
DATE: Monday, June 09, 2025
TIME: 7:00 PM
PLACE: 400 South Vine Street, Urbana, IL 61801

AGENDA

- A. Call to Order and Roll Call
- B. Approval of Minutes of Previous Meeting
- C. Additions to the Agenda
- D. Presentation and Public Input
 - 1. Champaign-Urbana Reparations Coalition – CM's Evans and Wilken
- E. Council Input and Communications
- F. Reports of Standing Committees
- G. Committee of the Whole (*Council Member James Quisenberry, Ward 7*)
 - 1. Consent Agenda
 - 2. Regular Agenda
 - a. **Resolution No. 2025-06-036R:** A Resolution Approving the City of Urbana and Urbana HOME Consortium Consolidated Plan for Fiscal Years 2025-2029 and Annual Action Plan for Fiscal Year 2025-2026 – CD
 - b. **Resolution No. 2025-06-037R:** A Resolution Approving the Housing Program Manual for Program Years 2025-2029 – CD
 - c. **Resolution No. 2025-06-038R:** A Resolution Approving an Intergovernmental Agreement by and among the Champaign County Treasurer, the City of Urbana, and Other Local Taxing Bodies Affected by the Presence Property Tax Exemption Case 15-L-75 – Exec
 - d. **Ordinance No. 2025-06-018:** An Ordinance Authorizing the Lease of Certain Real Estate (PIN Nos. 25-15-29-400-023 and 25-15-29-400-024, Located in the Champaign County, Illinois, to Prairie Ag Concepts DBA Prairie Fruits Farm and Creamery) – Exec
- H. Reports of Special Committees

All City meetings are broadcast on Urbana Public Television and live-streamed on the web. Details on how to watch are found on the UPTV webpage located at <https://www.urbanail.gov/executive-department/page/urbana-public-television>.

I. Reports of Officers

1. **TUFL Budget – Rachel Fuller**
2. **Fire Training, Uniforms and Personal Protective Equipment – Chief Dade, Deputy Chief Prendergast, and Deputy Chief Doggett**
3. **General Fund Reserves – Don Ho and Brearden Belcher**

J. Mayoral Appointments

1. *Sustainability Advisory Commission*

– Sarah Womack (term ending June 30, 2028)

2. *The Urbana Free Library Board*

– Deb Newell (term ending June 30, 2026)

K. Adjournment

PUBLIC INPUT

The City of Urbana welcomes Public Input during open meetings of the City Council, the City Council's Committee of the Whole, City Boards and Commissions, and other City-sponsored meetings. Our goal is to foster respect for the meeting process, and respect for all people participating as members of the public body, city staff, and the general public. The City is required to conduct all business during public meetings. The presiding officer is responsible for conducting those meetings in an orderly and efficient manner. Public Input will be taken in the following ways:

Email Input

Public comments must be received prior to the closing of the meeting record (at the time of adjournment unless otherwise noted) at the following: citycouncil@urbanail.gov. The subject line of the email must include the words "PUBLIC INPUT" and the meeting date. Your email will be sent to all City Council members, the Mayor, City Administrator, and City Clerk. Emailed public comments labeled as such will be incorporated into the public meeting record, with personal identifying information redacted. Copies of emails will be posted after the meeting minutes have been approved.

Written Input

Any member of the public may submit their comments addressed to the members of the public body in writing. If a person wishes their written comments to be included in the record of Public Input for the meeting, the writing should so state. Written comments must be received prior to the closing of the meeting record (at the time of adjournment unless otherwise noted).

Verbal Input

Protocol for Public Input is one of respect for the process of addressing the business of the City. Obscene or profane language, or other conduct that threatens to impede the orderly progress of the business conducted at the meeting is unacceptable.

Public comment shall be limited to no more than five (5) minutes per person. The Public Input portion of the meeting shall total no more than two (2) hours, unless otherwise shortened or extended by majority vote of the public body members present. The presiding officer or the city clerk or their designee, shall monitor each speaker's use of time and shall notify the speaker when the allotted time has expired. A person may participate and provide Public Input once during a meeting and may not cede time to another person, or split their time if Public Input is held at two (2) or more different times during a meeting. The presiding officer may give priority to those persons who indicate they wish to speak on an agenda item upon which a vote will be taken.

The presiding officer or public body members shall not enter into a dialogue with citizens. Questions from the public body members shall be for clarification purposes only. Public Input shall not be used as a time for problem solving or reacting to comments made but, rather, for hearing citizens for informational purposes only.

In order to maintain the efficient and orderly conduct and progress of the public meeting, the presiding officer of the meeting shall have the authority to raise a point of order and provide a verbal warning to a speaker who engages in the conduct or behavior proscribed under "Verbal Input". Any member of the public body participating in the meeting may also raise a point of order with the presiding officer and request that they provide a verbal warning to a speaker. If the speaker refuses to cease such conduct or

behavior after being warned by the presiding officer, the presiding officer shall have the authority to mute the speaker's microphone and/or video presence at the meeting. The presiding officer will inform the speaker that they may send the remainder of their remarks via e-mail to the public body for inclusion in the meeting record.

Accommodation

If an accommodation is needed to participate in a City meeting, please contact the City Clerk's Office at least 48 hours in advance so that special arrangements can be made using one of the following methods:

- Phone: 217.384.2366
- Email: CityClerk@urbanil.gov



Urbana City Council Presentation

By Jeffrey Trask, PhD

June 9th, 2025

About me...

- Champaign-Urbana Reparations Coalition – **Founder/Co-Leader**
- African Descent Citizens Reparations Commission, **Commissioner**
- First Repair, **Midwest Regional Leader**
- Global Circle, **Partnerships and Movement Building Working Group**
- Champaign County Christian Health Center, Operations Director/Founder
- Treasurer – Rev. Dr. MLK Advocacy for Justice Committee
- Professor – Adjunct at Tulane University
- Adjunct Pastor – New Covenant Fellowship
- Entrepreneur – Owner
- Urbana Resident since 2002

The Who

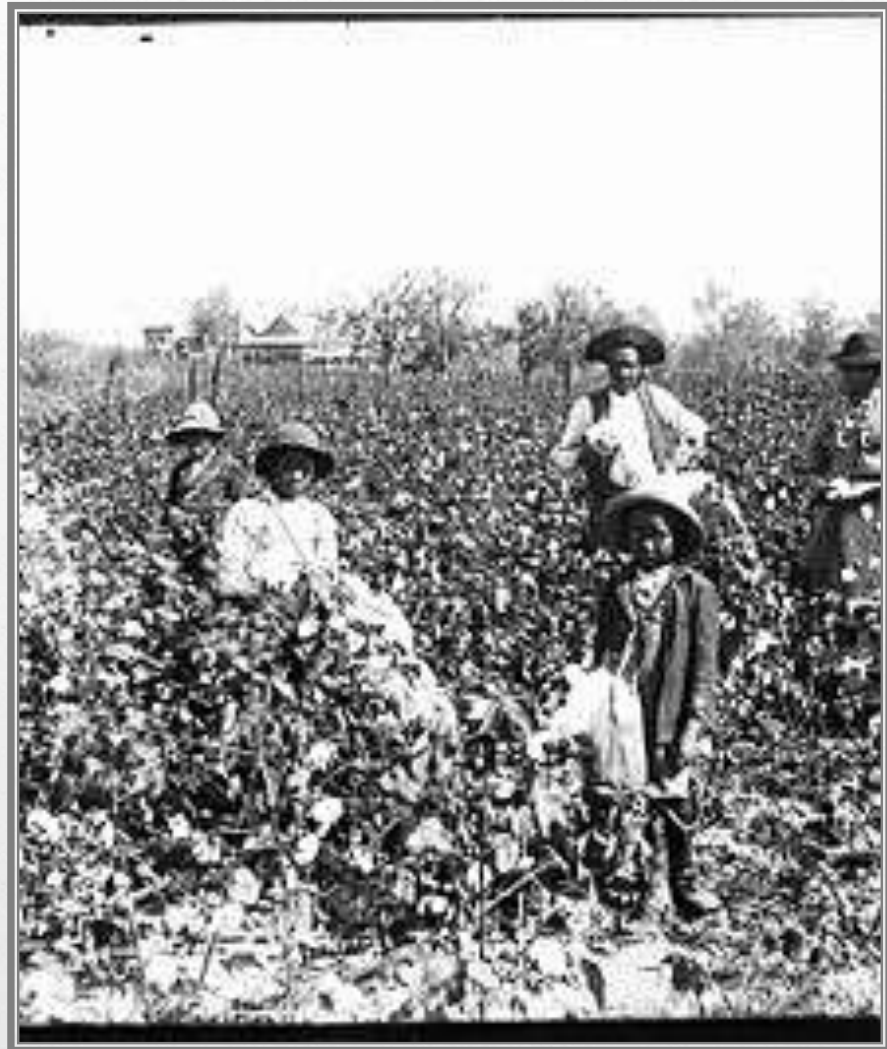
- CURC comprises of individuals, churches, organizations, and partners who want to see reparations made to African-Americans in Champaign County based on historical and present-day harms. The group started meeting in May of 2023 as an outgrowth of the Reparations Committee of New Covenant Fellowship.

The Why

- Centuries of enslavement, discrimination, prejudice, inequities, disparities, and racism
- Lost opportunities in land acquisition, home ownership, employment, education, fair representation, and even sports
- Slavery, Jim Crow, Mass Incarceration, Healthcare Disparities, Wealth Gap, etc.

Crazy Reparations - Is it that far fetched?

- Grocery Store story (Bigger than Walmart)
- Free labor from 1619 until 1865 – 246 years
- Cheap cotton sold all around the world. US put all other cotton producers out of business by the 1830s
- Cotton became the dominant driver of US economic growth. 1802 Cotton comprised of 14% of the value of all US exports; by 1820, consisted of 42%;
- 1820-1860 over half of all money received by the US from overseas comes strictly from cotton. It was the oil/petroleum of the 19th century.



The How

- CURC Process: E.A.R.
 - **Education**
 - **Acknowledgement**
 - **Reparations**

Early Segregation in Champaign County

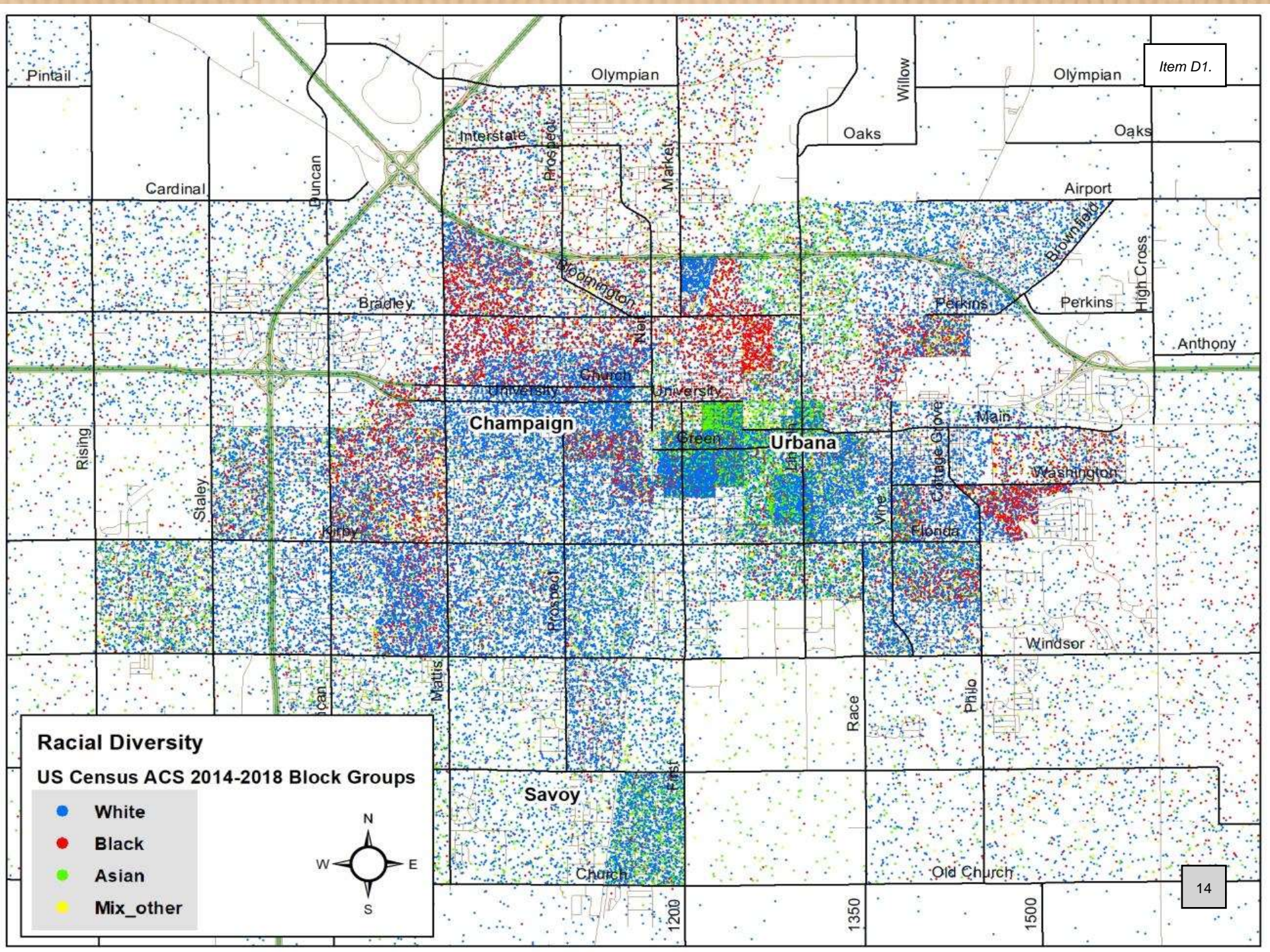
- Racially restrictive covenants were the primary mechanism used to segregate African-Americans. Between 1941 and 1950 in Champaign County, 18 racially restrictive covenants were written into new subdivision deeds. The total number of parcels affected was 774 (65 in Rantoul, 50 near Savoy and 587 in CU) (Schwarzlose, 1965).
- The covenants were all worded exactly the same, **“no part thereof will be sold or leased, either in whole or in part, to or permitted to be occupied as owner, or tenant by any person or persons not of the Caucasian race”** (Frank, 1990).

Champaign County Clerk – Aaron Ammons

- Community meetings to inform the community
- Recruitment of landowners to remove language
- Information available to show which parcels of land still has racist language

Early Segregation in Champaign County

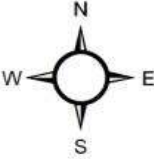
- In 1951, Champaign built 70 public housing units for whites and 70 units for blacks. The African-American project in Champaign was called Birch Court (locally known as Burch Village, new mixed income development re-named Douglass Square in 2005). The cost of Champaign's two projects was \$1,470,000, but only 21% went towards constructing Birch Court. (League of Women Voters)
- In 1965, about 52 percent of spaces in uncertified homes and 80 percent of the apartments that were offered to students through the Housing Division listing service were not listed because of the operator's failure to sign the pledge of nondiscrimination. (Frank, 1990).



Racial Diversity

US Census ACS 2014-2018 Block Groups

- White
- Black
- Asian
- Mix_other



The Ask



Assign a commission to study the history of past harms to African-Americans in Champaign County



Assign a representative from Urbana City Council to be on the countywide commission



Budget \$25,000 to fund the commission to conduct research and gather community input

Ideas



Housing assistance program via rent or home ownership (via down payments, mortgage assistance)



Educational investments in AA children (NCF example)



Support for healthcare organizations that have programs specifically focused on healthcare inequities and disparities



Encourage vendors to utilize AA owned businesses

State, Regional, & National Efforts

- National Symposium for Local and State Reparations Leaders
- Evanston, Il – Over \$5 million in reparations paid
- African Descent Citizens Reparations Commission - Illinois Commission (Sept 20th Public Hearing)
- Other Midwest commissions: Chicago, Detroit, Kansas City, St. Louis, St. Paul, St. Louis University, & more
- Other efforts: Ashville, NC; Atlanta, GA; San Francisco, CA; Palm Springs, CA; New York state; many others

African Descent Citizens Reparations Commission (ADCRC)

- 1 of 3 state commissions on reparations in the country (California and New York)
- Public hearing for 2025
 - **Sat, September 20th in Champaign – planning to host it at Krannert**
- Statewide harms report due this fall
- Monthly meetings: Every 3rd Friday of the month

Enslavement Era Disclosure and Redress Act (HB 1227)

- Businesses that want to contract with the state of Illinois must research and disclose any involvement in the slave trade
- Disclosure must be followed by a plan for redress
- Failure to disclose can lead to forfeiting future contract opportunities with the state
- Governors Office of Equity and Inclusion may be the department responsible for implementation and enforcement
- Recent press conference and strategy session in Springfield to present bill – State Rep Sonya Harper (also on the ADCRC) is the lead legislator

African Kinship Family Reunion (HB 453)

- Funding bill proposed by Rep Carol Ammons and passed by the General Assembly to provide free genetic testing for approximately 1600 African Americans living in Illinois
- Genetic testing not only identifies heritage but unites African Americans with living relatives from their current generation all the way back to the kidnapping of Africans
- Dr. LaKisha David, Professor of Anthropology at UIUC is leading the research and coordinating the effort

First Repair – Robin Rue Simmons

- Monthly REGIONAL meetings every 4th Tuesday from 1:30 to 2:30pm
- Monthly NATIONAL meetings every 4th Thursday from 12:30 to 1:30pm
- Over 5 million dollars disbursed in Evanston
- Moving forward despite a lawsuit from a conservative Texas group
- National Symposium every year around Nov/Dec

Contact Information

- <https://www.cureparationscoalition.com/take-action>
- 217-766-6425/tysonfaith@yahoo.com
- Meetings: Every 3rd Thursday 6:30pm at 124 W. White St. Champaign



Questions?

- Thank you for your time and consideration in this important issue



MEMORANDUM TO THE MAYOR AND CITY COUNCIL

Meeting: June 2, 2025, Committee of the Whole

Subject: A Resolution Approving the City of Urbana and Urbana HOME Consortium Consolidated Plan for Fiscal Years 2025-2029 and Annual Action Plan for Fiscal Year 2025-2026

A Resolution Approving the Housing Program Manual for Program Year 2025-2029

Summary

Action Requested

The City of Urbana Committee of the Whole is being asked to consider the attached resolutions. The first resolution approves the City of Urbana and Urbana HOME Consortium Consolidated Plan for Fiscal Years 2025-2029 and Annual Action Plan for Fiscal Year 2025-2026. The second resolution approves the City's Housing Rehabilitation Operational Guidelines for Program Year 2025-2029.

Community Development Commission Recommendation

The Community Development Commission reviewed the resolutions on March 25, 2025, and voted unanimously to recommend approval to the Committee of the Whole.

Relationship to City Services and Priorities

Impact on Core Services

There are considerable impacts on core City services associated with the approval of the Consolidated Plan and Annual Action Plan. The plans guide the utilization of substantial resources from the U.S. Department of Housing and Urban Development that support critical affordable housing and community and economic development activities for low-income households throughout the City of Urbana, and Champaign County.

Strategic Goals & Plans

Approval of the Consolidated Plan and Annual Action Plan further the following Mayor/Council Strategic Goals:

1.3.B Continue to fund community partners and projects that promote health, wellness, drug and alcohol treatment, and families suffering from domestic violence with continual program monitoring and evaluation.

2.1.A Coordinate with housing and social service agencies to reduce homelessness.

2.1.B Continue supporting Tenant-Based Rental Assistance providers through pilot programs that address gaps in service, and by expanding existing programs.

2.2.A Provide targeted assistance for rehabilitation and repairs of dilapidated homes in targeted neighborhoods, with a special emphasis on seniors.

2.2.B Partner with developers to generate affordable rental and homeowner housing

Previous Council Action

On June 8, 2020, City Council passed Ordinance [2020-06-031](#) approving the City of Urbana and Urbana HOME Consortium Consolidated Plan for FY 2020-2024. City Council has voted to approve each subsequent Annual Action Plan. On May 28, 2024 Council passed Resolution [2024-05-028R](#) approving the 2024-2025 Annual Action Plan. Also on June 8, 2020, Council passed Resolution [2020-06-024R](#) approving the Housing Program Manual for 2020-2025.

