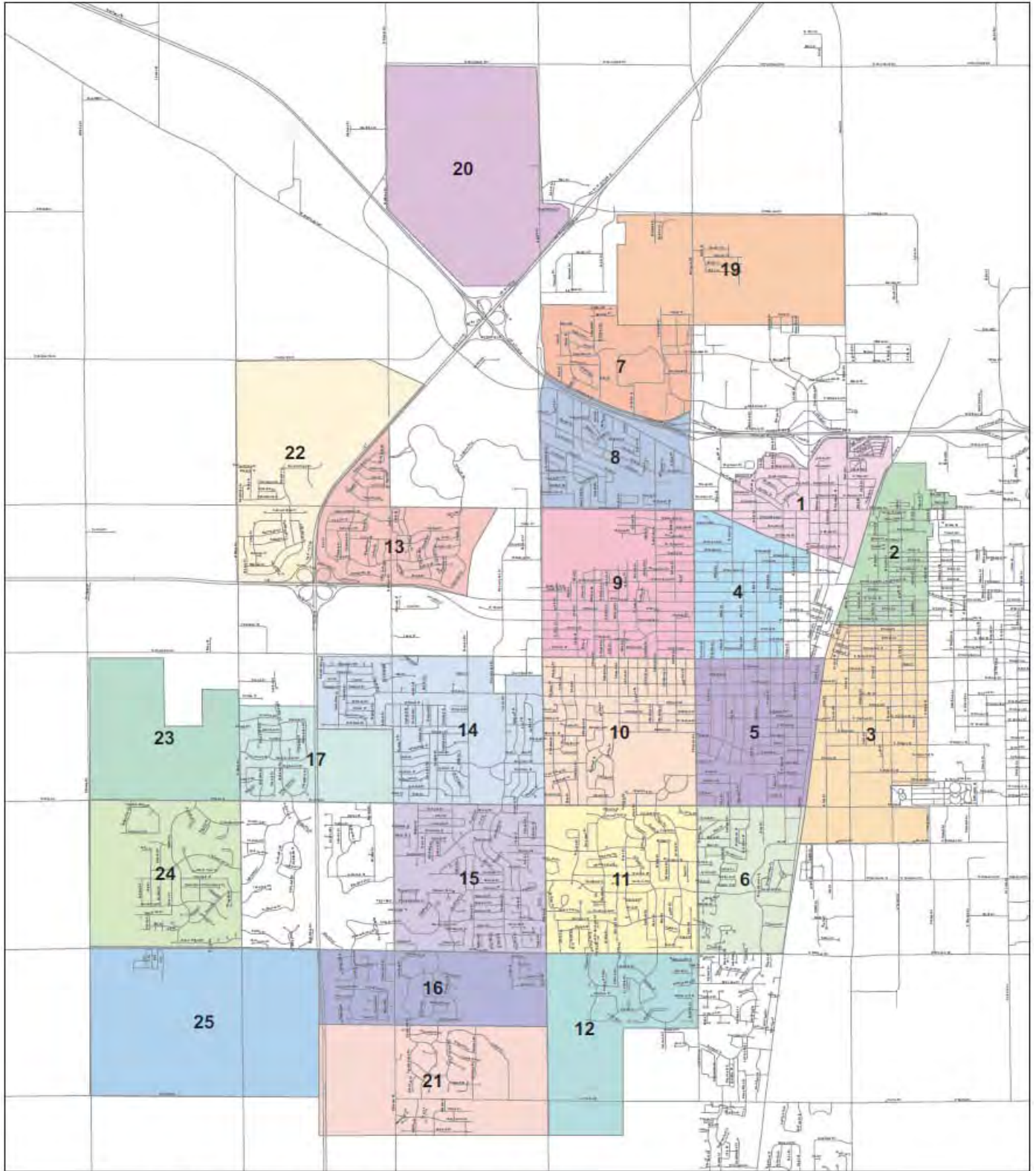
HOME Revenue	FY 09/10	FY 10/11		FY 11/12	
Champaign portion (54.9%)	\$ 370,419	\$	337,438	\$	433,757
Admin Funds from Urbana	\$ 11,302	\$	11,302	\$	11,302
HOME program income (loans, refunds)	\$ 27,125	\$	34,562	\$	24,500
Unexpended prior year HOME funds	\$ 799,147	\$	-	\$	-
match obligation	\$ 92,605	\$	84,360	\$	108,439
Unexpended prior year HOME match obligation	\$ 199,787	\$	-	\$	-
Total Champaign HOME	\$ 1,500,385	\$	467,662	\$	577,998