Discussion

Background

The Consolidated Plan (2025–2029). As a recipient of CDBG and HOME entitlement funding from the U.S. Department of Housing and Urban Development, the City of Urbana and the Urbana HOME Consortium (which consists of the City of Urbana, City of Champaign, and Champaign County) are required to submit a five-year Consolidated Plan to guide the implementation of CDBG and HOME funded projects. The Consolidated Plan identifies Priority Needs within the community in the areas of affordable housing, community development, and homelessness. The Priority Needs flow logically from the findings in the Needs Assessment, Market Analysis, and public input:

Priority Needs (SP-25)
1. Affordable Housing
2. Community Services
3. Community Development

The Consolidated Plan also identifies Goals to address the Priority Needs, and identifies grant funding that will be committed to each Goal area:

5-Year Goals (SP-45)	5-Year Budget (Projected)		
	CDBG	HOME	HOME ARP
1. Invest in Affordable Housing	\$671,000	\$8,283,779	\$1,000,000

2. Support Households in Need	\$1,151,975	\$1,500,000	\$731,296
3. Encourage Community & Economic Development	\$2,448,000	\$0	\$0
4. Planning & Admin	\$390,000	\$315,000	\$35,880
Totals:	\$4,660,975	\$10,098,778	\$1,767,176

The Annual Action Plan (2025-2026). The Annual Action Plan is a one-year component of the five-year Consolidated Plan. The Annual Action Plan outlines the City and Consortium’s 1-year Goals, and the amount of funding that will be committed to furthering these Goals within a 1-year timeframe:

1-Year Goals	1-Year Budget		
	CDBG	HOME	HOME ARP
1. Invest in Affordable Housing	\$135,000	\$3,203,162	\$1,000,000
2. Support Households in Need	\$231,195	\$300,000	\$731,296
3. Encourage Community & Economic Development	\$648,000	\$0	\$0
4. Planning & Admin	\$78,000	\$63,000	\$35,880
Totals:	\$1,092,195	\$3,566,162	\$1,767,176

The Annual Action Plan further details the specific projects that will be undertaken during the 2025-2026 program year in order to meet the Consolidated Plan Goals. Every activity funded with CDBG and/or HOME funds in the Annual Action Plan is consistent with the goals, strategies, and objectives included in the Consolidated Plan.

Project budgets are based on the amount of CDBG and HOME funds allocated to the City by HUD. In the 2025-2026 program year, HUD has allocated \$392,195 in CDBG funding to the City of Urbana, and \$633,154 in HOME funding to the Urbana HOME Consortium. HOME funds are administered by the City of Urbana. HUD allocations are based on a formula that includes population, poverty rate, age of housing stock, and other factors. Program funding levels are also subject to change during the congressional budgeting process.

HOME Projects (2025-2026)

Project	Amount	Description
1. Planning & Administration	\$63,000	10% cap for staff salaries and planning costs.
2. CHDO Developer Support	\$150,000	Set aside for CHDO housing development projects.
3. CHDO Capacity Building Support	\$30,000	5% cap for CHDO capacity building
4. TBRA	\$300,000	Tenant-based rental assistance contracts
5. Champaign Affordable Housing Development	\$1,761,276	Affordable housing development and neighborhood revitalization projects in Champaign.
6. Urbana Affordable Housing Development	\$1,261,886	Affordable housing development and neighborhood revitalization projects in Champaign.
<i>Grand Total:</i>	\$3,566,162	

CDBG Projects (2025-2026)

Project	Amount	Description
1. Planning & Administration		
Admin	\$78,000.00	20% cap for staff salaries and planning costs
<i>Category Subtotal:</i>	\$78,000.00	
2. Neighborhood Stabilization		
Property acquisition/demo/new constr.	\$100,000.00	Blight reduction activities in CDTA
Code Enforcement	\$35,000.00	Code enforcement/nuisance abatement in CDTA.
<i>Category Subtotal:</i>	\$135,000.00	
3. Housing & Support Services		
Public Services	\$58,000.00	15% cap for public services. Funds will be committed to CTSO for rental assistance in FY26.
Housing Rehabilitation Program	\$130,000.00	Homeowner housing rehab program.
Housing Program Delivery	\$43,195.00	Program delivery costs to administering rehab program.
<i>Category Subtotal:</i>	\$231,195.00	
4. Neighborhood Revitalization		
Public Infrastructure	\$298,000.00	CDTA Sidewalks & Lighting
Public Facilities	\$250,000.00	Public facilities RFP
Economic Development	\$100,000.00	ED activities RFP
<i>Category Subtotal:</i>	\$648,000.00	
<i>Grand Total:</i>	\$1,092,195.00	

2025 – 2029 Housing Program Manual

The Housing Program Manual provides detailed guidance to staff for administering City of Urbana affordable housing programs. These vital programs are supported by CDBG and HOME funds, and include the City's home rehabilitation program, as well as property acquisition, demolition, and resale activities. Updates for the FY 2025-2029 manual include removal of inactive programs, the addition of recent HUD regulatory updates, and changes to asset and income verification procedures.

Public Input Process

The Urbana HOME Consortium led a comprehensive public engagement effort to inform the development of the 2025–2029 Consolidated Plan, ensuring meaningful community input into local affordable housing and community development priorities. This engagement process began in June 2024 and continued through the conclusion of the public comment period on March 25, 2025. Community input was gathered through a wide range of outreach activities, including public hearings, neighborhood and agency meetings, paper and online surveys, community events, and public television promotions. In total, residents were provided with more than 20 in-person

opportunities to share their perspectives. The Community Needs Survey received 177 responses and, along with feedback from engagement events, revealed several consistent priority areas.

In addition, staff from the City of Urbana and City of Champaign conducted in-depth stakeholder interviews with 11 local housing and service provider agencies to gather data and feedback on the many needs facing low-income households in Champaign County. This includes the Housing Authority of Champaign County. Furthermore, the community needs survey contains a section specifically for mental health and service provider agencies to share their input on current gaps in service and ways that coordination can be enhanced county-wide.

A draft of the Annual Action Plan was available for public review and comment from February 23, 2024 to March 25, 2024. Staff held two public hearings to gain citizen input on community needs on October 24, 2023 and January 30, 2024.

Recommendation

Staff and the Community Development Commission recommend forwarding the attached resolutions to the Urbana City Council consent agenda with a recommendation for approval.

Next Steps

Once approved by Council, Staff will submit the Plan to HUD for final review and approval. The deadline for submission to HUD is June 28, 2025. Approval of the Plan by HUD is required in order for the City of Urbana to continue receiving CDBG and HOME funding. Furthermore, the updated Housing Rehabilitation Program Manual will go into effect July 1, 2025.

Attachments

1. A Resolution Approving the City of Urbana and Urbana HOME Consortium Consolidated Plan for Fiscal Years 2025-2029 and Annual Action Plan for Fiscal Year 2025-2026
2. City of Urbana and Urbana HOME Consortium Consolidated Plan for Fiscal Years 2025-2029 and Annual Action Plan for Fiscal Year 2025-2026
3. A Resolution Approving the Housing Rehabilitation Operational Guidelines for Program Year 2025-2029
4. City of Urbana Housing Rehabilitation Operational Guidelines for Program Years 2025-2029

Originated by: Breaden Belcher, Grants Division Manager

Approved: Elizabeth Hannan, Interim City Administrator

RESOLUTION NO. _____

A Resolution Approving the City of Urbana and Urbana HOME Consortium Consolidated Plan for Fiscal Years 2025-2029 and Annual Action Plan for Fiscal Year 2025-2026

WHEREAS, the City of Urbana has been designated an entitlement city under the Federal Housing and Community Development Act of 1974, as amended, and as such is eligible for Community Development Block Grant (hereinafter "CDBG") funds upon proper submittal being made to the United States Department of Housing and Urban Development (hereinafter "HUD"); and

WHEREAS, the City of Urbana has been designated lead entity for the Urbana HOME Consortium in accordance with the Cranston-Gonzalez National Affordable Housing Act of 1990, as amended, and as such is eligible to receive HOME Investment Partnerships (hereinafter "HOME") funds on behalf of the City of Urbana, City of Champaign, and Champaign County; and

WHEREAS, on January 5, 1995, HUD published a final rule in the Federal Register requiring a five-year consolidated plan and annual action plans for all HUD community planning and development formula grant programs, consolidating into a single annual submission the planning, application, and reporting aspects of the CDBG, HOME, Emergency Shelter Grants, and Housing Opportunities for Persons with AIDS Programs, and the Comprehensive Housing Affordability Strategy; and

WHEREAS, public hearings were held to solicit input on the Urbana Consortium and the City of Urbana Consolidated Plan for Fiscal Years 2025-2029 (hereinafter the "Consolidated Plan") and the City of Urbana Annual Action Plan for Fiscal Year 2025-2026 (hereinafter the "Annual Action Plan"); and

WHEREAS, the Urbana Community Development Commission, assisted by Urbana Community Development Services staff, has prepared the Consolidated Plan and Annual Action; and,

WHEREAS, on February 11, 2025, a notice was published in the *News-Gazette* and on the City of Urbana social media and website describing the Consolidated Plan and Annual Action Plan; announcing a public review period beginning February 24, 2025 and ending March 25, 2025 during which members of the public are able to view a Draft Annual Action Plan and provide input.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Urbana, Illinois, as follows:

Section 1. That the Consolidated Plan and Annual Action Plan, in substantially the form as attached hereto and incorporated herein by reference, is hereby approved.

Section 2. That the Mayor is hereby designated as the authorized representative of the City of Urbana to take any action necessary in connection with said Annual Action Plan to implement the CDBG and HOME programs and to provide such additional information as may be required.

Section 3. That upon review and comment by the Urbana City Council, the Mayor is hereby designated to execute subgrantee agreements for programs and activities identified in said Annual Action Plan.

Section 4. That subgrantee agreements for programs and activities identified in said Annual Action Plan shall be subject to review and approval by the Urbana City Council before execution by the Mayor.

PASSED by the City Council this _____ day of _____, _____.

AYES:

NAYS:

ABSTAINS:

Darcy E. Sandefur, City Clerk

APPROVED by the Mayor this _____ day of _____, _____.

DeShawn B. Williams, Mayor

City of Urbana & Urbana HOME Consortium

Consolidated Plan



2025 – 2029



Item a.

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

Introduction

The City of Urbana and Urbana HOME Consortium Consolidated Plan identifies and prioritizes housing, community development, and economic needs of low- and moderate-income households in Urbana, and across Champaign County. The Plan serves as a guide to how the City of Urbana and Consortium members will utilize funding from the U.S. Department of Housing and Urban Development (HUD) to address these critical needs over a five-year period (2025 – 2029).

Every year of the five-year Consolidated Plan period, the City of Urbana will receive an allocation of Community Development Block Grant (CDBG) funds from HUD. The City of Urbana, acting as the lead entity of the Urbana HOME Consortium, will also receive an annual allocation of HOME Investment Partnership (HOME) funds from HUD. The Consortium consists of the City of Urbana, City of Champaign, and unincorporated Champaign County represented by the Champaign County Regional Planning Commission.

The Consolidated Plan is a collaborative document, the foundation of which is community input and engagement. Throughout the planning process, staff have consulted extensively with residents, social service organizations, and other important stakeholders to craft the goals and priorities addressed in the Plan. The City of Urbana is committed to fostering a diverse and inclusive community that engages and encourages residents and institutions to work together to make Urbana a healthy, safe, and thriving community.

Many organizations in Champaign County undertake regular planning initiatives to address low-and moderate-income housing and community development needs. The Consolidated Plan incorporates these local planning initiatives in order to ensure efforts and resources are strategically aligned. The City of Urbana and its consortium members would like to thank the many housing and social service provider agencies that have partnered in this important work.

The 2025 – 2029 Consolidated Plan and Annual Action Plan must be submitted to HUD for review and approval by May 16, 2025. Once approved, the program year will begin July 1, 2025.

The statutory goals of the CDBG and HOME programs are to provide decent housing, sustain a suitable living environment, and expand economic opportunities, principally for low- and moderate-income persons. Over the course of the five-year Consolidated Plan period, the City and Consortium will further these goals through the following:

- Increase the supply of high-quality affordable housing
- Retain existing affordable housing stock
- Assist individuals experiencing homelessness to find and maintain housing
- Improve safety and livability of neighborhoods
- Affirmatively further fair housing
- Increase access to high-quality public and private facilities and service

Evaluation of Past Performance

Each year, the City of Urbana evaluates and reports on the progress made toward the goals outlined in the Consolidated Plan, and one-year Annual Action Plan. This is accomplished through completion of the Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is submitted to HUD each year for review and approval. The CAPER is made available for public review at the City of Urbana Community Development Services Department, and on the City's website.

In the prior Consolidated Plan period (2020 – 2024), the city and consortium members consistently met or exceeded the established goals. For example, sidewalk improvement projects in Urbana's low-income target areas were very successful, benefitting more residents than originally anticipated. This success was due in large part to the hard work of the City's Public Works staff. However, some goals were not met. For example, construction of affordable rental and homeowner housing fell short of the identified need in Champaign County. As the cost of housing continues to climb, consortium members will renew efforts to expand new housing construction through key partnerships with local stakeholders and affordable housing developers.

Summary of citizen participation process and consultation process

The Consolidated Plan was developed by the City of Urbana Grants Division staff in collaboration with the Champaign Neighborhood Programs Division Staff from both cities have contributed input and data to the Plan and have coordinated to conduct community-wide public engagement.

Summary of public comments

Respondents identified homeless services, affordable housing investment, and youth services and childcare as the top three needs. Notably, more than 75% of survey participants supported programs targeted toward extremely low-income households (earning less than 30% of the Median Family Income), underscoring a clear community consensus to prioritize support for the most vulnerable residents. Public comments and feedback are explained in greater detail in the PR05.

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

N/A

The Process

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	URBANA	Community Development/Grants Management Division
HOME Administrator	URBANA	Community Development/Grants Management Division

Table 1 – Responsible Agencies

The City of Urbana is the lead agency for the Urbana HOME Consortium and is responsible for the administration of the HOME program. The Consortium members meet on a regular basis to discuss community challenges as well as programs being implemented with the HOME funds. Urbana staff monitor program compliance and subrecipient agreements for projects that take place within the City of Urbana and unincorporated Champaign County, and Champaign staff monitor program compliance and subrecipient agreements for projects that take place within the City of Champaign.

Both cities, the county, and Housing Authority of Champaign County have worked for many years to address housing and community development needs in the County. Staff from all three are actively engaged with other community agencies to address social services, social justice, and community housing and homeless needs. They consult with each other when emerging needs arise and work cooperatively to address issues.

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(I)

Introduction

The Consolidated Plan is developed by City of Urbana Grants Division staff in collaboration with staff from the City of Champaign Neighborhood Programs Division. Staff from both cities have contributed input and data to the Plan and have coordinated to conduct community-wide public engagement.

The public engagement process for the Consolidated Plan began in June 2024. During the summer months, staff attended seven community events including Neighborhood Nights, and CU Days. At these events, staff handed out flyers, surveys, and discussed local needs with residents. In addition, staff from the City of Urbana and City of Champaign conducted in-depth stakeholder interviews with 11 local housing and service provider agencies to gather data and feedback on the many needs facing low-income households in Champaign County. This input has been incorporated in the Needs Assessment.

Information about the Consolidated Plan and how community members could participate in the planning process was disseminated through the following channels:

- *Social media*
- *Newspaper notices*
- *Public Hearings*
- *Community Needs Survey*
- *Neighborhood meetings & events*

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Several public and assisted housing providers have been consulted in the above-mentioned stakeholder engagement process. This includes the Housing Authority of Champaign County. Furthermore, the community needs survey contains a section specifically for mental health and service provider agencies to share their input on current gaps in service and ways that coordination can be enhanced county-wide.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Urbana and Urbana HOME Consortium coordinate closely with the Champaign County Continuum of Service Providers to the Homeless (CSPH), which is the Continuum of Care covering Champaign County. Staff from both cities have served on the CSPH Executive Committee, or as past Executive Committee Chairs. In 2023, Urbana staff on the Executive Committee assisted with the development of the Continuum's 3-year strategic plan.

The draft Consolidated Plan was presented to the CSPH for review and comment during the 30-day public comment period. The community needs survey was sent to all CSPH members.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS

Staff from the City of Champaign currently serve on the Continuum's Rating and Ranking Committee, which is responsible for allocating ESG funds annually. Furthermore, as members of the Executive Committee, Champaign staff have had opportunities to develop and evaluate outcomes and develop funding, policies, and procedures for managing HMIS.

Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 1– Agencies, groups, organizations who participated

1	Agency/Group/Organization	Housing Authority of Champaign County
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed?	Housing Need Assessment, Public Housing Needs, Market Analysis, Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	On November 14, 2024, the Urbana HOME Consortium met with the Housing Authority of Champaign County Executive Director and Deputy Director to review the data provided by HUD and discuss the needs in Champaign County. The Housing Authority continues to inform local jurisdictions of major housing opportunities and is currently collaborating on major redevelopments in Champaign (Bristol Place Senior Residences) and Urbana (Lierman). The consultation confirmed the need for additional rental housing opportunities for low-income households. The City of Champaign will partner with HACC on a single-family home rental rehab program, using local funds.
2	Agency/Group/Organization	Champaign County Mental Health Board
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed?	Housing Need Assessment, Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Mental Health Board currently funds 40 mental health programs and 10 programs serving individuals with intellectual disabilities. The Board has established three priority funding areas: (1) safety and crisis intervention, (2) recovery and healing from violence, and (3) reducing barriers to accessing care. Key service gaps identified include access to women's shelters, housing vouchers, financial literacy resources, supportive housing, system navigation support, nonprofit staffing capacity, and bookkeeping/auditing services. The Urbana HOME Consortium interviewed Leon Bryson of the Mental Health Board on November 13, 2024. The staff of both groups will continue to discuss and monitor ongoing needs for persons with mental health needs. Staff from local government and the Mental Health Board currently serve together on the United Way of Champaign County's Community Impact Committee and the local Continuum of Service Providers to the Homeless.

3	Agency/Group/Organization	Habitat for Humanity of Champaign County	Item a.
	Agency/Group/Organization Type	Housing	
	What section of the Plan was addressed?	Housing Need Assessment, Market Analysis, Anti-poverty Strategy	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	On November, 12, 2024, the Urbana HOME Consortium met with Habitat for Humanity's Executive Director and Director of Family Services to discuss community needs regarding affordable homeownership opportunities and general housing needs within Champaign County. Habitat shared that additional rental and mortgage-assistance programming is needed, as current programming offers one month of assistance, which does not meet the community's current needs. Additionally, this discussion revealed that seniors who have paid off their mortgages are not well-equipped to continue budgeting for property taxes and home maintenance items. Habitat looks forward to further coordination with the cities to obtain long-term data, particularly on black homeownership and wealth building. The Consortium will partner with Habitat to provide CHDO operating and capacity funding. Additionally, City-owned lots will be donated to Habitat for homeownership builds and CDBG funds will be used for site clearance and preparation.	
4	Agency/Group/Organization	Cunningham Township Supervisor's Office	
	Agency/Group/Organization Type	Other government - Local	
	What section of the Plan was addressed?	Housing Need Assessment, Public Housing Needs, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Non-Homeless Special Needs, Market Analysis, Anti-poverty Strategy	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	It was noted that homeless and housing services make up 30-40% of calls for service to 2-1-1. One of the most important services that the Township provides is rental assistance, which has grown over the years from \$45,000 in 2016 to \$450,000 today. Additionally, digital navigation services are a tremendous need amongst vulnerable populations within the community. CDBG funds will be used to support rent assistance.	

5	Agency/Group/Organization	First Followers	<i>Item a.</i>
	Agency/Group/Organization Type	Services-Re-entry	
	What section of the Plan was addressed?	Housing Need Assessment, Anti-poverty Strategy	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was held on December 6, 2024 with the Executive Director. The primary services provided by First Followers are connecting participants with housing, employment opportunities, and civic services such as clothing stipends and cell phones. A pre-apprenticeship program is also offered and provides the tools to learn construction trades. There is a significant amount of housing insecurity for individuals returning from prison, more so than any other disadvantaged group. First Followers looks to coordinate with the Urbana HOME Consortium to receive more blighted properties in the future for participants to work with and enhance their skills.	
6	Agency/Group/Organization	Council of Service Providers to the Homeless	
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care	
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Public Housing Needs, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs – Veterans, Homelessness Needs - Unaccompanied youth, Anti-poverty Strategy	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All members of the Urbana HOME Consortium have actively served on the Executive Committee or as past Chairs of the Continuum of Service Providers to the Homeless. The three participating jurisdictions remain engaged with the Continuum and continue to collaborate on regional efforts to address homelessness. During a recent meeting, the Urbana HOME Consortium consulted with the Continuum to outline the upcoming Consolidated Plan process and solicit feedback. A targeted consultation was also held with Katie Harmon on November 6, 2024. During these discussions, street outreach was identified as a significant service gap, with only one full-time staff member currently assigned to this function. Additional support for mental health and substance use services was also identified as a pressing need.	

7	Agency/Group/Organization	City of Champaign Township	<i>Item a.</i>
	Agency/Group/Organization Type	Other government - Local	
	What section of the Plan was addressed?	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs – Veterans, Homelessness Needs - Unaccompanied youth, Anti-poverty Strategy	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization operates two sites: one offering general assistance, and a low-barrier shelter, Strides, which provides showers, laundry facilities, and evening meals. Despite a \$3 million annual budget, the organization faces critical gaps in general assistance and increasing demand for up to \$800 in back rent support. The expiration of COVID-era funds is expected to exacerbate shortfalls. Since opening in December 2022, the shelter has remained at capacity with a nightly waitlist of 30, highlighting a 30% increase in homelessness. Staffing remains insufficient, limiting the ability to meet growing mental health and case management needs. Additional challenges include the housing market's competitiveness due to university student demand, limited affordable housing, and barriers posed by large, unaccountable property management companies. Key goals include expanding rental assistance, increasing shelter stability, securing additional rent support and general assistance, and advancing tenant/landlord education on local ordinances. Although the organization accesses several state-level grants, its governmental status precludes eligibility for some nonprofit-specific funding opportunities. CDBG funds will be used to support rent assistance.	

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

N/A

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Champaign County Continuum of Care	The Champaign County Continuum of Care has goals identified for optimizing housing choices for persons either homeless or at risk of homelessness. These areas align with the Urbana HOME Consortium's goal of ensuring access to decent, safe and sanitary housing for all residents.

Table 2 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

All members of the Urbana HOME Consortium remain committed to advancing the goals and priorities outlined in the Consolidated Plan through sustained collaboration with partner agencies, stakeholders, and the broader community. The Cities of Champaign and Urbana continue to maintain a strong partnership with Habitat for Humanity of Champaign County, a certified Community Housing Development Organization (CHDO), leveraging this relationship to pursue state and private grant opportunities that support affordable housing development and neighborhood revitalization.

A range of redevelopment activities is currently underway within both jurisdictions to address housing quality, affordability, and availability. Consortium members actively seek additional funding sources each year to enhance the impact of existing and proposed programs. Notably, both cities will be participating in the Illinois Housing Development Authority's Community Revitalization Strategic Area plan to analyze housing conditions and determine strategies for four target areas. Moving forward, the Cities of Urbana and Champaign will continue to prioritize the expansion of affordable housing options for low- to moderate-income households, seniors, and individuals with disabilities. Consortium members will also sustain engagement with key partners, including IHDA, the Housing Authority of Champaign County, and private developers, to support coordinated planning and investment in the region's affordable housing infrastructure.

Additionally, staff from each Consortium entity regularly participate in regional meetings and coalitions focused on addressing the comprehensive needs of low-income populations, not only from a housing perspective but also in relation to supportive services. These ongoing efforts are central to ensuring that programming remains responsive to community needs and aligned with the overarching objectives of the Consolidated Plan.

Citizen Participation

PR-15 91.105, 91.115, 91.200(c) and 91.300(c)

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

The Urbana HOME Consortium led a comprehensive public engagement effort to inform the development of the 2025–2029 Consolidated Plan, ensuring meaningful community input into local affordable housing and community development priorities. This engagement process began in June 2024 and continued through the conclusion of the public comment period on March 25, 2025. Community input was gathered through a wide range of outreach activities, including public hearings, neighborhood and agency meetings, paper and online surveys, community events, and public television promotions. In total, residents were provided with more than 20 in-person opportunities to share their perspectives.

The Community Needs Survey received 177 responses and, along with feedback from engagement events, revealed several consistent priority areas. Respondents identified **homeless services**, **affordable housing investment**, and **youth services and childcare** as the top three needs. Notably, more than 75% of survey participants supported programs targeted toward extremely low-income households (earning less than 30% of the Median Family Income), underscoring a clear community consensus to prioritize support for the most vulnerable residents.

A review of survey ratings revealed the following top ten service areas, based on the number of respondents identifying them as a "High Priority":

1. Mental Health Services – 88
2. Homelessness Prevention – 83
3. Homeless Shelters (Emergency) – 81
4. Building Affordable Homes for Low-Income Buyers – 73
5. Building Affordable Rental Housing – 70
6. Childcare – 66
7. Domestic Violence Services – 63
8. Healthcare Services – 63
9. Food Security – 62
10. Services for People with Disabilities – 60

These results reflect a strong public mandate for investment in behavioral health services, homelessness response, affordable housing development, and social services—particularly for families with children, survivors of domestic violence, and individuals with disabilities.

Community feedback informed the Consortium’s goal setting across several domains. In the area of homelessness, respondents emphasized the need for transitional housing, emergency shelters, and wraparound supportive services. Housing-related comments called for greater investment in weatherization, rehabilitation for owner-occupied homes, rental assistance, and housing targeted to those experiencing homelessness or reentering the community after incarceration. Public services such as youth and senior programming, mental health support, disability services, and crime prevention were also identified as key community priorities. Infrastructure needs—including improved lighting, drainage and flooding mitigation, and investment in public parks, art, and community facilities—were also frequently noted.

Each participating jurisdiction will address CDBG and HOME-eligible priorities through its Annual Action Plans. Based on strong community feedback, the Consortium will continue to coordinate with local agencies to expand rental assistance programs and investments in public facilities that benefit low-income households, especially those with incomes at or below 30% of the area median.

Citizen Participation Outreach

	Method	Target	Summary	Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	Public hearings and input opportunities were published in the News-Gazette by the City of Champaign on February 14, 2025, and the City of Urbana on February 11, 2025.	N/A	N/A	
2	Event	Non-targeted/broad community	Approximately 50 people attended the Downtown Champaign Farmer's Market on June 13, 2024, and participated in an input engagement activity.	Comments supported street repairs and traffic calming.	N/A	

	Method	Target	Summary	Comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Event	Minorities non-targeted/broad community	Over 1,000 people, mostly young families and seniors, attended the Juneteenth Celebration at Douglass Park in Champaign on June 15, 2024. Resource brochures and the public input survey were available. Participants provided input through an engagement activity.	Creating more affordable housing, youth services, and homeless shelter/services were identified as the highest priority areas.	N/A	
4	Event	Carver Park Neighborhood (Low Mod Income)	Approximately 50 homes were canvassed, with 13 households providing input on July 11, 2024. Participants provided input through an engagement activity.	Youth services, owner-occupied housing rehab, and senior services were identified as the highest priority needs.	N/A	

	Method	Target	Summary	Comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Event	Minorities Residents of Public and Assisted Housing	The 2024 Champaign Neighborhood Network Conference provided community engagement events at three apartment neighborhoods over the summer of 2024. A cookout and youth events were provided. Approximately 100 people attended all three events. Participants provided input through an engagement activity.	Creating affordable housing, homeless services and youth services were identified as the highest priority needs.	N/A	
6	Community Engagement and Resource Table Event	Non-targeted/broad community	Over 2,000 people attended C-U Days on August 10, 2024 at Douglass Park in Champaign. 84 people participated in the engagement activity.	Creating affordable housing, youth services, and homeless services were identified as the highest priority needs.	N/A	

	Method	Target	Summary	Comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Hearing	Non-targeted/broad community	The Neighborhood Services Advisory Board Meeting hosted a presentation and public hearing on September 12, 2024 (one community member present) and March 13, 2025 (no community members present).	No comments were received.	N/A	https://champaign-cablecast.cablecast.tv/show/5727?site=1
8	Public Hearing	Non-targeted/broad community	The Urbana Community Development Commission hosted a presentation and public hearing on November 11, 2024 and February 25, 2025 (no community members present).	No comments were received.	N/A	https://www.youtube.com/@UPTV6

	Method	Target	Summary	Comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Event	Neighborhood Leaders from Registered Neighborhood Groups	On September 28, 2024, 30 neighborhood leaders received information about the Consolidated Plan process and were asked to promote the community input survey to their neighborhood residents.	No comments were received.	N/A	
10	Public Meeting	Residents of Public and Assisted Housing	On November 1, 2024, 22 residents of public housing attended a job and resource fair.	Homeless services, creating more affordable housing, and youth services were identified as the three highest priority needs.	N/A	

	Method	Target	Summary	Comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Event	Homeless Service Providers	On March 4, 2025, the Champaign County Continuum of Service Providers of the Homeless (CSPH) attended a presentation on the draft Consolidated Plan and public hearing opportunities.	No comments were received.	N/A	
12	Event	Lenders and Non-Profit Housing Providers	On March 12, 2025, the Community Reinvestment Group received a presentation on the draft plan and opportunities to provide public comment. Approximately 40 members attended the virtual meeting.	Members were in support of the draft plan.	N/A	

	Method	Target	Summary	Comments received	Summary of comments not accepted and reasons	URL (If applicable)
13	Public Hearing	Non-targeted/broad community	On March 25, 2025, a public hearing and presentation were held at the Study Session meeting of the Champaign City Council. Approximatley 20 community members were in attendance.	No comments were received.	N/A	https://champaign-cablecast.cablecast.tv/show/5805?site=1

	Method	Target	Summary	Comments received	Summary of comments not accepted and reasons	URL (If applicable)
14	Internet Outreach	Non-targeted/broad community	A community input survey was available online from to June 1, to December 1, 2024. Both cities promoted the opportunity for public input through the survey as well as the public comment period (February 24-March 25, 2025) on their social media accounts. 178 survey responses were received.	The survey identified the top three priority areas as investing in affordable housing, homeless services, and youth services/childcare.	N/A	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This needs assessment uses a variety of databases, reports, and local sources to evaluate needs in the Urbana HOME Consortium area related to housing affordability, homelessness, and other community development priorities. Results of a Community Needs survey conducted to inform this Plan will be summarized in this section once the 30-day public comment period has ended. The full results of the survey will also be included as an attachment to the final Plan. Among the sources

- *2016-2020 CHAS**
- *American Community Survey**
- *Annual Homeless Point in Time Count*
- *Homeless Management Information System (HMIS)*
- *Housing Authority of Champaign County Information Management System*
- *CPD Maps*
- *Champaign-Urbana Public Health District*
- *The Housing Authority of Champaign County Moving to Work Annual Plan*
- *The Champaign Urbana Public Health Improvement Plan*
- *The Analysis of Impediments to Fair Housing Choice*
- *The State of Illinois Disaster Recovery Plan*
- *2025-2029 Consolidated Plan Community Needs Survey*

used to complete this needs assessment were the following:

- *Housing Authority of Champaign County*
- *Champaign County Continuum of Service Providers to the Homeless*
- *United Way of Champaign County*
- *Champaign County Mental Health Board*
- *First Followers*
- *Habitat for Humanity*
- *City of Champaign Township*
- *Cunningham Township*

Representatives from the following organizations were interviewed:

In-depth analysis of housing and community development needs is contained throughout Sections NA-10—NA-50, but key findings of the assessment are as follows:

- *There is a significant shortage of affordable units, as evidenced by high frequency of cost burden and long waitlists for affordable units and rental assistance.*
- *As evidenced by service provider consultations and the most recent Point-in-Time count, available housing and shelter for homeless individuals and families falls short of the level of need.*
- *Some subpopulations face housing problems disproportionately:*
 - *Renters are more likely to experience cost burden (paying > 30% of monthly income on housing).*
 - *A majority of households at extremely low (0-30% AMI) and very low (30-50% AMI) income levels experience housing problems, particularly cost burden.*
 - *Black households disproportionately experience cost burden and homelessness.*
 - *Among homeowners, elderly households most frequently experience cost burden.*
- *Homeownership rates vary widely across racial/ethnic groups.*
- *Among non-housing community development needs, priorities include the following:*
 - *Sidewalk and lighting infrastructure*
 - *Childcare*
 - *Youth services*
 - *Mental health services*

A full summary of online Community Needs Survey results will be included in the final draft of this plan, after the comment period has ended.

*A note on ACS and CHAS data: When available, data for the Consortium-area, consisting of Champaign, Urbana, and unincorporated Champaign County has been used to more accurately reflect the service population, as incorporated county areas that are not part of the consortium are excluded. In cases where data is not available for the Consortium-geography, county level data is used, generally using the most recent data available. When a county level data source has been used, it is noted in the text.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

As evidenced through the data in Table 4, housing cost burden is the most frequently occurring housing problem throughout the HOME Consortium area.

Among renters, the “other” household category, which includes individuals living alone, are the group most commonly experiencing housing cost burden, followed by “small related” (2-4 persons) households. Among homeowners, elderly households represent the largest group experiencing cost burden, followed by small families and “other” category households, depending on the income and cost burden range (see Tables 6-7).

Housing problems consistently increase at lower income ranges, with households in the 0-30% AMI range experiencing the greatest number of problems (see Tables 4-5). Housing cost burden likely plays into the presence of other housing problems and could be a key factor placing households at risk of homelessness. Outside of housing cost burden, the next most commonly occurring housing issues relate to overcrowding among renter households and a lack of complete kitchen or plumbing facilities for renter households.

Rental households are more likely to be cost burdened than homeowner households: Based on the data in Table 6, 52.2% of renters in the Consortium area experience cost burden of 30% or higher, compared to 30.8 % of homeowners. Rental households also are more likely than homeowner households to experience HUD-defined housing problems such as overcrowding and substandard housing in every category across every income.

There are 14,383 cost burdened renter households in the HOME jurisdiction, paying more than 30% of their income towards housing expenses. The frequency of cost burden in very low (0-30% AMI) and low (30-50% AMI) income ranges speak to the shortage of affordable units available to low-income households.

Demographics	Base Year: 2000	Most Recent Year: 2020	% Change
Population	157,410	160,785	2%
Households	61,560	64,235	4%
Median Income	\$52,591.00	\$59,574.00	13%

Table 2 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2020 Champaign County Decennial Census

Population and household data is pulled from default Consolidated Plan Sources: 2016-2020 CHAS data for Consortium area (Most Recent Year) and 2000 Decennial Census (Base Year). Median income data was not available from the Consortium-level default data source, so county-wide income medians from 2000 and 2020 decennial Census were used.

Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	14,287	8,401	10,582	6,373	24,570
Small Family Households	2,452	1,906	3,160	1,748	11,397
Large Family Households	149	284	523	249	1,033
Household contains at least one person 62-74 years of age	1,288	1,121	1,731	1,247	5,375
Household contains at least one-person age 75 or older	608	774	1,139	502	2,252
Households with one or more children 6 years old or younger	1,273	972	1,381	966	2,040

Table 3 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	250	25	45	15	335	22	0	15	35	72
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	885	425	285	160	1,755	10	15	55	0	80
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	65	49	0	209	0	34	45	45	124
Housing cost burden greater than 50% of income (and none of the above problems)	6,357	1,388	130	20	7,895	1,337	279	149	38	1,803

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	989	3,118	1,275	185	5,567	234	536	1,106	221	2,097
Zero/negative Income (and none of the above problems)	3,320	0	0	0	3,320	174	0	0	0	174

Table 4 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,582	1,913	510	195	10,200	1,376	328	259	118	2,081
Having none of four housing problems	4,689	4,284	5,348	3,046	17,367	645	1,887	4,452	3,019	10,003
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 5 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,662	1,293	274	3,229	430	94	448	972
Large Related	115	109	4	228	24	85	35	144
Elderly	639	457	94	1,190	689	390	451	1,530
Other	5,577	3,084	1,075	9,736	442	255	378	1,075
Total need by income	7,993	4,943	1,447	14,383	1,585	824	1,312	3,721

Table 6 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	213	213	365	54	0	419
Large Related	0	0	20	20	14	45	10	69
Elderly	479	218	64	761	575	95	63	733
Other	0	5,089	1,095	6,184	397	0	0	397
Total need by income	479	5,307	1,392	7,178	1,351	194	73	1,618

Table 7 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	345	365	279	80	1,069	10	49	100	45	204
Multiple, unrelated family households	0	0	0	0	0	0	0	4	0	4
Other, non-family households	664	125	55	80	924	0	0	0	0	0
Total need by income	1,009	490	334	160	1,993	10	49	104	45	208

Table 8 – Crowding Information - 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 9 – Crowding Information – 2/2

Data Source

Comments: Data is not available at consortium or county level

Describe the number and type of single person households in need of housing assistance.

According to American Community Survey 5-Year Estimates (2017-2022), a total of 29,796 1-person households exist in Champaign County. Broken up by age-range, groups living alone consist of 16,910 individuals aged 15 to 34 years, 9,756 individuals 35 to 64 years, and 8,386 individuals 65 years and over. The large number of young households living alone is reflective of the large local student population. Data also indicates that a significant number of single person households consist of senior citizens. Particular needs of senior households relate to housing cost burden, due to decreased and/or fixed incomes at retirement, as well as accessibility improvements and property maintenance needs.

Estimate the number and type of families in need of housing assistance who are disabled or

victims of domestic violence, dating violence, sexual assault and stalking.

22,020 individuals in the county, or 10.7% of the county population, have a disability. Older individuals are more likely to have a disability, with 17.3% of individuals ages 65-74 and 39.1% of individuals 75 and over having a disability. Median annual earnings for individuals with disabilities is \$23,493, compared to \$34,667 for individuals without disabilities. (Based on 2018-2022 ACS data for Champaign County.)

Based on data included in the 2020-2024 Illinois Criminal Justice Information Authority Violence Prevention Report, Champaign County reported 1,430 annual instances of domestic violence and 78 instances of sexual assault per 100,000. These are both higher than the state average rate of 840 instances of domestic violence and 45 for sexual assault per 100,000. Service providers consulted for this plan mention domestic violence as a contributing factor to homelessness.

What are the most common housing problems?

According to 2016-2020 CHAS data shown in the tables above, the most frequently seen single housing problem among households in the Consortium area relates to housing cost burden. A total of 18,104 households have a housing cost burden greater than 30%. 9,698 households experience a housing cost burden of over 50% of monthly income. Another common housing problem is overcrowding at a ratio of more than one person per room, which affects 2,168 households in the county. CHAS data estimates 407 housing units in the consortium area lack sufficient kitchen or plumbing facilities. A total of 12,281, or 19.1% of households experience at least one *severe* housing problem (lacks kitchen or complete plumbing, severe overcrowding at over 1.5 persons per room, or severe cost burden of over 50%).

Are any populations/household types more affected than others by these problems?

Severe problems are highly concentrated among lower-income and renter households, with over 37% of renter households experiencing at least 1 severe housing problem, compared to 17.2% of homeowners. 49.3% of households earning below 50% of the area experience at least one severe housing problem.

Based on 2016-2020 CHAS data (see Tables 10-13), and among households earning below 100% of the Area Median Income, 51.5% of White non- Hispanic homeowner households have at least one housing problem, compared to 70.64% for Black households, 58.7% for Asian households, and 53.4% of Hispanic households. This shows that, among households below the area median income, a majority of households across racial/ethnic groups experience housing problems, but that problems are disproportionately experienced by Black households.

As shown in Tables 6 and 7, Elderly households represent the largest cost burdened population among homeowners. In the same tables, the “Other” household size category, which includes individuals living alone, represents the largest group of cost burdened renters. This dynamic is likely influenced by the large student population, who are likely to live alone and often have little or no income.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either

residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

As evidenced by data in sections NA-15 and NA-20, a majority of households at extremely low-income levels experience housing problems, the most common of which is cost burden. Disproportionately high housing costs relative to residents' income is a key factor putting households at risk for homelessness, a dynamic confirmed in consultation with homeless service providers.

A range of services are available to address the needs of the local homeless population, as described below. However, due to the increase in local homelessness in recent years, many service providers report waitlists for available services, which speaks to the need for increased funding and capacity in many service areas.