HOME Expenditures	FY 09/10	FY 10/11		FY 11/12	
Program Administration	\$ 11,302	\$ 11,302	\$ 11,302	\$ 11,302	\$ 11,302
no match required	\$ -	\$ -		\$ -	
Full Home Improvement Program Rehab	\$ 177,200	\$ 100,000	\$ 125,000	\$ -	\$ -
match	\$ 44,300	\$ 25,000		\$ -	
Tenant Based Rental Assistance	\$ 72,000	\$ 72,000	\$ 90,000	\$ 72,000	\$ 90,000
match	\$ 18,000	\$ 18,000		\$ 18,000	
Acquisition-Rehab	\$ 485,638	\$ 165,438	\$ 241,360	\$ -	\$ -
match	\$ 121,410	\$ 41,360		\$ -	
program income	\$ -	\$ 34,562		\$ -	
Rental Rehabilitation	\$ 75,000	\$ -	\$ -	\$ -	\$ -
match	\$ 18,750	\$ -		\$ -	
Neighborhood Revitalization	\$ 359,728	\$ -	\$ -	\$ 361,757	\$ 476,696
match	\$ 89,932	\$ -		\$ 90,439	
program income	\$ 27,125			\$ 24,500	
Total Expenditures	\$ 1,500,385	\$ 467,662	\$ 467,662	\$ 577,998	\$ 577,998

CDBG FY 2010/11 DRAFT Budget

CDBG Budget	FY 2009/10	FY 2010/11	FY 2011/12	
CDBG Revenues				
2008 CDBG Entitlement (\$754,153)	205,890	0	0	
2009 CDBG Entitlement (\$765,761)	765,761	64,538	0	
2010 CDBG Entitlement (\$835,895)	0	835,895	140,631	
2011 CDBG Entitlement (estimated at FY 08/09 level)			754,153	\$ 773,202.88
One time revenue (Unit 500)	0	19,800	0	
Estimated Program Income	45,500	37,900	37,900	
Transfers from Boneyard/Meadow Gold/Ice House delivery	8,000	8,000	4,000	
Transfers from HOME for program delivery	36,302	63,802	63,802	
Total Revenues	1,061,453	1,029,935	1,000,486	
Housing Rehabilitation (City-administered)				
Emergency Repair Program (25-30)	100,000	152,500	122,000	FY 08/09 18 projects FY 09/10 39 projects
Home Accessibility Retrofit Program (HARP) (8-10)	50,000	60,000	60,000	FY 08/09 6 projects FY 09/10 13 projects
Expenses tied to Rehab Programs	10,000	10,000	9,000	
Lead-Based Paint Equipment, Supplies, Testing	9,000	9,000	9,000	
Relocation	4,000	4,000	4,000	
Sub-Total	173,000	235,500	204,000	
Non-Profit Housing Programs				
Credit Counseling Services	9,000	2,000	2,000	
RPC - Senior Home Repair Services	60,000	60,000	30,000	
Sub-Total	69,000	62,000	32,000	
Neighborhood Improvement				
Neighborhood Revitalization	87,528		0	
Demolition	23,000		20,000	
Accessory Structure Demolition	5,000	5,000	2,500	
Disposition	2,000	2,000	2,000	
Maintenance City-Owned Properties	3,120	3,120	3,120	
Sub-Total	120,648	10,120	27,620	
Public Services				
CommUnity Matters Program	114,864	125,384	113,123	
Sub-Total	114,864	125,384	113,123	
Administration/Project Delivery				
Program Delivery Expenses	49,929	49,929	49,929	
Neighborhood Programs & Code Enforce Salaries & Benefits	503,282	522,227	549,737	FY 11/12 FTE: NPD MGR, CD SPEC, R
Administrative Delivery Expenses	30,730	24,775	24,077	FY 11/12 PTE: .5 REHAB TECH, .5 CO
Sub-Total	583,941	596,931	623,743	DOES NOT INCLUDE U
Total Expenditures	1,061,453	1,029,935	1,000,486	
			0	

TO BE INCLUDED PRIOR TO SUBMISSION



Neighborhood Planning Areas
Champaign Planning Department



January 2006



**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, [24 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 1-bedroom units), or any proposed replacement of efficiency or single-room 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 not 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. Moving expenses – 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;

OR

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. Security Deposits/Credit Checks - 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.

3. Replacement Housing Assistance - 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).
4. Advisory Services – 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

Moving Expenses - 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;

OR

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: <http://www.fhwa.dot.gov/realestate/fixsch96.htm>

Advisory Services - 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.

Replacement Housing Assistance – 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;

OR

- 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 homeowner-occupant who elects to rent after displacement) is eligible for one of the two types of payments below.

Rental Assistance 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. The lessor of 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 lessor 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. The lessor of 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.

OR

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. Temporary Displacement

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 occupy 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.

l. 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.

Comparable Replacement Dwelling 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).

Program or Project 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.

Uniform Act (URA) 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.

Voluntary Acquisition 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

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.

**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.

UNITS DEMOLISHED/CONVERTED				
Unit Size	2005	2006	2007	TOTALS
<i>1 bedroom</i>	0	0	0	0
<i>2 bedroom</i>	0	0	0	0
<i>3 bedroom</i>	0	0	0	0
<i>4 bedroom</i>	0	0	0	0
<i>5 bedroom</i>	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	TOTALS
<i>1 bedroom</i>	0	0	0	0	0
<i>2 bedroom</i>	0	0	0	0	0
<i>3 bedroom</i>	0	0	0	0	0
<i>4 bedroom</i>	0	0	0	0	0
<i>5 bedroom</i>	0	0	0	0	0
TOTALS	0	0	0	0	

Replacement units may be provided one year prior to contract for demolition/conversion, and up to three year after.

NOTE: In the example above, the project demolition contract was in program year 2005.

SIGNED COPIES TO BE INCLUDED PRIOR TO SUBMISSION