Services throughout the Continuum of Care are coordinated through the Champaign County Continuum of Service Providers to the Homeless, which meets regularly to develop strategic initiatives to address homelessness and contributing factors. The Champaign County Regional Planning Commission manages several funds (ESG, IDHS, LIHEAP) to assist households with emergency rent assistance to prevent eviction and provides case management and advocacy with landlords to help households obtain and maintain stable housing. The Champaign and Cunningham Township Offices assist with emergency funds for households facing eviction. Other eviction prevention assistance is available through the statewide Illinois Court-Based Rental Assistance Program. Assistance with mortgage foreclosure issues is available through Land of Lincoln Legal Aid. Referrals to other services (food pantries, utility assistance) are made to enable households to balance budgets to pay housing costs. CoC services are provided throughout the entire county.

The Champaign County Regional Planning Commission provides case management to rapidly re-housed families and individuals. This support aims to accelerate stable housing transitions and enhance long-term self-sufficiency. Services include case management, connections to workforce development, credit counseling, benefits assistance, and other relevant supports. CoC projects offer supportive services and aftercare. ESG homeless prevention services are available for those at risk of re-homelessness. Referrals throughout the service network are made for family support, employment, childcare, transportation, and healthcare assistance. Data collection and analysis are conducted through HMIS.

Through consultations with service providers, identified barriers for households transitioning to stable housing include insufficient funds for security deposits, application fees charged by some property management companies, as well as discrimination by landlords regarding clients' past credit history and/or eviction record.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Rapid re-housing and other homeless assistance is currently provided through multiple agencies throughout the CoC but is coordinated through Centralized Intake with CCRPC. Centralized Intake serves as a coordination point for households experiencing homelessness. Centralized Intake staff coordinate with the homeless services providers in Champaign County to link households experiencing homelessness with housing and shelter options when there are program vacancies. Referrals are made to local community resources based on program eligibility and availability and the needs of the individual served.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

By far the greatest housing characteristic linked to a risk of homelessness in the Urbana Champaign entitlement jurisdiction is lack of affordability. Based on cost burden data in this Needs Assessment, a majority of low-income persons cannot reasonably afford a decent housing unit in the current market, and the number of affordable units available does not meet the level of need. Other than general lack of affordability in the housing market, other factors contributing noted in service provider consultations include poor credit and eviction history, and securing enough money for down payments, all of which make finding new housing difficult when a household is facing or at-risk of homelessness.

Homelessness is also disproportionately experienced by Black households in Champaign County (55.91% of the homeless population is Black, based on 2024 PIT data). This disproportionate impact is influenced by several overlapping factors: median Black household income is lower than the area median, Black households are more likely to rent, and disproportionately experience cost burden.

Renters in general also tend to have fewer assets (such as equity built over time by homeowners), with many households having little or no cushion in times of economic crisis. However, due to historic housing discrimination, Black households often have less access to generational wealth that White households were more often able to establish and pass down through generations, which means that, while many households and individuals turn to family in times of crisis, Black family networks are less likely to have resources to support households facing homelessness. These dynamics of racial disparity in homelessness were recently outlined in a report by the Institute for Research on Race and Public Policy at the University of Illinois Chicago (<https://irpp.uic.edu/#black-homelessness-in-illinois-report-release>).

Local service provider consultations also point to domestic violence as a factor frequently pushing families into homelessness.

Discussion

The information included in this Needs Assessment will inform the decision-making processes of the Urbana HOME Consortium and the establishment of goals in this plan. In particular, housing cost burden emerges from the CHAS data as a serious need, particularly for low-income renters, while the needs identified for single people, elderly households, the homeless, those in danger of becoming

homeless, and those threatened by domestic or dating violence are also key findings. Goals related to alleviating the problems that affect those populations will reflect the trends and input shown above.

The frequency of cost burden among low-income households speaks to the shortage of available, affordable units in the Consortium area and the need to develop strategies to increase affordable housing supply, as well as other resources to reduce housing costs, such as rental assistance.

The frequency of cost burden among elderly homeowners in particular speaks to the need for rehabilitation resources for senior households, who due to a combination of being more likely to have reduced income and mobility challenges, may need additional resources for property upkeep. Increased affordable rental housing supply targeted at seniors could be another potential solution for households who no longer wish to own a home, or who wish to “downsize” their residence. Relatedly, policies and resources allowing for easier construction of accessory dwelling units (ADUs) could provide “aging-in-place” solutions for seniors who wish to live with family in a separate unit on a single lot.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Disproportionately greater need is said to occur when members of a certain racial or ethnic group within a particular income category experience a housing problem at a rate of 10% or higher than the rate at which that housing problem is experienced by members of the income group as a whole. Tables 10-13 show frequency of housing problems in the Consortium area by income level and race/ethnicity. Housing problems are defined as a household experiencing one or more of the following: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1 person per room, 4. Cost Burden over 30%.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,210	1,105	2,742
White	6,687	780	1,002
Black / African American	2,742	210	265
Asian	1,765	0	1,320
American Indian, Alaska Native	64	4	10

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	672	85	110

Table 10 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,460	2,268	0
White	3,909	1,458	0
Black / African American	1,254	430	0
Asian	865	189	0
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	315	134	0

Table 11 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,665	7,507	0
White	3,394	5,943	0
Black / African American	709	747	0
Asian	370	340	0
American Indian, Alaska Native	12	29	0
Pacific Islander	0	30	0
Hispanic	119	369	0

Table 12 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,182	5,878	0
White	811	4,768	0
Black / African American	135	360	0
Asian	200	400	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	0	0
Hispanic	30	294	0

Table 13 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

- 0-30% of AMI (extremely low-income): 76.04% of all households between 0-30% AMI experience a housing problem; however, no racial or ethnic group experiences the technical definition of disproportionate need (10% higher than the general population). African American households experience the highest rate of housing problems in this income range, with 85.23% of households experiencing a housing problem.
- 30-50% of AMI (low-income): 74.01% of all households between 30-50% AMI experience a housing problem; however, no racial or ethnic group experiences the technical definition of disproportionate need. Asian households experience the highest rate of housing problems in this income range, with 82.07% of households experiencing a housing problem.
- 50-80% of AMI (moderate-income): Within this income group, 38.33% of all **household's** experience housing problems, and African American and Asian households experience disproportionate need, at 48.7% and 52.11%, respectively.
- 80-100% of AMI (middle-income): Within this income group, 16.74% of all **household's** experience housing problems, and African Americans (27.27%), American Indian/Alaskan Natives (71.43%), and Asian Americans (33.33%) experience disproportionate need.

Key findings from each of the four income levels are as follows:

See section NA-30 for an in-depth discussion of disproportionate needs identified among racial/ethnic groups.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater number of severe housing problems is said to occur when members of a certain racial or ethnic group within a particular income category experience a severe housing problem at a rate of 10% or higher than the rate at which that severe housing problem is experienced by members of the income group as a whole. Severe housing problems are defined as a household experiencing one or more of the following: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,971	2,344	2,742

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	5,810	1,664	1,002
Black / African American	2,472	480	265
Asian	1,739	24	1,320
American Indian, Alaska Native	64	4	10
Pacific Islander	0	0	0
Hispanic	618	139	110

Table 14 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,483	6,275	0
White	1,608	3,794	0
Black / African American	514	1,170	0
Asian	245	805	0
American Indian, Alaska Native	0	8	0
Pacific Islander	0	0	0
Hispanic	110	339	0

Table 15 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,231	10,957	0
White	697	8,658	0
Black / African American	389	1,072	0
Asian	95	620	0
American Indian, Alaska Native	0	41	0
Pacific Islander	0	30	0
Hispanic	54	439	0

Table 16 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	489	6,555	0
White	299	5,250	0
Black / African American	59	430	0
Asian	124	475	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	0	324	0

Table 17 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

- 0-30% of AMI: Disproportionate need is experienced by the American Indian and Alaska Native population
- 30-50% of AMI: No disproportionate need is experienced
- 50-80% of AMI: Disproportionate need is experienced by the Black/ African American population
- 80-100% of AMI: Disproportionate need is experienced by the Asian population

Key findings from each of the four income levels are as follows:

Tables 14-17 demonstrate the concentration of severe housing problems, the most common of which is severe cost burden, among extremely low income (0-30% AMI) households. 10,971 households—72.3% of all households experiencing a severe housing problem—are in this income range. This speaks to the shortage of affordable housing and gaps in resources for the lowest income households in the consortium area.

See section NA-30 for discussion of disproportionate need among different race/ethnic groups.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater cost burden is said to occur when members of a certain racial or ethnic group within a particular category experience cost burden at a rate of 10% higher than the rate at which cost burden is experienced by members of that category as a whole. Table 18 contains cost burden data grouped by race/ethnicity sourced from the 2016-2020 CHAS study.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	49,151	10,912	12,760	3,709
White	39,468	7,506	7,384	1,431
Black / African American	4,132	1,645	2,845	280
Asian	3,064	1,190	1,560	1,755
American Indian, Alaska Native	111	22	64	10

Pacific Islander	45	0	20	0	<i>Item a.</i>
Hispanic	1,778	359	613	200	

Table 18 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS

Source:

Discussion

Based on the 2016-2020 CHAS data shown in Table 18, 30.93% of households in the Consortium area experience some form of cost burden. The data also demonstrates that disproportionate cost burden is experienced by Black/African American households, 50.44% of whom are cost burdened, as well as by American Indian/Alaskan Native households 41.55% of whom are cost burdened. As discussed elsewhere in this plan, Black/African American households are more likely to rent in the Consortium area, and renters also disproportionately experience cost burden. More discussion of disproportionate need is contained in Section NA-30.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The tables in section NA-15 through NA-25 reflect that, in extremely low (0-30% AMI) and very low (30-50%) income brackets, households across race and ethnic groups are very likely to experience housing problems, particularly cost burden. However, the data also shows that some groups, particularly Black/African Americans, are often experiencing higher rates of housing problems. As discussed in section NA-25, Black/African American households and households reported as Native American, Alaska Native disproportionately experience cost burden in general. As demonstrated by section NA-15 and NA-20, Asian households also experience disproportionate housing problems in some income groups. Needs of particular groups are discussed further below.

The relatively high rates of housing problems among Black households reflect a few overlapping dynamics. First, due to historic forms of housing discrimination, such as redlining and discrimination among lenders and realtors, homeownership was often inaccessible to black households through much of the 20th century. While Fair Housing law now provides some protection against more overt forms of housing discrimination, past histories of discrimination—in which White households acquired and inherited real estate wealth while Black households were barred from doing so—have contributed to a racial wealth gap and housing inequality that has persisted through generations to this day. This dynamic has been documented nationally in Richard Rothstein’s [The Color of Law](#), and locally in [Injustice sheltered: Race relations at the University of Illinois and Champaign-Urbana, 1945-1962](#), a 1990 Doctoral Dissertation by Carrie Franke at the University of Illinois. Present-day housing dynamics reflect this history: based on 2018-2022 ACS data, 73.4% of Black households in Champaign County rent their home, while only 36.7% of white households do so. As previously discussed, renters disproportionately experience housing problems, which corresponds to the higher share of Black households experiencing housing problems. Finally, ongoing income inequality across race/ethnicity contributes to disproportionate housing cost burden: according to 2018-2022 ACS estimates, the median annual income for White households in Champaign County is \$72,287, but only \$37,362 for Black households.

The large share of Asian residents shown to be experiencing housing problems in some income brackets is likely influenced by the large Asian student population at the University of Illinois. To expand on this, in 2022, the University’s [Fall Enrollment Report](#) reports 10,117 enrolled Asian Students. The 2022 5-Year ACS reports 22,693 Asian residents of Champaign County. This makes for a larger proportional share of Asian residents who are enrolled as university students than for any other demographic group. Income data (and in turn, cost burden data) can be difficult to understand for students. While some students are certainly experiencing genuine economic need, other students may have little direct income, but have needs met through family or financial aid, sources that may not be calculated as income. However, due to the way income is reported, and cost burden is calculated (a ratio of income to housing cost), students in very different circumstances may both be reported as experiencing cost burden.

More generally, the large share of university students residing in the Consortium-wide area (in particular, within the Cities of Urbana and Champaign) likely influences overall income and cost burden rates. A 2019 study by the Harvard Joint Center for Housing Studies found that Champaign-Urbana's rent burden rate dropped from 60% down to around 46% when adjusting for the student population. In the same study, the City of Urbana's overall poverty rate dropped from 27.1% (4th highest in Illinois), down to 14.3% (12th highest in Illinois), when adjusted for the student population (see <https://www.jchs.harvard.edu/blog/are-cost-burdens-high-in-small-university-dominated-metros>). More research and coordination with the university is needed to fully understand the needs of student populations.

American Indian or Alaska Native residents are also shown to disproportionately experience some housing problems, particularly cost burden. Because of the relatively small number of households in that category compared to other demographics, it is difficult to speak with much detail to particular needs of this group based on available data. However, based on supplemental 2018-2022 ACS data for Champaign County, it appears that a majority (69.5%) of area households in this group own their home, so potentially beneficial policies could include affordable ownership opportunities and aid with maintenance and repair costs.

Overall, the data in sections NA-10 through NA-30 speaks to the need for greater housing affordability across all groups at the lowest income levels, where it is currently difficult for most households to find a unit within a reasonable budget. This could be supported through both through the creation of new affordable units and assistance to renters. Evidence of disproportionate need, particularly among Black households, speaks to the need for equitable homeownership opportunities to address existing gaps and to remedy patterns established by past discrimination, as well as the need for increased affordable rental stock and resources for households who continue to rent. Finally, public services and economic development initiatives may help to address some of the upstream causes of income inequality, which in turn contribute to disproportionate cost burden.

If they have needs not identified above, what are those needs?

2018-2022 ACS data for Champaign County (see table below) shows a wide range of homeownership and rental rates across different demographic groups. While some groups, such as Asian households, may be disproportionately represented among college student populations, who generally rent by choice, other groups may disproportionately rent as a result of differences in income and wealth across demographic groups, such as Hispanic and Black Households. This speaks to a need for affordable ownership opportunities and increased opportunities to build wealth for historically marginalized populations. However, given that many households will continue to rent, either by choice or necessity, and the fact that renters are currently disproportionately experiencing cost burden (see NA-10), resources and policies directed towards rental affordability are also necessary.

	Occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Renter %	Owner %
Occupied housing units	82,467	44,154	38,313	46.46	53.54
One race --					
White	58,323	36,921	21,402	36.70	63.30
Black or African American	10,875	2,895	7,980	73.38	26.62
American Indian and Alaska Native	118	82	36	30.51	69.49
Asian	8,924	2,620	6,304	70.64	29.36
Native Hawaiian and Other Pacific Islander	39	0	39	100.00	0.00
Some other race	899	355	544	60.51	39.49
Two or more races	3,289	1,281	2,008	61.05	38.95
Hispanic or Latino origin	3,861	1,427	2,434	63.04	36.96
White alone, not Hispanic or Latino	56,448	36,179	20,269	35.91	64.09

Data Source: ACS 2018-2022 (Champaign County)

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Based on 2020 Census Data, concentrations of Black households exist North of University Avenue within the Champaign-Urbana Area, as well in areas of West Champaign and East Urbana. Concentrations of Hispanic or Latino households exist in Northern areas of the two cities. The largest concentration of Asian households is in and around the center of the CU metro area containing the University of Illinois.

See also the Community Development Target Area map, showing majority low-to-moderate (LMI) income areas identified for particular focus in addressing community development needs.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Section NA-35 is informed by data from the PIC (PIH Information Center), the Housing Authority of Champaign County’s (HACC) [2025 Moving to Work \(MTW\) Plan](#), and consultation with HACC.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	25	388	2,258	1,064	1,164	0	0	0

Table 19 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data PIC (PIH Information Center); 2025 MTW Report
Source:

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	5,992	9,531	10,724	0	10,724	0	0	
Average length of stay	0	0	4	5	0	5	0	0	
Average Household size	0	1	1	3	0	3	0	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	4	152	72	0	72	0	0	
# of Disabled Families	0	6	135	176	0	176	0	0	
# of Families requesting accessibility features	0	25	388	1,109	0	1,109	0	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 20 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	10	104	161	0	161	0	0	0
Black/African American	0	15	278	940	0	940	0	0	0
Asian	0	0	3	3	0	3	0	0	0
American Indian/Alaska Native	0	0	2	4	0	4	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 21 – Race of Public Housing Residents by Program Type

Data PIC (PIH Information Center)
Source:

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	6	19	0	19	0	0	0
Not Hispanic	0	25	382	1,090	0	1,090	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 22 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The needs of the public housing tenants and applicants on the waiting list for accessible units are as follows: Wheelchair accessibility, sensory (hearing and visual impairment), grab bars in bathrooms and Uniform Federal Accessibility Standard (UFAS) compliant units.

According to HACC's 2022 Annual Report, HACC maintains 394 units of senior housing, which typically includes built-in accessibility features.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

- *Federal RAD Housing Choice Vouchers (Site-Based): 2,514*
- *Federal MTW Housing Choice Voucher Program (Tenant Based): 1,466*
- *Federal MTW Housing Choice Voucher Program (Project Based): 3,965*

HACC's 2025 MTW Plan Reports the following number of individuals on its program waitlists:

HACC reports that over 50% of all applicants on the Tenant Based Waiting List are also on one or more of the Project Based Waiting Lists. The large number of individuals on HACC waitlists speaks to the prevalence of cost burden among low-income households in Champaign County.

The 2025 MTW Plan identifies increased housing resources for special needs population, individuals exiting the justice system, and homeless individuals and families as service priorities. Related to this, the Plan's goals include expanding Sponsor-based voucher referrals for the subpopulations. The Plan also includes objectives related to improving and expanding existing self-sufficiency resources through its existing MTW programming, such as employment, small business, and education opportunities.

Consultations identify landlord participation can be an obstacle to securing housing even after households have been awarded to vouchers. While source-of-income discrimination is officially prohibited in the state of Illinois, but service providers report that credit history and eviction records continue to present mechanisms for discrimination. To combat these obstacles, HACC conducts a landlord outreach program which includes some incentives and maintains a list of landlords with a history of cooperating with the voucher program to refer new program participants to. HACC has shared this list with other organizations in the community who operate rental assistance programs.

How do these needs compare to the housing needs of the population at large

Key trends identified in the data in Tables 19-22, include the large share of single, elderly households among public housing residents (much of HACC's unit-based assistance is Senior-specific housing), the low-income of tenants relative to the general population, and the large share of Black households receiving assistance.

The trends correspond to other data observed throughout the needs assessment. Elderly households and Black households in general disproportionately experience cost burden in Champaign County, so it follows they would be more likely to receive assistance in the form of rent-capped units or housing vouchers.

Regarding income, HACC generally requires residents receiving assistance to have no more than 50% of the area-median income, but the data in this section shows that most households are well below this, and that HACC is often serving a clientele who would be unable to acquire housing within a reasonable budget otherwise. However, a comparison of the number of public housing units and vouchers available with the number of individuals on HACC's waitlists, as well as with the total number of households receiving cost burden, speak to the fact that the amount of available assistance for low-income households is falling far short of the need.

Discussion

HACC provides a range of needed services throughout the community, ranging from affordable units to vouchers and supportive services. However, despite this important work, Section NA-35, in combination with the rest of this Plan's Needs Assessment, highlights a significant gap between the demand for affordable housing in Champaign County and the available resources. This is demonstrated by the high demand for Housing Choice vouchers and public housing units, and a comparison with the number of available units and vouchers with the number of households experiencing cost burden. HACC's 2025 MTW Plan acknowledges these needs and prioritizes expanding resources for special populations, but the scale of affordability needs in Champaign County will require continued coordination of policy solutions among service providers, as well as further policy interventions in the local housing market, which is currently failing to provide enough housing at affordable rates for many community members. The Consortium will also need to continue working to attract other affordable housing developers besides HACC to work in the area.

NA40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The Champaign County Continuum of Service Providers to the Homeless (CSPH) tracks data related to homelessness and has provided it as part of this Plan to shed light on the characteristics of the homeless population in Champaign County. The data break the homeless population down by various characteristics. This information is the primary data source for this section of the Needs Assessment and has been supplemented with consultation with service providers.

The Champaign County Regional Planning Commission operates Coordinated Intake for the CSPH. United Way of Champaign County maintains [an interactive visual graphic](#) of existing shelter services throughout the continuum. Based on the Fall 2024 Continuum of Care inventory data, there are currently 144 permanent supportive housing beds, 16 rapid rehousing beds, 96 transitional housing beds, and 162 emergency beds or vouchers.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	92	19	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	145	23	0	0	0	0
Chronically Homeless Individuals	17	2	0	0	0	0
Chronically Homeless Families	3	0	0	0	0	0
Veterans	9	1	0	0	0	0
Unaccompanied Child	16	0	0	0	0	0
Persons with HIV	1	0	0	0	0	0

Data Source: 2024 Point in Time Count Data
Comments:

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The most detailed data on homelessness in Champaign County is collected on an annual basis during the Point-in-Time (PIT) count each January. The 2024 PIT count found 279 homeless individuals with 237 sheltered and 42 unsheltered. This represents a continued increase from counts in previous years (137 individuals in 2022, 215 individuals in 2023). Based on HMIS data maintained throughout the continuum, in the last year, 402 individuals were homeless at some point in the program year. The average length of time spent homeless

was 102 days.

From the 2024 PIT count, of the 279 individuals experiencing homelessness, 10 were veterans, and 16 were unaccompanied youth. All unaccompanied youth were ages 18-24. 33 individuals reported having a serious mental illness, 10 reported having a substance use disorder, one reported living with HIV/AIDS, and 20 self-identified as adult (over the age of 18) survivors of domestic violence. These traits are not mutually exclusive: the same individual may have reported having more than one of the listed circumstances. This supplementary information demonstrates that homelessness is sometimes accompanied by other physical and mental health issues requiring additional supportive services. However, it is also worth noting that many individuals identified by the PIT count do not report a serious mental illness or substance use disorder, which speaks to the fact that the primary drivers of homelessness are economic factors related to income and housing affordability. Service providers consulted also point to landlord discrimination against clients' credit and eviction history as a barrier keeping individuals unhoused, even when clients have been awarded housing vouchers.

Both children and young adults were found experiencing homelessness: this total number includes 64 children (under 18) and 35 young adults (aged 18-24). The remaining 175 individuals were over the age of 24. Of the 279 surveyed individuals, 120 identified as female, 156 identified as male, 2 identified as non-binary, and 1 identified as having a culturally specific identity.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	73	11
Black or African American	135	25
Asian	3	1
American Indian or Alaska Native	0	1
Pacific Islander	3	0
Other/multi-racial	23	4
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	26	0
Not Hispanic	211	42

Data Source

Comments: 2024 Champaign County Point-in-Time Count

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the 2024 PIT count, there were 279 individuals across 199 households experiencing homelessness in Champaign County on the day of the count. Among homeless households with at least one adult and one child, there are 35 households containing 111 individuals. Based on this information, homeless families represent approximately 39.78% of the local homeless population. Among those families experiencing homelessness, 77.48% are Black households, which speaks to the disproportionate impact of homelessness on the local Black population. Of the 35 family households experiencing homelessness, 6 households consisting of 19 individuals were unsheltered.

Both children and young adults were found experiencing homelessness: this total number includes 64 children (under 18) and 35 young adults (aged 18-24).

10 homeless veterans were identified during the 2024 PIT count, none of whom reported being in a household with children.

Within the CSPH, Cunningham Township runs an 8-unit emergency shelter program for families with children enrolled in the Urbana School District, and as of October 2024, all units were occupied. Another 8-unit emergency shelter for families with Children is operated by the Champaign County Regional Planning Commission and was also at capacity as of October 2024. Other shelter options are visualized in a [Centralized Intake graphic online](#). When shelter bed vacancies occur, it is for typically a brief period, before an individual or household on an existing waitlist can be contacted and place in that spot.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The PIT data shows substantial racial disparity in homelessness in Champaign County (see Table—Nature and Extent of Homelessness above). Of the 279 individuals experiencing homelessness in 2024, 160, or 57.35% were Black or African American, while 84, or 30.11% were white. As mentioned above, the proportion of homeless Black families (77.48% of all homeless families) is even higher. For comparison, 2018-2022 ACS Data for Champaign County as a whole reports 73.6% White residents and 15.4% Black residents (among residents reported as one race alone, or in combination with one or more other races). This shows clear evidence that Black households in the Consortium area are being disproportionately impacted by homelessness.

26 Hispanic individuals (of any race) were identified in the PIT count. Other racial/ethnic groups identified in the PIT count in smaller numbers (fewer than 10 individuals) include Asian, American Indian, Alaska Native, or Indigenous, Middle Eastern or North, Native Hawaiian or Pacific Islander, and Multi-Racial.

See section NA-10 for further discussion of factors contributing to racial disparity in homelessness.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2024 PIT Count indicates that 237 persons were found to be sheltered while 42 (representing 15.05% of all homeless) were unsheltered. Among unsheltered individuals, 19 were in a family household with at least one adult and child and the other 23 were single individuals. Among unsheltered single individuals, 4 were women and 19 were men.

Discussion:

A total of 279 individual persons experiencing homelessness in were identified during the most recently available PIT count, conducted in January of 2024. Demographic data from the PIT count demonstrate disproportionate impact of homelessness on Black households.

The data on unsheltered individuals and families and service provider consultations also demonstrates that current shelter and rental assistance capacity is not meeting the level of need. This fact speaks to the need for increased bed and voucher capacity, while continuing to address upstream causes of homelessness, primarily by increasing housing affordability, as well as protections and resources for households facing eviction. Service providers consulted identified expanded emergency family shelter and women's shelter capacity as particularly acute needs, and the CSPH strategic plan identifies increasing Permanent Supportive Housing capacity as a key area of need.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Services for several special needs populations have been identified as requiring attention within the Consortium jurisdiction. Among those populations are residents in need of supportive services for

substance abuse, mental health and intellectual/developmental disabilities. A number of resources and strategies exist among local service providers aimed at addressing needs of these populations.

Service providers and residents were both likely to rate mental health among the highest non-housing services priorities in the community in consultations and surveys.

The 2021-2023 Champaign County Community Health Improvement Plan notes mental health and behavioral health problems as high priorities. Respondents to a survey to inform the plan were asked to rank resources in their community. Mental health services was the service area in Champaign County most frequently rated at inadequate by respondents. Additionally, mental health was ranked as the number one health concern, followed by child abuse and neglect.

Respondents to a survey to inform the Consolidated Plan regularly mentioned service cost/affordability, provider capacity, public awareness, and transportation/access as the most common barriers to clients accessing services, and funding and staffing as the most commonly experienced operating challenges. **Describe the characteristics of special needs populations in your community:**

According to County Health Rankings, the ratio of mental health providers per 100,000 has consistently improved over time, moving from 400:1 in 2020 to 291:1 in 2024. Based on the same data source, in 2024, adults reported an average of 5 poor mental health days per month, slightly above the state average (4.2) and national average (4.8).

According to the CDC, National Vital Statistics System, the Champaign County suicide rate in 2018 was 12.9 per 100,000 which is higher than the state of Illinois rate of 10.8 but lower than the national rate of 13.4. According to the death certificate data compiled by Vital Records at Champaign-Urbana Public Health District, there were 262 drug-related deaths for the five-year period 2015-2019. Of these deaths, 198 were residents of Champaign County. Opiates were the leading cause of drug-related deaths in Champaign County.

What are the housing and supportive service needs of these populations and how are these needs determined?

The Champaign County Mental Health and Developmental Disabilities Board completed the 2022 Community Needs Assessment with input coming from four broad audiences: people receiving services, caregivers, service providers, and community stakeholders. An online survey was widely distributed, and additional supporting content came from local community assessments, statewide data, and national reports aided in completing the assessment. Champaign County residents who participated in the community needs assessment identified barriers: limited provider capacity, limited ability to pay, transportation issues, services hard to figure out/not well coordinated, belief that the service or provider will not be helpful, and stigma about the condition.

The 2021-2023 Community Health Improvement Plan (CHIP) identified the following priorities for addressing behavioral health needs: increase capacity, create a behavioral health triage center,

promote education and training on mental and behavioral health to reduce stigma and provide youth-targeted prevention programs. The Long-Term Goals in the CHIP related to mental health include Promote community awareness about behavioral health and encourage participation in data collection to support prevention programs; Implement early intervention and assessment practices to reduce the impact of mental and substance use disorders; Expand current available treatment and develop new treatment services.

The housing needs of people with ID/DD are met with Community Integrated Living Arrangements (CILAs). The CCRPC Independent Service Coordination unit is responsible for assessment, referral, transition planning, placement, service coordination, and monitoring of all individuals in Champaign County who have Medicaid waiver funding (CILA or other). In addition to 24 hour supports offered through CILAs, many individuals with ID/DD maintain independence with less intensive supports, some through Medicaid waiver programs like the Home-Based Support program (HBS), Intermittent CILA, and Family CILA, and some through local funding. The settings are typically apartments but sometimes houses, and the providers of service include Developmental Services Center and Community Choices, Inc.

According to the Community Health Improvement Plan, youth in need of mental health services can often be served through schools. Needs of the population in need of support from drug and alcohol abuse are currently assessed by the police or hospitals. The service needs of individuals with intellectual and/or developmental disabilities are identified and planned for by a Pre-Admission Screening/Independent Service Coordination Agency (PAS/ISC). This agency will help the individual or household in need to enroll in the PUNS database, which is a waiting list and needs assessment tool for the state and local planners. Individuals whose support needs are met through local funding (less than 24 hour/day support) may have assessment, referral, planning support services through other case managers than the RPS PAS/ISC team. For youth in need of mental health services, the Screening, Assessment, and Support Services (SASS) initiative can direct youth to the most appropriate agency.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the [Illinois Department of Public Health](#), the HIV incidence rate in Champaign County was 8.2 per 100,000 people from 2016-2023. Through 2016-2023, the AIDS incidence rate was 3.13 per 100,000 people. According to Illinois Department of Public Health surveillance information, there were 255 individuals living with HIV and 207 individuals living with AIDS in Champaign County as of January 31, 2023.

The East Central Illinois HIV Care Connect is a linkage of care coordinators and service providers for area residents living with HIV. Specific programs include support groups, oral health care, housing and utility support, primary medical services, nutritional support, vaccination, transportation, mental health assistance, and legal guidance.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

Residents, service providers, and reports consulted for this plan all point to the need for improved behavioral and mental health services in Champaign County.

Plans consulted show that work is underway on the part of a network of government bodies, non-profit agencies, and service providers to better serve the special needs populations within the Consortium jurisdiction. Statistics related to increased availability and quantity of mental health providers in the area point to some positive improvement in this area. However, noted obstacles to services such as provider capacity, funding, and costs of services to clients will require ongoing strategizing to address.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Consultations with local service providers demonstrate that available homeless shelter space is not currently meeting demand within the consortium; Strides, the area's only low-barrier emergency shelter for individuals reports operating at overflow capacity every night in the past service year. Emergency family shelters are also typically operating at capacity. Homeless service providers consulted also report that the homeless population struggles in some areas to access public restroom facilities. Strides shelter operates a day center, where individuals have access to laundry and shower facilities, but in recent years has struggled with capacity and maintenance costs for these services.

The City of Urbana is working to address food access needs in existing food deserts by attracting and/or helping to develop community grocery stores near neighborhoods that currently lack convenient access.

How were these needs determined?

Needs for public facilities were assessed through service provider consultations and analysis of community needs survey results.

Describe the jurisdiction's need for Public Improvements:

Local public works departments in Champaign and Urbana both inventory and plan for addressing infrastructure needs in annual Capital Improvement Plans. The City of Urbana Grants Division provides CDBG funding to Urbana's Public Works Department for eligible infrastructure improvement projects in low-income targeted areas of the city. The City of Champaign utilizes other city general funds for targeted infrastructure improvement projects.

Respondents to a community needs survey identified pedestrian infrastructure and street lighting as top infrastructure priorities. Bicycle and Pedestrian Plans highlight the need to connect low-income neighborhoods to the larger transportation network with safe infrastructure. While walking and biking are valued by residents, some low-income neighborhoods lack safe infrastructure. Survey respondents also mention concerns about traffic safety and the need for traffic calming measures.

- Capital Improvement Plan (Champaign, 2023)
- Capital Improvement Plan (Urbana, 2023)
- Urbana Bicycle Master Plan (2016)
- Urbana Pedestrian Master Plan (2020)
- Champaign Bicycle Implementation Plan (2023)
- Urbana Comprehensive Plan (DRAFT)
- Champaign Comprehensive Plan
- Champaign-Urbana Long-Range Transportation Plan (DRAFT)

How were these needs determined?

Describe the jurisdiction's need for Public Services:

Residents and service providers frequently rate homeless services, childcare, and mental health services as top priorities.

The City of Urbana supports local social service agencies through its Community Services Grant. Previously operated as the Youth Services Grant, the next year's funding cycle is expanded to programming for low-income residents generally (no longer limited to youth). Past funding for has included state funds and CDBG, but next year's grant cycle will consist entirely of general funds. Eligible service areas include education, employment/job training, family support/special needs, food security, healthcare, housing/homelessness prevention, immigration services, senior services, violence prevention, and youth services.

Approximately \$6 million annually are collected through a tax levy and distributed to Champaign County organizations providing mental health and developmental disability services through the Champaign County Mental Health and Developmental Disabilities Board.

Champaign County Regional Planning Commission, a Consortium member representing unincorporated areas of the county, provides additional supportive services to County residents, including developmental disability, homeless, housing counseling, senior, youth, and transportation services.

How were these needs determined?

Public service needs were assessed through service provider consultation, community needs survey, and review of local data reports, particularly in the Champaign Urbana Public Health Improvement Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing market in the Consortium consists of a variety of housing types, often serving different segments of the population. The most common housing type is 1-unit, detached structures (49%), commonly known as single-family homes, most of which are owner-occupied. While about 20% of renters live in single-family homes, a majority live in buildings containing 5 or more units (65% of renters). As discussed in the Needs Assessment, low-income households in general are more likely to rent, as are most minority populations. Vacancy rates vary considerably based on housing type, from 7% for single-family homes to 18% in buildings with 5 or more units. Location of different housing types varies widely throughout the Consortium area, based on local zoning regulations, proximity to the University and downtown business areas, among other factors.

Much of the Consortium's housing stock is built and targeted toward the area's large and increasing University Student population. This dynamic helps to explain the significant share of housing units contained in large (5+ units) multifamily developments (37% of all units), as well as the high vacancy rates reported in this housing type (students produce frequent seasonal and turnover-related vacancies). It is also likely that the student population somewhat skews estimations of the Consortium area's low-income population size and cost burden rates (See <https://www.jchs.harvard.edu/blog/are-cost-burdens-high-in-small-university-dominated-metros>).

Based on available data, the most severe shortage of affordable units appears among extremely low-income households (0-30% AMI), where CHAS data estimates only 2,348 units affordable at that income level exist, compared to 14,287 households at that income range. In dollar terms, a 3-person household earning \$28,700 would be at the upper end of the "extremely low-income" range and would need a monthly rent of no more than \$717.50 to have rent below cost burden levels (based on HUD's 2024 median family income estimates). For reference, in 2023, based on 5-year ACS estimates, HUD reports a median rent of \$1,018 in the Consortium area. More recent data from Zillow's Observed Rent Index shows typical market rents of \$1,288.20 in Champaign County as whole for December of 2024. These numbers speak to the difficulty that low-income households face in finding affordable units in the Consortium area, particularly given rising rents since the COVID-19 pandemic.

While affordable housing resources exist in the consortium in a variety of forms, including affordable unit stock, homeless shelter and services, and other supportive services, most service agencies report program regularly operating at or near program and resource capacity, as described throughout this Market Analysis. This is evidenced by large waitlists for existing services, as well as the frequency of cost burden among households in the consortium, and a comparison of low-income households to data available on units affordable to households in that income range. These

facts speak to the need to continue and expand affordable housing opportunities to the extent resources will allow, including through construction, rehabilitation, and rental assistance to reduce housing costs for low-income households.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a) & (b)(2)

Introduction

The availability of housing units in the Consortium area varies considerably depending on the specific type of housing and target population. While there are large amounts of both single-family homes and large, student-targeted multifamily developments, data suggests the market is not adequately meeting the affordability the needs of all residents, particularly when it comes to low-income renters.

The primary challenge in the local market is affordability, especially at the lowest income levels (below 30% AMI). Market dynamics, zoning regulations, and limited resources for subsidizing affordability have contributed to a housing market that is often skewed towards higher-income households and students, leaving a gap in the availability and accessibility of good condition, affordable units for lower-income families and individuals.

While a range of resources targeted at the needs of low-income households exist both in the form of affordable unit stock and rental assistance, service providers consulted consistently report that available resources are not meeting the level of need, as shown by high demand and waitlists for virtually all affordable housing services in the consortium.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	35,255	49%
1-unit, attached structure	3,305	5%
2-4 units	4,408	6%
5-19 units	14,780	20%
20 or more units	12,085	17%
Mobile Home, boat, RV, van, etc	2,856	4%
Total	72,689	100%

Table 23 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	143	0%	6,215	19%
1 bedroom	458	1%	7,033	21%

	Owners		Renters	
	Number	%	Number	%
2 bedrooms	4,547	15%	11,843	36%
3 or more bedrooms	26,170	84%	7,821	24%
Total	31,318	100%	32,912	100%

Table 24 – Unit Size by Tenure

Data 2016-2020 ACS
Source:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to the 2025 MTW Plan, HACC utilizes approximately 2,258 Housing Choice Vouchers, including 1,064 Project Based Vouchers, throughout Champaign County.

According to the federal, Low-Income Housing Tax Credit (LIHTC) database, 1,319 affordable units have been produced in Champaign County through this program since 1990. 1,208 units are within the 30-year affordability period, and 424 are within the 15 year compliance period. 290 of these units also currently receive Project-Based Vouchers from HACC. HACC reports 593 units in its portfolio have received assistance through LIHTC.

Based on HACC’s 2022 Annual Report, 197 tenant based vouchers were special vouchers and 113 were emergency housing vouchers. 394 of HACC’s portfolio units are targeted at seniors or persons with disabilities.

[A range of other units and sources of assistance](#) for homeless families and individuals are available through the Continuum of Service Providers to the Homeless. These facilities are described in more detail in Section MA-30.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Of the 1,319 affordable units have been produced in Champaign County through LIHTC (as reported by the federal database), 1,208 units are within the 30-year affordability period, and 424 are within the 15-year compliance period. After the 15-year compliance period, properties do not actively report affordability compliance, so the status of some LIHTC developments more than 15 years old is somewhat uncertain. However, many LIHTC units are also within the Housing Authority portfolio, which plans to keep these units affordable long-term.

Does the availability of housing units meet the needs of the population?

According to CPD Maps data (based on 2016-2020 ACS), there are 64,235 households and 72,705 housing units in the Consortium area. Of occupied housing units, 31,335 are owner-occupied and 32,912 are rental units.

84.3% of owner-occupied housing units are detached, 1-unit structures. 65.7% of renters reside in structures containing 5 or more units. 19.2% of renters reside in 1-unit, detached structures. 9.78% of renters live in 2–4-unit structures.

57.63 % unoccupied units are in structures containing 5 or more units, representing 4,876 unoccupied units. The next largest share of unoccupied units is 1-unit, detached structures, representing 2,503 units, or 29.58% of unoccupied units. However, due to the large share of the area’s overall housing stock consisting of single-family, detached structures (48.49% of all units), the 2,503 unoccupied units represent only 7.1% of single-family homes overall, a relatively low vacancy rate compared to other housing types. Units in multifamily buildings with 5+ units, for example, are 18.15% vacant, the highest vacancy rate for any housing type.

While there is some vacancy in all housing types, rates vary among different types of housing. High vacancy rates among larger multifamily developments possibly reflect a combination of dynamics; the University of Illinois has a large, and in recent years, increasing student population. This is also reflected in the large share of single-person households in the Consortium area (38.57%). It is possible developers have overbuilt for this market in anticipation of continued student population growth. However, it is also possible that, as students are a transient population and likely to move frequently, they may produce seasonal vacancy corresponding to academic calendars, which inflates the vacancy rate somewhat. Vacancy rates also vary widely by geographic area—some neighborhoods are more in demand for both renters and homeowners than others, with the high vacancy rates appearing most frequently in areas consisting primarily of multifamily, student-targeted developments. Consultations with service providers report that affordable, good condition, family units (2+ bedrooms) outside of the campus area are more difficult to find.

The data also shows a prevalence of larger multifamily developments (5+ units) and single-family homes, but relatively fewer mid-density (2-4 unit) buildings, sometimes called “missing middle” housing. This is reflective of the Euclidian zoning policy that cities in the Consortium have traditionally adhered to, which generally separates residential uses geographically according to density. This has produced large neighborhood areas allowing exclusively low-density housing, and geographically smaller pockets of multifamily uses, often around the University area, in lower income areas, and near downtown business areas. Because multifamily buildings disproportionately house renters and minority households, geographically separating housing types by density has reinforced patterns of economic and racial segregation in the Consortium area, and also limits viable sites for future affordable housing developments (while some developers, such as local CHDOs, are able to develop a limited number of affordable units at a lower density, LIHTC is typically directed toward larger, multifamily development).

Champaign City Council has adopted a goal in support of incremental development, a policy approach supporting small-scale, gradual changes to size and type of uses allowed in existing neighborhoods. This has been followed by a zoning ordinance revision allowing Accessory Dwelling Units in residential areas. A draft version of Urbana’s Consolidated Plan also includes goals related to incremental development.

Service provider consultations also point to a need for affordable senior housing. Many seniors in the community live off a fixed income, such as monthly social security payments, which is not always sufficient for mortgage, upkeep, and property tax expenses for homeowners, or market rents for renters.

Describe the need for specific types of housing:

High rates of cost burden (see Needs Assessment) in the Consortium Area speak to the need for more affordable units generally. Needs among particular income groups are discussed in more detail in section MA-15.

While high multifamily vacancy rates exist, particularly in areas targeted toward the student market, affordable family units are more difficult to find elsewhere in the market. This speaks to the need to improve affordability in existing rental units, while developing more new affordable units outside of the student rental market.

Within the existing rental market, families and service providers report difficulty finding 2+ bedroom units that are affordable, in good condition, and in a desirable location. The Consortium has not offered rental rehabilitation programs in recent years, but that kind of program could have dual benefits of improving conditions in rental units while requiring a period of affordability following receiving assistance.

The relatively smaller share of mid-density, 2–4-unit structures in the local housing market could be a potential area for growth that would be combatable with incremental development goals and the needs of families in the rental market and would also expand the geographical range of available rental options. A focus on this type of housing would require zoning amendments in some areas, but could also help contribute to neighborhood desegregation, as homeowners and renters disproportionately contain different demographics. Importantly, offering subsidies and incentives for affordability in new developments could help ensure new developments are not targeted solely at the top of the market.

Less traditional housing models, such as single-room occupancy (SRO) units or accessory dwelling units (ADUs), could potentially provide smaller units at lower costs for individuals generally, and may be particularly beneficial options for seniors on fixed incomes, or as a stable housing option for individuals transitioning from homelessness.

The Consortium area currently has few mixed-income developments, a development model that combines units with affordability requirements and market rate units in the same project. This produces “cross-subsidy” within the development, with higher, market rate rents effectively subsidizing lower rents in affordable units. This model can have benefits related to financial sustainability and up-keep of developments, while also contributing to neighborhood diversity. Many municipalities require or incentivize percentages of affordability in new developments through inclusionary housing policies. HOME program contributions would be another, or complementary way, of pursuing affordable units in otherwise market rate developments.

Disparities in homeownership across racial/ethnic groups, often reflecting disparities in income, also speak to the need for affordable homeownership opportunities.

Discussion

A general gap in affordability exists in the Consortium area. While high vacancy rates in multifamily housing should theoretically push down housing prices, vacancies appear to be concentrated in large, multifamily developments, many of which are marketed toward students in campus-adjacent areas. Lack of affordability in the broader housing market, particularly for renters, families, and seniors speaks to the need to improve affordability of existing housing stock, while continuing to develop more new affordable units meeting the needs of different types of households. This will require a multipronged approach, incorporating housing finance resources, consideration of zoning policy updates, expansion of rental assistance programs, and coordination among existing service provider networks.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

The cost of housing within the Consortium is a serious obstacle towards financial stability for low- to moderate-income households. Many households earning below the median family income struggle to find affordable units compatible with their earnings. Data indicates that many of these households are currently housing cost-burdened by their living situation. Especially in light of rapid increases in housing costs since the COVID-19 pandemic, there is continued need for strategies to address housing affordability.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	145,200	205,100	+41.3%
Median Contract Rent	730	1,018	+39.5%

Table 25 – Cost of Housing

Data Source: 2006-2010 ACS (Base Year) (Champaign County), 2019-2023 ACS (Most Recent Year) (Champaign County)

Rent Paid	Number	%
Less than \$500	4,905	14.9%
\$500-999	20,515	62.3%
\$1,000-1,499	4,933	15.0%
\$1,500-1,999	1,450	4.4%
\$2,000 or more	775	2.4%
Total	32,578	99.0%

Table 26 - Rent Paid

Data 2016-2020 ACS

Source:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,348	No Data
50% HAMFI	12,103	3,207
80% HAMFI	24,895	8,414
100% HAMFI	No Data	11,882
Total	39,346	23,503

Table 27 – Housing Affordability

Data 2016-2020 CHAS

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	880	885	1,049	1,335	1,397
High HOME Rent	880	885	1,049	1,372	1,397
Low HOME Rent	880	885	1,049	1,372	1,397

Table 28 – Monthly Rent

Data HUD FMR and HOME Rents

Source:

Is there sufficient housing for households at all income levels?

Based on 2016-2020 CHAS and ACS data, there is a shortage of units affordable to households at extremely low (<30%) income levels. For example, the data shows 14,287 households in the Consortium area earning 0-30% AMI, but only 2,348 rental units affordable to households in that income range. Between 30-50% AMI, there are 8,401 households, 12,103 rental units affordable at this price range, and 3,207 owner units. It can be inferred from this data, and the cost burden data included in the Needs Assessment section of this plan, that most households earning below 30% AMI are paying cost-burden level housing expenses in units that would only be affordable at higher income levels. The size of this group may be skewed somewhat by the Consortium area's large student population, for whom income data can be difficult to parse (CHAS data does not disaggregate data by student status). However, cost burden rates among families and elderly

households, show that, even allowing for the possibility that student populations could be skewing income data somewhat, there is a general shortage of affordability at the lowest income levels.

How is affordability of housing likely to change considering changes to home values and/or rents?

Based on data in Table 25, both median rent and home values in Champaign County have increased by approximately 40% between 2010 and 2023 (based on 5-year ACS estimates [ACS Table S2503]). For comparison, median household income Champaign County has risen from \$45,262 to \$63,091 over the same period, an approximately 39.4% increase. Based on Consumer Price Index data, between January 2010 and December 2024, US dollar inflation was approximately 41.6%, showing that Champaign County housing costs have risen over the same period generally in accordance with inflation, but that inflation and housing costs have slightly outpaced growth in household earnings.

However, it is also worth noting that even the most recent ACS data is now over a year old, and rents can change considerably over even a short period. For more current information, supplemental data from Zillow was examined ([Zillow Observed Rent Index](#), see below), which shows December 2024 typical observed market rate rents of \$1,378.79 and \$1,267.34 in Champaign and Urbana, respectively. Since the start of the COVID-19 pandemic in March 2020 and until December 2024, based on Zillow Observed Market Rent data, there has been 35.17% increase in Champaign rents and 33.95% increase in Urbana rents in just under four years, a faster rate of increase than the pre- pandemic period (see Table 25 showing a 39% rent increase over 13 years from 2010 to 2023). In terms of income, to afford the December 2024 observed market rent in Urbana without cost burden, a household would need an annual income of at least \$50,693, or an hourly wage of \$24.37 for one person working 40 hours a week. A one-person household earning \$50,693 would be in the 60-80% AMI range based on 2024 HUD guidance; a four-person household with the same income would be just under the 50% AMI threshold.

City	03/31/2020 Zillow Observed Rent Index	12/31/2024 Zillow Observed Rent Index	Percent Change
Champaign	\$1,020.06	\$1,378.79	35.17%
Urbana	\$946.09	\$1,267.34	33.95%

Supplementing ACS data with more up-to-date Zillow data, we see a more rapid increase in housing costs in recent years. While in the pre-pandemic period, income, housing costs, and inflation were increasing at similar rates, the more rapid increase of housing costs since the pandemic likely means that housing costs are now outpacing increases in household income.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

For 2023, based on 5-year ACS estimates, HUD reports a median rent of \$1,018 in the Consortium area. More recent data from Zillow's Observed Rent Index shows typical market rents of \$1,288.20 in Champaign County as whole for December of 2024. HUD's most recent 2024 guidance outlines the following Fair Market Rents shown in Table 28.

As discussed previously, rents have increased more rapidly in the years following the COVID-19 pandemic than in years preceding the pandemic. While the most recently available ACS rent data is approximately consistent with HUD FMR levels, data from more real time sources such as Zillow show that typically observed rents in the area market are now well above FMR.

Increases in typical rents above Fair Market Rate demonstrate the need for supports such as rental assistance, as well as creation of new affordable units.

Discussion

Rising housing costs, accelerated further by the COVID-19 pandemic, have exacerbated the struggle of low-to-moderate households to secure affordable housing. The data shows a particular shortage of units available to extremely low-income households, highlighting the need for targeted interventions to address this gap.

Considering these findings, strategies to produce and preserve affordable housing should be prioritized. This includes expanding rental assistance programs and developing new affordable housing units. Additionally, continuous monitoring of housing market trends will be crucial in mitigating the impact of rising housing costs on vulnerable populations.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Assessing the current physical condition of the Consortium's housing stock helps guide future rehabilitation, demolition, and new construction projects to give residents safe, secure housing options. Although a majority of both renter-occupied and owner-occupied housing units were built prior to 1979, most residential units with more than one housing problem are renter-occupied units.

Consequently, there is a need amongst property owners for greater attention to substandard conditions to maintain property values and to ensure safe residential environments for tenants.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Substandard conditions are based on the following housing problems: units lacking full plumbing facilities, units without full kitchen facilities, overcrowded facilities (more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms), and units that present a significant cost burden (more than 30% of household income.)

Substandard conditions that are suitable for rehabilitation are those properties that can be compliant to code standards with a \$25,000 investment. Homes with repair costs over \$25,000 generally do not qualify for assistance. When properties in need of repair or rehabilitation go unaddressed in a timely manner, the dwelling will likely continue to deteriorate, which can lead to more expensive repairs, and even blighted conditions.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,612	15%	14,971	45%
With two selected Conditions	144	0%	1,185	4%
With three selected Conditions	0	0%	25	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	26,560	85%	16,737	51%
Total	31,316	100%	32,918	100%

Table 29 - Condition of Units

Data 2016-2020 ACS
Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,271	20%	8,794	27%
1980-1999	7,286	23%	9,152	28%
1950-1979	12,017	38%	11,027	34%
Before 1950	5,732	18%	3,931	12%
Total	31,306	99%	32,904	101%

Table 30 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	17,749	57%	14,958	45%
Housing Units build before 1980 with children present	3,469	11%	2,103	6%

Table 31 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	8,461
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

Table 32 - Vacant Units

Data Source: CPD Maps (2016-2020) provides total unoccupied units, but a detailed breakdown of vacancy is not possible with the available data.

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

About 15 percent of owner-occupied units have at least one of the four housing problems, compared to 45 percent of renter occupied units. The City of Urbana has made efforts to mitigate the situation of substandard living conditions in rental housing units. The City of Urbana introduced a program in 2010 enabling the foreclosure of properties with liens (due to the presence of housing problems), and a rental registration ordinance in 2006, both in part to respond to the growing number of substandard conditions found amongst rental units. Both Champaign and Urbana use CPD funds to address property conditions for low-to-moderate income households through home rehabilitation programs.

Estimate the number of housing units within the jurisdiction that are occupied by low- or moderate-income families that contain lead-based paint hazards. 91.205(e), 91.405

The risk from lead-based paint exists only for housing units built before 1980. Based on 2016-2020 CHAS and ACS data for the consortium area, 56.6% of occupied housing units were built before 1980, consisting of 17,749 owner-occupied units 14,958 rental units. Older units are often more likely to be occupied by low- or moderate-income households, who are in turn more likely to be exposed to lead based paint hazards. It is estimated that 11% of owner-occupied units and 6% of rental units built before 1980 have children present. Consortium staff observe lead safety protocols in all rehabilitation projects.

Discussion

The number of substandard housing units reported in the Consortium is significantly higher for rental units than owner-occupied units. The cities within the Consortium have had success through enforcement of rental inspection/regulation programs, but continuation and expansion of rehabilitation resources is also necessary to ensure high quality housing.

MA-25 Public and Assisted Housing - 91.410, 91.210(b)

Introduction

The Housing Authority of Champaign County (HACC) provides housing options for low- to moderate-income households in the Consortium through various programs. HACC is one of 39 Moving to Work (MTW) housing authorities in the country. HACC’s MTW program requires that able bodied adults between 18 and 54 be working, seeking work, or participating in job training, educational programs, or programs that assist in obtaining employment towards the goal of what HACC defines as economic self-sufficiency. The Consortium’s Public and Assisted Housing Inventory consists primarily of HACC’s 2,258 MTW Housing Choice Vouchers, including both tenant-based and project-based vouchers, the latter of which are attached to specific units participating in the program. HACC also owns, develops, and manages a portfolio of affordable housing.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	12	451	2,258	1,064	1,164	0	0	0
# of accessible units									

***Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 33 – Total Number of Units by Program Type

Data PIC (PIH Information Center); HACC 2025 MTW Report

Source:

Describe the supply of public housing developments:

In addition to tenant-based vouchers and rental assistance offered by HACC and other service providers, HACC also subsidizes 1,064 units with project-based vouchers, according to the 2025 MTW Report. Low-Income Housing Tax Credit (LIHTC) is another important source of affordable housing finance in Champaign County and has produced 1,319 affordable units since 1990 (594 of these units are within HACC’s portfolio). HACC’s portfolio includes specialized units for seniors and persons with disabilities.

Other specialized housing assistance is provided through the Continuum of Care and is described elsewhere in this plan (see NA-40 and MA-30).

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

As a MTW agency, HACC converted its traditional public housing units through the Rental Assistance Demonstration Program (RAD) to project-based vouchers in 2018. HACC’s 2025 MTW Plan anticipates administering 1,064 project-based vouchers in 2025.

HACC continues to develop, manage, own, and partner with other developers throughout the Consortium area in the provision of affordable housing. Depending on the project, HACC may serve as the lead developer on a project or commit project-based vouchers to a project being lead by another developer.

HACC utilizes the Federal Housing Quality Standards (HQS) for the Housing Choice Voucher Program and conducts biennial inspections; initial move in inspections; and complaint inspections. HACC also contracts with a third-party inspection firm to conduct all inspections of any units owned directly or indirectly by HACC or an affiliate.

Available inspection data for Champaign County affordable housing developments is reported below (see “Public Housing Condition” table). Data is sourced from HUD’s Real Estate Assessment Center Database’s 2021 report—the most recent year available. Reported averages are calculated from between one and three inspection scores for each property, depending on the number of inspections for which data was available.

Public Housing Condition

Public Housing Development	Average Inspection Score
C-U INDEPENDENCE APTS.	78.33
CENTER APARTMENTS	80.00
COUNTRYBROOK APARTMENTS	77.67

EDGE OF MALL APTS.	89.33
FLORIDA HOUSE	93.00
PRAIRIE HOMES	77.50
ROUND BARN MANOR	95.00
ASPEN COURTS/AKA/SCOTTSWOOD MANOR	55.33
SUNNYCREST MANOR	92.67
Village Apartments	75.33
PRAIRIE GREEN APARTMENTS I	89.67
PRAIRIE GREEN APARTMENTS III	92.00
PRAIRIE GREEN II	80.00
PROVIDENCE AT SYCAMORE HILLS AND THORNBERRY	76.50
CARISBROOKE APTS. PHASE I	75.67
AMBER POINTE APARTMENTS	88.50
PARKVIEW APARTMENTS	91.00
NANTUCKET COVE APARTMENTS	57.00
TOWN CENTER APARTMENTS	69.00

Table 34 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

As of the 2025 MTW Plan, HACC was undertaking major renovations at Steer Place, a 108-unit senior housing development converted from traditional public housing to PBV under rad, and Homestead, a recently acquired property planned for us as a 25-unit emergency shelter. Financing for these projects has come primarily through the Low-Income Housing Tax Credit; Steer Place’s renovation also received assistance through ARPA.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

In addition to being the largest provider of rental assistance vouchers and affordable housing units in Champaign County, HACC offers a number of wraparound services to its clients through the MTW program, including youth programming, education assistance, a homeownership program, a small business opportunity program, and workforce development services.

Discussion:

The MTW program has allowed HACC to serve as flexible, multi-faceted actor in the provision of affordable housing and wraparound services in the Consortium area. While HACC represents the

single-largest provider and rental assistance vouchers and affordable units in the Consortium area, large waitlists for its programs speak to need for continued expansion of services, resources, and partnerships. The Consortium will continue to partner with HACC in working to meet local affordable housing needs.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The January 2024 Point in Time count identified 279 individuals across 199 households experiencing homelessness. 42 individuals were experiencing unsheltered homelessness. The range of services outlined in this section are targeted towards the different needs of individuals and families experiencing homelessness within Champaign County. Services range from case management to direct support and are provided by a range of public and non-profit organizations. Collaboration between organizations is key to providing residents experiencing homelessness efficient, affordable, and comprehensive services to ensure physical health, as well as financial and personal security.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	35	8	58	55	0
Households with Only Adults	78	41	41	70	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	5	46	0
Unaccompanied Youth	6	0	6	0	0

Table 35 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Champaign County has seen an increased need for homeless services in recent years, as evidenced by recent increases in the homeless population, as determined by the annual point-in-time count (see Section NA-40). The Champaign County Continuum of Service Providers to the Homeless (CSPH) meets monthly, bringing together service providers in a cross-sector effort to deliver continued collaboration in the provision of services to those experiencing homelessness, and includes multiple working groups focused on specific needs. Within the Consortium, agencies provide emergency shelter, transitional housing, counseling, food, healthcare, mental health and drug treatment, financial assistance, and more to those at risk of homeless or currently experiencing homelessness. This collaborative approach is essential to providing safe, decent, and healthy living conditions for the most vulnerable populations.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Champaign County Regional Planning Commission operates Coordinated Intake for the CSPH, and, as of the publication of this Plan, in Coordination with United Way of Champaign County, maintains [an interactive visual graphic](#) of existing shelter services throughout the continuum. Based on the Fall 2024 Continuum of Care inventory data, there are currently 144 permanent supportive housing beds, 16 rapid rehousing beds, 96 transitional housing beds, and 162 emergency beds or vouchers. Specific service providers are described below:

- *Champaign County Regional Planning Commission: Centralized Intake staff conduct assessments to connect individuals to services and support. The Rapid Re-Housing Program provides case management and/or financial assistance to house homeless families. Also offers rental assistance, permanent supportive housing vouchers, and an emergency family shelter.*
- *City of Champaign Township: Operates Strides, a low-barrier emergency shelter. General Assistance provides benefits to low-income Champaign residents who do not qualify for either TANF or SSI.*
- *Courage Connection: Emergency shelter and rental assistance for individuals and children fleeing domestic violence.*
- *Crisis Nursery: Emergency-based childcare facility open 24-hours a day, 365 days a year that serves children from birth to age six, including for families experiencing homelessness.*
- *C-U At Home: Mid-barrier shelters; offers facilities for women and men.*
- *Cunningham Children's Home: Emergency and transitional housing for Champaign County Youth.*
- *Cunningham Township: General Assistance provides benefits to low-income Urbana residents who do not qualify for either TANF or SSI. Also operates rapid rehousing, rental assistance, emergency shelter, and case management services.*
- *Daily Bread Soup Kitchen: Provides hot meals at no cost seven days a week.*
- *First Followers: **First Steps** is a transitional house for community members returning home from prison. During drop-in hours at the daytime center, individuals receive assistance connecting to resources.*
- *Greater Community AIDS Project of East Central IL: Transitional housing, case management, and emergency assistance for individuals living with HIV who are also experiencing homelessness.*
- *Habitat for Humanity: Develops housing for low-income families and provides housing counseling services.*

- *The Housing Authority of Champaign County: Provides Housing Choice Vouchers, affordable housing, and operates a permanent-supportive housing program.*
- *New American Welcome Center: Provides rental assistance to immigrant households who are not eligible for or encounter significant barriers accessing other rental assistance. Also provides language access and information services.*
- *PACE: Provides supportive services to persons with disabilities.*
- *RACES: Offers services to victims/survivors of sexual assault, abuse, and harassment and their non-offending significant others.*
- *Rosecrance: Offers comprehensive, individualized treatment for substance use and mental health disorders through residential and outpatient programs.*
- *Salvation Army: Rapid rehousing and transitional housing services for veterans. Also offers a transitional housing program for homeless individuals who are employed.*
- *The Pavilion: Provides treatment in the areas of psychiatric health and addiction **treatment.***
- *Women in Need of Recovery: The Re-Entry Program provides housing for homeless women that are successfully completing substance abuse treatment and/or being released from prison*

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

There are many special needs facilities and services provided within the Consortium through the non-profit and public sectors. Special needs groups include the elderly, individuals with HIV, persons with mental or other physical health issues, individuals recovering from drug/alcohol addictions, among others. Services from the public sector include those offered by Champaign County Regional Planning Commission, the state (particularly the Illinois Department of Veteran Affairs), the Housing Authority of Champaign County, and the Cities of Urbana and Champaign. Private services include those provided by various faith-based groups, the Salvation Army, Rosecrance, The Pavilion, and Habitat for Humanity, among others. Many agencies providing special needs services receive funding through the Champaign County Mental Health and Developmental Disabilities Board, which is founded through a local tax levy.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

According to ACS data, 10.7% of Champaign County residents have a disability, with 17.3% of individuals ages 65-74 and 39.1% of individuals 75 and over having a disability. Approximately 13.4% of Champaign County's population is age 65 or older. Because elderly populations and individuals with disabilities often have reduced incomes, there is a need for housing that is affordable, accessible, and adaptable housing throughout the consortium. While the Housing Authority of Champaign County currently has affordable senior units within its portfolio, service providers report that affordable units for senior households on fixed incomes remains an ongoing need. Champaign County Regional Planning Commission provides case management for both senior services and developmental disabilities, and coordinates with other service providers throughout the county to address client needs.

According to the Illinois Department of Public Health, the HIV incidence rate in Champaign County was 8.2 per 100,000 people from 2016-2023. Through 2016-2023, the AIDS incidence rate was 3.13 per 100,000 people. According to Illinois Department of Public Health surveillance information, there were 255 individuals living with HIV and 207 individuals living with AIDS in Champaign County as of January 31, 2023. The Greater Community AIDS Project provides housing, case management, and emergency assistance for individuals living with HIV.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Champaign County Mental Health and Development Disabilities Board is funded through a county tax levy and distributes approximately \$6 million annually to organizations providing services to individuals with mental health needs or developmental disabilities. Awarded organizations in FY2024 included services areas such as housing, healthcare, employment support, and case management. A full list of supported programs is available on the CCMHB/DDB website at: <https://www.ccmhddbrds.org/>

Many local organizations providing mental health services, such as Rosecrance, OSF, and the Pavilion, participate in the Continuum of Service Providers to the homeless to address client housing needs. Individuals receiving services through the Continuum of Care participate in a Coordinated Entry process and are matched with service providers based on individual needs.

Urbana's PACE and the Center for Independent Living, provides housing assistance, employment training, and life skill development to the disabled, particularly to the deaf and handicapped.

Hope Village, a planned 30-unit tiny home development providing housing and on-site supportive services to chronically home individuals, is currently under development, and is being developed in partnership between UIUC, Carle Health, and Champaign County Health Consumers.

The Department of Veteran Affairs also provides grants for veterans to obtain supportive housing, particularly those with physical and mental health needs.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Tenant-based rental assistance (TBRA) vouchers will provide more individuals with stable, affordable housing to meet their specific needs. Sub-grantees who administer TBRA and are able to provide additional wrap-around services to clients.

The City of Urbana will continue to provide its access grant program and emergency repair grant to help income-qualified households modify their homes to improve housing quality and accessibility. The program is available to homeowners and renters. Champaign also uses CDBG funds for low-income homeowner rehabilitation programs.

The Consortium will continue to invest in public infrastructure and facilities with CDBG funds to address accessibility and supportive service needs in target areas.

Considerable local resources exist for addressing housing and supportive service needs of individuals with special needs through funding sources other than HUD CPD programs.

The City of Urbana supports local social service agencies through its Community Services Grant. Previously operated as the Youth Services Grant, the next year's funding cycle is expanded to programming for low-income residents generally (no longer limited to youth). Past funding for has included state funds and CDBG, but next year's grant cycle will consist entirely of general funds. Eligible service areas include education, employment/job training, family support/special needs, food security, healthcare, housing/homelessness prevention, immigration services, senior services, violence prevention, and youth services.

As previously mentioned, approximately \$6 million annually are collected through a tax levy and distributed to Champaign County organizations providing mental health and developmental disability services through the Champaign County Mental Health and Developmental Disabilities Board.

The Low-Income Home Energy Assistance Program (LIHEAP) is a federal- and state-funded utility assistance program in Champaign County. LIHEAP helps low-income families pay their energy costs and helps to educate them to conserve energy, lower their costs, and work toward financial self-sufficiency. Champaign County Regional Planning's Weatherization Program provides safe energy-efficient homes to low-income residents.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs

identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See previous response.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

The primary barrier to affordable housing in the consortium-wide area is the rising cost of housing relative to income. As housing costs continue to rise, more residents must rely on services such as rental assistance programs in order to maintain stable housing. This strains local resource, which are already insufficient to meet the needs in the community. For example, the Champaign County Rental Assistance program, which is jointly operated by the Champaign County Regional Planning Commission, Cunningham Township Supervisor's Office, and City of Champaign Township, runs out of funding every year, leaving many residents with limited options for assistance.

Another barrier to affordable housing is the general lack of new housing construction in the Champaign-Urbana area. The limitations in available housing stock have exacerbated housing costs at every level of affordability. The Consortium's affordable housing production goals will hopefully have a positive impact over the next five years.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Core employment anchors in the Consortium area include educational institutions such as the University of Illinois at Urbana Champaign, Parkland College, and local school districts, as well as major hospitals such as Carle, OSF, and Christie Clinic. Strong educational institutions produce a skilled, educated labor force, and the large student population supports a robust service economy. Large employers in manufacturing include Kraft-Heinz, Plastipak, and Flex-N-Gate. In addition to these anchor employers, a number of workforce development initiatives exist locally aimed at improving workforce skillsets and job quality throughout the consortium area.

Economic Development Market Analysis

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	32	6	0	0	0
Arts, Entertainment, Accommodations	1,616	1,801	16	11	-6
Construction	325	530	3	3	0
Education and Health Care Services	2,036	8,944	21	53	33
Finance, Insurance, and Real Estate	594	408	6	2	-4
Information	226	57	2	0	-2
Manufacturing	818	1,216	8	7	-1
Other Services	356	475	4	3	-1
Professional, Scientific, Management Services	712	586	7	4	-4
Public Administration	0	0	0	0	0
Retail Trade	1,460	1,076	15	6	-8
Transportation and Warehousing	450	533	5	3	-1
Wholesale Trade	397	304	4	2	-2
Total	9,022	15,936	--	--	--

Table 36 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	104,531
Civilian Employed Population 16 years and over	99,828
Unemployment Rate	4.5%
Unemployment Rate for Ages 16-24	N/A
Unemployment Rate for Ages 25-65	3.1%

Table 37 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	7,395
Farming, fisheries and forestry occupations	625
Service	2,270
Sales and office	3,135
Construction, extraction, maintenance and repair	350
Production, transportation and material moving	555

Table 38 – Occupations by Sector

Data Source: 2019-2023 ACS (ACS Tables DP03 and S2301. Champaign County data; Consortium level not available.)

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,337	92%
30-59 Minutes	969	5%
60 or More Minutes	555	3%
Total	18,861	100%

Table 39 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	410	15	310
High school graduate (includes equivalency)	1,585	180	575
Some college or associate's degree	2,395	175	835
Bachelor's degree or higher	8,670	180	1,475

Table 40 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade		2,101			
9th to 12th grade, no diploma	1596	3,760			
High school graduate, GED, or alternative	8783	26,928	23,020	37,802	26,741
Some college, no degree	27426	21,276			
Associate's degree		10,346			
Bachelor's degree	8040	25,336	11,743	18,199	11,446
Graduate or professional degree		30,776			

Table 41 - Educational Attainment by Age

Data Source: 2019-2023 ACS (ACS Table S1501. Champaign County; Consortium level data not available.)

Notes: For 18-24 yrs, 1,596 "less than high school graduate" total per ACS data is reported under "9th to 12th grade, no diploma" row. 18-24 yrs bachelor's degree row is "bachelor's degree or higher" per ACS source.

For age groups 35+, "high school graduate or higher" per ACS source is reported under "High school graduate, GED, or alternative" row. "Bachelor's degree or higher" is reported under "bachelor's degree" row.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,730
High school graduate (includes equivalency)	37,943
Some college or associate’s degree	42,893
Bachelor’s degree	58,406
Graduate or professional degree	67,967

Table 42 – Median Earnings in the Past 12 Months

Data 2019-2023 ACS (Champaign County) 2016-2020 ACS
Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest occupation sector in the Consortium area is Education and Health Care Services, representing 8,944 jobs. This is reflective of major regional employers such as the University of Illinois at Urbana-Champaign, Parkland College, local school districts, Carle Hospital, and OSF Hospital. The second largest business sector by number of jobs is Arts, Entertainment, and Accommodations, representing 1,801 jobs. This reflects the region’s many restaurants, hotels, and other services, many of which cater to accommodating the large student population and visitors. Large employers in manufacturing include Kraft-Heinz, Plastipak, and Flex-N-Gate. Per ACS data, manufacturing represents 1,216 jobs in the Consortium area.

Describe the workforce and infrastructure needs of the business community:

The workforce of the Consortium is multifaceted and consists of large segments who work in the education and medical sector, as well as a service economy. Continued growth, particularly among the student population, also serves as a boon to the local development/construction industry.

Workforce development priorities in the coming years include youth programs to transition into careers, serving adults with job training and supportive services, and continuing to integrate local employers into workforce development programs with training and support resources.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The increasing student population of UIUC continues to serve as a catalyst for new construction in the Consortium area. This development provides business opportunities for local contractors, and employment opportunities for residents willing to learn and take on these trades. Additionally, promoting diversity in workforce development and supporting historically underrepresented groups

will create more equitable career opportunities. Urbana has made zoning changes to its campus adjacent CMU (campus mixed-use) zoning district to streamline development processes in this segment of the market.

In the City of Urbana, the Urbana Enterprise Zone provides financial incentives including property tax abatements and sales tax exemptions to eligible residential, commercial, and industrial construction within the Zone.

One potential area for workforce development growth in connection with housing needs is development capacity. As zoning laws change to become more permissive of non-traditional housing types like tiny homes, ADUs, and missing middle housing, it can be difficult to find developers who are familiar with and able to build these housing types. Training opportunities, education, and preapproved plans could be ways to facilitate the creation of newer and more affordable models for housing.

There is also a shortage of local developers familiar with development and operation of affordable or mixed income housing. CHDOs in recent years have generally worked on smaller-scale, single-family developments, and generally only have the capacity to take on projects of this scale. Other than the Housing Authority, developers of larger scale affordable housing projects with the capacity to handle complicated tax credit processes tend to be non-local. While market rate development capacity exists locally, as demonstrated by large student housing developments in the last decade, market rate and affordable housing development are often done in isolation. Education, outreach, and incentive programs could improve local capacity and willingness to develop affordable housing. Similarly, there is not currently a housing-focused Community Development Finance Institution (CDFI) in the Consortium Area, which could be an opportunity to provide crucial financing support for housing or other economic development activities.

One continued area for growth is in equitable food access throughout the consortium geography, some parts of which currently qualify as food deserts. The Consortium will continue to partner with local stakeholders, including businesses, entrepreneurs, finance resources, residents, and non-profits to improve food access in existing food deserts.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Recent workforce development initiatives sponsored by the East Central Illinois Workforce Board aim to match training and education to job opportunities. These include:

Apprenticeship expansion through CCRPC and Parkland College, working directly with local employers to develop work-based learning models.

CCRPC’s talent development specialist works to engage employers to facilitate incumbent worker training and on-the-job training. This initiative has supported apprenticeships in ag tech and telecommunications, training programs in healthcare and manufacturing, and works to coordinate transitions when local companies announced layoffs.

CCRPC also develops youth programs that are aligned with regional leading industries, integrating career pathways, and improving relationships with employers to offer beneficial work experiences to participants.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Workforce Development Division of the CCRPC provides the local workforce with training, career development, and job search assistance. There are five county offices where individuals seeking employment and training services can get job search assistance and learn about community resources.

Core programs include a public assistance pro-gram for low-income, skill-deficient, or unemployed workers, which is directly administered by CCRPC.

Parkland College and Urbana Adult Education Center offer course portfolios including health care, business administration, TDL, computer foundations, and industrial welding.

Illinois Department of Employment Security (IDES) assists those who have become unemployed with access to employment services. IDES also works with employers to help them recruit from the unemployed talent pool. IDES administers special programs for re-entry, veterans, and other worker categories, and tax credits for employers, overlapping with many target populations for affordable housing services.

The Housing Authority of Champaign County also operates a workforce development program for young adults called YouthBuild. This is an alternative education program to provide at-risk youth ages 16 to 24 with job training and educational opportunities. Youth in the program learn construction skills while constructing or rehabilitating affordable housing for low-income or homeless families in their own community, which provides an example of a direct connection between workforce development and affordable housing goals. HACC also provides workforce development, small business, and education assistance programs for adult participants of its Moving-to-Work program.

First Followers is a local re-entry organization that provides housing and workforce development services to individuals impacted by the criminal justice system.

The Illinois Department of Human Services—Division of Rehabilitation Services provides Title IV services in the state. Title IV is vocational services for people who are disabled.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

This jurisdiction does not participate in a Comprehensive Economic Development Strategy (CEDs).

Discussion

Champaign County is a highly educated community with many jobs in the management, business, education, and health sectors to match. These industries also support service, retail, and construction sectors, which provide employment opportunities for residents without four-year degrees. This segment of the labor force should have access to continued workforce development initiatives that will improve skillsets, career opportunities, and job quality. Also, to encourage small business success, particularly to address gaps in the existing market, such as food access, ongoing support through grants, counseling, and incentives is needed.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

A “concentration” is defined a Census Tract with a 10 percent higher rate of the existence of housing problems than the rate at which race, and ethnic households exist in Champaign County as a whole.

CPD Maps Data shows the highest concentration of cost burden in the area of Champaign-Urbana surrounding the University of Illinois. These results are likely skewed by the lower direct incomes of students, but does not likely reflect the area of greatest need, because many students receive support through means other than direct income

Elsewhere in the Consortium area, concentrations of cost burden appear on the north side of the Champaign Urbana area. This corresponds with census tracts with the highest concentration of low-to-moderate income households, which form the basis for Urbana’s Community Development Target Areas. These areas also frequently have higher concentrations of minority households, which corresponds to data in the Needs Assessment on disproportionate need. Census tracts 53, 54, 55, 56, 57 in Urbana* and 2, 7, and 9.01 in Champaign show concentrations of low-to-moderate income households.

*Specifically in block groups 53.00.1, 53.00.2, 53.00.3, 54.01.1, 54.01.3, 55.00.1, 55.00.3, 55.00.4, 56.01.3, 56.01.1, 57.01.1, 57.01.2.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

A “concentration” is defined a Census Tract with a 10 percent rate of minority households than the

rate at which race, and ethnic households exist in Champaign County as a whole. Census tracts 53, 54, 55, 56, 57 in Urbana and 2, 7, and 9.01 in Champaign show particular concentrations of low-to- moderate income households. West and north areas of Champaign have higher concentrations of Black or African American households, as do north and southeast areas of Urbana, which overlap with areas with high concentrations of low-income households. Concentrations of Hispanic households appear in northeast areas of Urbana and Northwest and Northeast areas of Champaign, as well as unincorporated parts of Champaign County to the north and west of the CU metro area.

According to ACS data, concentrations of low-income households also appear in many of the block groups surrounding the university area, but because much of the property in these areas is owned by the University, and because student income data is often skewed and not necessarily reflective of economic need, these are not considered target areas.

What are the characteristics of the market in these areas/neighborhoods?

Most concentrations of low-income households and minority populations occur on the north side of the Champaign Urbana metro area, north of University Avenue. This is reflective of living patterns that were established in the mid-20th century, when, due to an influx of Black households to the area during the Great Migration, and discrimination within the local housing market, predominantly Black communities were established to the north of what was at the time city limits.

These areas now consist of a mix of rental and owner-occupied units. It includes lower density neighborhoods consisting primarily of single-family homes, such Urbana’s Dr. Ellis subdivision and Carver Park, located on the border of Champaign and Urbana, two of the area’s first single-family subdivisions serving primarily Black households. As these homes were originally built in the 1950s—60s, many properties now have repair, and upkeep needs and have often been served through home rehabilitation programs.

Larger multifamily housing in these areas includes a range of housing types, including several of the region’s affordable housing developments, such as Oakwood Trace, Bristol Place, Parker Glen, and Crystal View Townhomes. While most student housing in the Consortium area is south of University Avenue, closer to UIUC campus, some student-oriented developments have been built north of University Avenue in more recent decades. In the 1990s, Urbana zoning regulations directed large student housing to North Lincoln Avenue, near the I-74 interchange. As Champaign has encouraged development closer to campus since then, these older and more peripheral Urbana units have served as a more affordable option for students compared to newer, luxury developments, and increasingly, lower-income households in general. In more recent years in Urbana, a few major student developments (Gather, The Retreat, Latitude) have occurred along University Avenue. As new luxury student developments occur closer to historically low-to-moderate income communities, a concern is that housing costs will rise across the board in these areas.

Another Urbana target area is the neighborhood to the west of South Philo Road, particularly several older rental developments, where substandard conditions are common.

Are there any community assets in these areas/neighborhoods?

All these Census Tracts with high concentrations of low-to-moderate income households have access to neighborhood schools, faith-based institutions, and parks within them, or within close proximity. Several neighborhoods in these areas have active neighborhood associations. While North Champaign has close access to many retail options along North Prospect and Neil Street, North Lincoln (Census Tract 53) currently lacks convenient access to a grocery store and qualifies as a food desert. Tract 53 does contain major employers Carle and OSF hospitals. North Cunningham (Tract 54) in Urbana includes several restaurants and retail, including Mexican and African grocery stores. Northwest Champaign contains Parkland College, which provides adult education and workforce development programs.

Are there other strategic opportunities in any of these areas?

One major area for improvement in these areas is in connectivity and multimodal infrastructure; northern areas of the CU area contain interstate exits for I-57 and I-74, and have historically focused on auto-oriented development. While proximity to the interstate has attracted businesses in some areas, particularly North Prospect in Champaign, auto-oriented development has made alternative transportation difficult and often unsafe. The Consortium continues to invest in improved and more accessible infrastructure in these areas. Specific improvements have included addition of Bike Lanes along Bradley Avenue, an east-west arterial in north Champaign-Urbana, as well as sidewalk, curb, and lighting improvements in target neighborhoods. In the North Lincoln area, City economic development personnel continue to work with investors and neighborhood voices to address food access needs.

The Philo Road Business District in Southeast Urbana has sometimes struggled to maintain business; once a major retail destination, it has struggled in the decades following the construction of Marketplace Mall in Champaign in the 1970s. However, the construction of a Meijer supermarket provided a significant new service to the area.

In terms of housing needs, these areas would continue to benefit from home rehabilitation programs, as much of the housing stock is older; this could include expansion of rehab programs to include rental units, particularly for older rental stock in target areas. Continued investment in acquisition or development of new affordable units is also vital, particularly as the University population grows, and development has occurred closer to target areas and may influence prices upward.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate- Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Access to reliable broadband internet is essential for economic growth, education, and community engagement. Data indicates that a substantial portion of low-income households lack adequate broadband access, often relying on mobile data or subpar connections that do not support multiple users or heavy data use. Neighborhoods with higher concentrations of low-income residents frequently have limited infrastructure investment, resulting in slow internet speeds and unreliable service. This digital divide not only hinders educational outcomes for students but also restricts job opportunities and access to telehealth services, increasing socio-economic disparities.

Investing in broadband wiring and connections ensures that all residents, especially those in economically disadvantaged areas, can fully participate in today's increasingly digital world. Improved broadband infrastructure will ultimately foster greater community engagement and economic resilience.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Currently, the broadband market in Champaign County is characterized by having moderate competition throughout the landscape, with an average of four or fewer Internet Service Providers, depending on the technology method (FCC 2021). This level of competition can lead to higher prices, poorer service quality, and less incentive for providers to invest in infrastructure improvements. For low- and moderate-income households, the consequences of limited competition can be particularly severe, as these families are often more price-sensitive and may have fewer options when choosing an internet service provider.

Increasing competition in the broadband market is crucial for fostering an equitable digital landscape. By encouraging new entrants into the market, Champaign County can ensure that all residents, particularly those in low-income neighborhoods, have access to affordable, reliable, and high-speed internet services. This shift not only benefits individual households but also strengthens the community by promoting economic development and improving the quality of life for all residents.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Champaign County experiences severe weather events in all four seasons. Climate change is associated with more intense natural hazards, such as extreme heat and drought, flashier rainstorms with frequent flooding, frequent and stronger tornadoes, and snow and sleet events occurring earlier and later than normal.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The 2020 Champaign County Multi-Jurisdictional Natural Hazard Mitigation Plan identified severe storms, severe winter storms, tornadoes, extreme heat, drought, and earthquakes as potential hazards. HAZUS software was used to assess the vulnerability of hazard mitigation planning areas. Overall, severe storms, which include tornados, damaging lightning, and hail, were identified to have a 100 percent probability of occurring annually.

Ensuring adequate resources are available to all, particularly to vulnerable populations, during natural hazards is crucial. Earthquakes, wind, rain, snow and ice storms can cause flooding, property damage, and power outages and pose threats to health and safety. Low- and moderate-income households, who may not have as many resources to repair their homes or property after a destructive storm, are particularly at risk. They may be more likely to need to walk, bicycle or use mass transit to work and school or for errands, making them more vulnerable to transportation-related issues caused by extreme weather. Extreme heat and drought can also negatively affect people's health and well-being. Low- and moderate-income households may be less likely to have air-conditioned housing or access to adequate water during an extreme heat event. Therefore, ensuring equitable distribution of resources is essential to reducing negative impacts.

The Consortium members work closely with the Illinois Emergency Management Association for continued training and risk identification. Periodic meetings with Consortium members help identify risks and resolutions.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan identifies the priority needs of the City of Urbana and Urbana HOME Consortium and describes the strategies that will be undertaken to meet these needs over the five-year Consolidated Plan period. The Strategic Plan consists of the following sections:

Geographic Priorities: This section explains how funding will be allocated geographically and contains descriptions of the local target areas. Place-based prioritization recognizes that a neighborhood's economic and social needs are interconnected and focuses on the neighborhood as a whole. This approach requires a comprehensive strategy with coordinated action between the city and other stakeholders and resources.

Priority Needs: Priority needs are the needs that will be addressed by the goals outlined in the Strategic Plan. This section describes the rationale for establishing the allocation priorities. The rationale is based on the findings in the Needs Assessment and Market Analysis.

Influence of Market Conditions: This section describes how the characteristics of the housing market have influenced the City of Urbana and Urbana HOME Consortium's decisions to use funds for rental assistance, production of new units, rehabilitation of old units, and the acquisition of existing units.

Anticipated Resources: This section includes the estimated resources that will be available to address the priority needs identified in the Plan. The level of resources available will play a key role in determining strategies and goals. This section considers all resources within the city's control that can be reasonably expected to be available, including federal, state, and local resources.

Institutional Delivery Structure: In this section, staff have provided a concise summary of the organizations that will carry out the identified objectives. This is not an exhaustive list of every potential subrecipient and partner. Rather, it is a description of the framework of organizations that will help carry out the plan.

Goals: The Goals section of the Plan contains summaries of the objectives the city intends to initiate and/or complete during the timeframe of the Consolidated Plan. For each objective, proposed accomplishments and outcomes have been identified in quantitative terms. To assist with this, HUD requires grantees to use one or more of the 22 Goal Outcome Indicators (GOIs) to specify proposed numeric accomplishments the city hopes to achieve over the course of the Strategic Plan. The goals specifically address the priority needs.

Public Housing: This section describes the city's plan to meet the needs of public housing

Barriers to Affordable Housing: This section describes the strategies for removing or ameliorating any negative effects of public policies that serve as barriers to affordable housing identified on MA-40 Barriers to Affordable Housing.

Homelessness Strategy: This section describes the city’s strategy for reducing and ending homelessness through outreach, shelter activities, rapid rehousing, and homeless prevention. The strategies take into consideration both the housing and supportive services needed in each stage of the process.

Lead-Based Paint Hazards: This section outlines the city and consortium member’s proposed actions to evaluate and reduce lead-based paint hazards and how housing policies and programs will address this issue.

Anti-Poverty Strategy: This is a concise summary of the city's goals, programs, and policies for reducing the number of poverty-level families. This section also addresses how housing programs funded through the Consolidated Plan will be coordinated with the city’s other programs and services in order to reduce the number of poverty-level families.

Monitoring: This section of the Plan describes the standards and procedures the city will use to monitor housing and community development projects and ensure long-term compliance with program and comprehensive planning requirements.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

1	Area Name:	Urbana Community Development Target Area (CDTA)
	Area Type:	Local target area
	% of Low/ Mod:	51% or greater
	Revital Type:	Comprehensive
	Other Revital Description:	Census tracts 53, 54, 55, 56, 57
	Identify the neighborhood boundaries for this target area.	Census tracts 53, 54, 55, 56, 57 within the limits of the City of Urbana
	Include specific housing and commercial characteristics of this target area.	Primarily single-family residential, with some commercial and light industrial. A map of the CDTA is included on the following page.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation through community needs surveys, social media, and public events.
	Identify the needs in this target area.	The needs of the CDTA are varied, and including a need for high-quality affordable housing, public infrastructure improvements including sidewalks and street lighting, economic development, violence prevention, and housing rehabilitation.
2	Area Name:	Urbana Consortium-wide Area
	Area Type:	Local target area
	% of Low/ Mod:	N/A
	Revital Type:	Housing
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	City of Urbana, City of Champaign, unincorporated Champaign County
	Include specific housing and commercial characteristics of this target area.	Residential, commercial, light industrial, industrial, rural, farmland.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Consortium-wide Area consists of the cities of Champaign, Urbana, and unincorporated Champaign County and is set by HUD regulation.

	Identify the needs in this target area.	Affordable housing Housing rehabilitation
3	Area Name:	Champaign Planning Area 14
	Area Type:	Local target area
	% of Low/ Mod:	51% or greater
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	Planning Area 14's boundaries are Mattis Avenue to the west, Springfield Avenue to the south, Kirby Avenue to the north, and Interstate 57 to the east.
	Include specific housing and commercial characteristics of this target area.	The area includes an estimated 1,850 single-family homes majority built from 1960-1970, 889 units of 3+ multi-family housing units across 79 buildings, and 95 attached residential units (duplexes, townhomes, rowhomes). There are six commercial retail buildings (convenience stores, gas stations, pharmacies, etc.) and 16 commercial service buildings (animal care facilities, auto repair, financial services, commercial gyms, etc.).
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The city works with the three registered neighborhood groups to identify needs, goals, and strategies. Community input meetings were held within the target area during the public participation process for this Consolidated Plan to get direct input from citizens living in the target area.
	Identify the needs in this target area.	The needs in the area include the creation and preservation of affordable housing, public services, public facilities, and public infrastructure. The housing conditions need continued programs to bring homes for safety and accessibility.
4	Area Name:	Beardsley Park Neighborhood Improvement Plan Area
	Area Type:	Local target area
	% of Low/ Mod:	51% or greater
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	The Beardsley Park Neighborhood targeted area boundaries are Bradley Avenue to the north, Neil Street to the west and the railroad lines along the south and east.

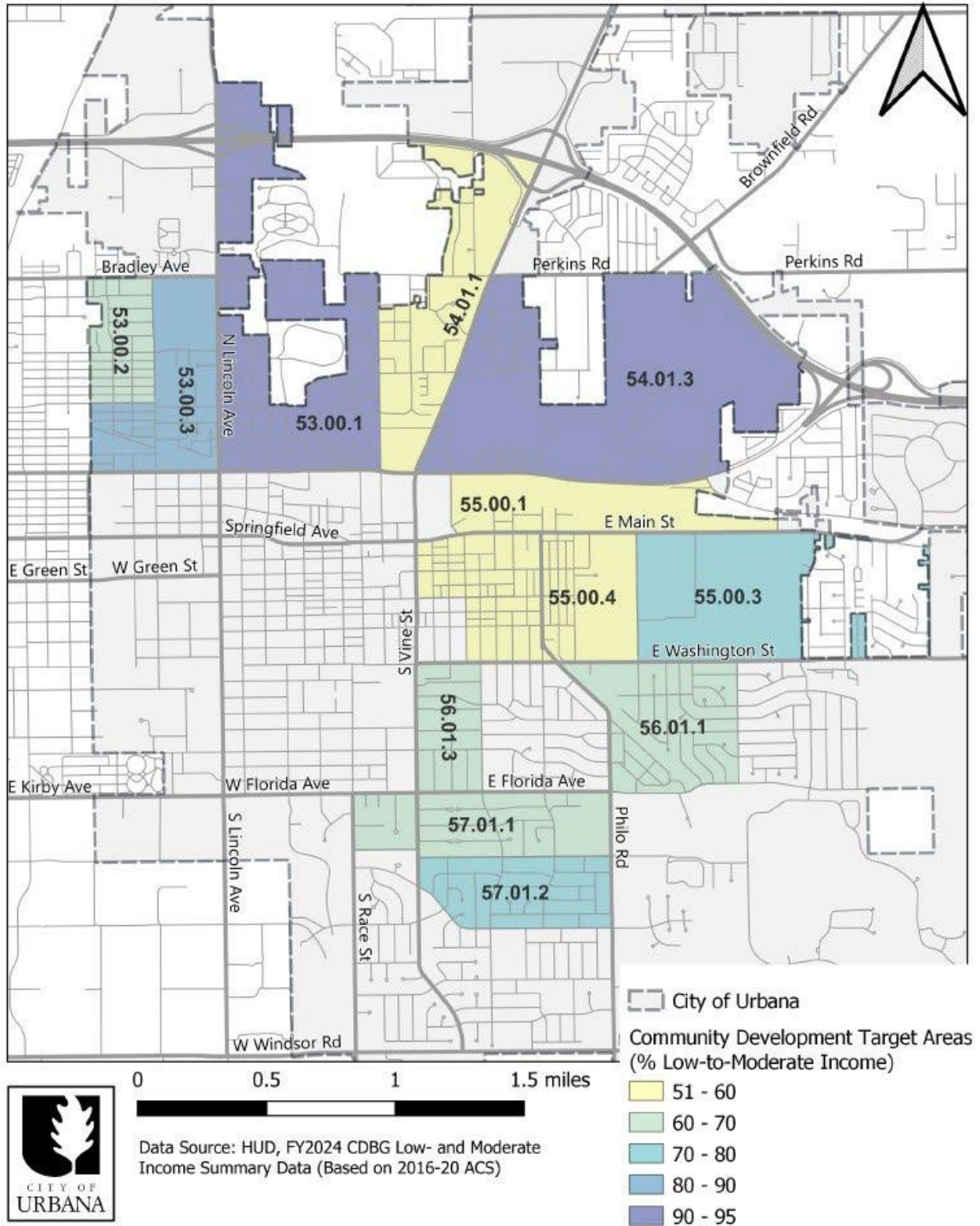
	Include specific housing and commercial characteristics of this target area.	This area includes rental and owner-occupied housing that is older, and some units are in need of substantial repair. There is a node of neighborhood commercial in the northeast corner of this small neighborhood and the neighborhood sits immediately north of Downtown Champaign, accessible to many amenities.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The city works closely with the Beardsley Park neighborhood group to identify needs, goals, and strategies. This group will assist with implementing locally funded programs, including housing and neighborhood economic development incentives.
	Identify the needs in this target area.	The City of Champaign previously invested substantial local funding in the infrastructure needs of this community and continues to work with the neighborhood association (Beardsley Park Neighborhood Group) to identify needs and solutions. The detention for this area is near completion which will close out many of the infrastructure needs for this area. The housing conditions need continued programming to bring homes up to code and the neighborhood group has concerns about the conflicting industrial uses that exist next to the residential areas of this neighborhood.
5	Area Name:	Bristol Park Neighborhood Plan Area
	Area Type:	Local target area
	% of Low/ Mod:	51% or more
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	The Beardsley Park Neighborhood targeted area boundaries are Bradley Avenue to the north, Neil Street to the west and the railroad lines along the south and east.
	Include specific housing and commercial characteristics of this target area.	This area includes rental and owner-occupied housing that is older, and some units are in need of substantial repair. There is a node of neighborhood commercial in the northeast corner of this small neighborhood and the neighborhood sits immediately north of Downtown Champaign, accessible to many amenities.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The city works closely with the Beardsley Park neighborhood group to identify needs, goals, and strategies. This group will assist with implementing locally funded programs, including housing and neighborhood economic development incentives.

<p>Identify the needs in this target area.</p>	<p>The City of Champaign previously invested substantial local funding in the infrastructure needs of this community and continues to work with the neighborhood association (Beardsley Park Neighborhood Group) to identify needs and solutions. The detention for this area is near completion which will close out many of the infrastructure needs for this area. The housing conditions need continued programming to bring homes up to code and the neighborhood group has concerns about the conflicting industrial uses that exist next to the residential areas of this neighborhood.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>A vacant parcel, currently owned by the City of Champaign, is located in the northwest corner of this neighborhood (Neil Street and Bradley Avenue). The City intends to issue an RFP to create affordable housing for the neighborhood and community.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>This area is challenged by some industrial uses on the perimeter of the neighborhood and a power substation near the center.</p>
<p>6 Area Name:</p>	<p>Garden Hills United Neighborhood Association Plan Area</p>
<p>Area Type:</p>	<p>Local Target area</p>
<p>% of Low/ Mod:</p>	<p>51% or more</p>
<p>Revital Type:</p>	<p>Comprehensive</p>
<p>Other Revital Description:</p>	<p>N/A</p>
<p>Identify the neighborhood boundaries for this target area.</p>	<p>Garden Hills is bounded by Bradley Avenue to the south, Prospect Avenue to the east, Bloomington Road to the north and Mattis Avenue to the west.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Commercial rings the perimeter of this neighborhood while the Frances Nelson Health Center (low-income health clinic), Parkland Community College and Business Development Center are located just outside the neighborhood boundaries. There are more than 1,000 housing units in this neighborhood, including apartment complexes, an affordable housing complex (Providence at Sycamore), and many single-family homes (owner-occupied and rental). The housing units are older, and many are in need of investment to be brought up to code.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The city works with the local United Garden Hills Neighborhood Association on identifying needs, goals and strategies.</p>

<p>Identify the needs in this target area.</p>	<p>The needs of this area include targeted housing, code enforcement (including addressing vacant properties), public engagement and safety, and youth programming. Numerous infrastructure improvements are needed such as sidewalks, drainage, and lighting.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>The targeted neighborhood housing and economic development programs will be forthcoming and should provide incentives for investment and engagement.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Lack of participation in available resources can limit improvements for the neighborhood (i.e. a lien requirement sometimes limits participation in home improvement programs).</p>

Table 52 – Geographic Areas

Community Development Target Areas



SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

1.	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Families with Children Elderly Chronic Homelessness Extremely Low-Income Low-Income
	Geographic Areas Affected	Urbana Consortium-wide Area
	Associated Goals	Invest in Affordable Housing Support Households in Need
	Description	Affordable housing is a basic need in the community across all income levels. The expansion and preservation of high-quality affordable housing is a high priority Consortium-wide as there are currently gaps in housing opportunities for households with incomes below 80% of the Area Median Income (AMI). Included in this priority need are the ongoing efforts to affirmatively further fair housing throughout the Consortium-wide area. In order to address this priority need, the City of Urbana and Urbana HOME Consortium may use CDBG and HOME funds to support a wide range of activities, including new construction of rental and homeowner housing, code enforcement in targeted areas, and acquisition/demolition of abandoned or sub-standard housing for new affordable housing development.
	Basis for Relative Priority	Affordable housing has been assigned as high priority due to the findings of the Needs Assessment, and the extensive public input received in the process of developing the 2025 - 2029 Consolidated Plan.

2.	Priority Need Name	Community Services
	Priority Level	High
	Population	Elderly Extremely Low-Income Low Income Veterans
		Persons with Physical Disabilities Chronic Homelessness Elderly Persons with HIV/AIDS Families with Children Chronic Substance Abuse Persons with Developmental Disabilities Victims of Domestic Violence Persons with Mental Disabilities Unaccompanied Youth Persons with Alcohol or Other Addictions
	Geographic Areas Affected	Urbana Consortium-wide Area
	Associated Goals	Support Households in Need
	Description	Low-income households face many pressures, including access to programs and services that can help them establish and maintain long-term stability. The Consortium may use its CDBG and HOME resources to meet these needs through the provision of various supportive services including tenant-based rental assistance, CDBG public services, housing rehabilitation activities, and HOME ARP programs.
	Basis for Relative Priority	Through the Consolidated Plan consultation process, Consortium members heard from local service providers about the many needs faced by households in Champaign County. For example, rent has risen sharply in recent years, which has led to an increased need for rental assistance and housing navigation support. This feedback clearly highlighted services as a high priority in the community.

<p>3. Priority Need Name</p>	<p>Community Development</p>
<p>Priority Level</p>	<p>Low</p>
<p>Population</p>	<p>Low Income Moderate Income Chronic Homelessness Non-housing Community Development Families with Children Elderly</p>
<p>Geographic Areas Affected</p>	<p>Urbana Community Development Target Areas</p>
<p>Associated Goals</p>	<p>Encourage Community and Economic Development</p>
<p>Description</p>	<p>In order to thrive, individuals and families must live in safe, healthy communities that support their wellbeing, and provide them with opportunities to succeed. This is why community development has been included as a priority need. During the five-year Consolidated Plan period, the City of Urbana may use its CDBG funds to support various aspects of neighborhood development and revitalization such as public infrastructure and facilities improvements, and economic development activities. These investments will be targeted to high-need areas identified within the City of Urbana.</p>
<p>Basis for Relative Priority</p>	<p>While community development is critically important to supporting low-income households, this priority area has been assigned low priority due to the need to prioritize essential services like shelter and housing.</p>

4.	Priority Need Name	Planning and Administration
	Priority Level	Low
	Population	N/A
	Geographic Areas Affected	Urbana Consortium-wide Area
	Associated Goals	Invest in Affordable Housing Support Households in Need Encourage Community and Economic Development
	Description	Planning and administration are critically important to furthering the priority needs and goals in the Consolidated Plan. Staff will utilize planning and admin funding to implement the projects and activities described in the plan over the five-year period.
	Basis for Relative Priority	N/A

Table 43 – Priority Needs Summary

Narrative (Optional)

The priority needs described above were identified through the public input and consultation process. The data collected in the Needs Assessment was also central to the formulation of these needs.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	52% of renters in the Consortium are paying more than one third of their income on rent. At extremely low-income levels, over two-thirds of all households experience a severe housing problem, the most common of which is severe cost-burden. The wait for Housing Choice Vouchers through the Housing Authority of Champaign County typically contains thousands of applicants. These market conditions make investment in tenant-based rental assistance a critical need in the Consortium Area, particularly targeted toward extremely low-income households and those at-risk of homelessness.
TBRA for Non-Homeless Special Needs	In Illinois, the average monthly amount for SSDI is \$1,737.77, while the average monthly amount for SSI is \$619.56. Households on these fixed incomes would struggle to find an affordable unit in the Consortium-area market, making rental assistance programs an important supplement for seniors and households where someone has a disability.
New Unit Production	Given frequency of cost burden and rising rents in the years since the beginning of the COVID-19 pandemic, making investment in new, affordable units an essential aspect of a healthy housing market. Because most new rental construction is generally built for student populations, making partnership and support for affordable housing developers critical. Rising interest rates and home values also make investment in affordable homeownership opportunities important, particularly given existing disparities in the homeownership and rental markets.
Rehabilitation	Rehabilitation services will continue to be high in demand as the local housing stock continues to age, and as low-income households are more likely to live in older units, both as renters and homeowners. Senior households are in particular need of rehabilitation assistance, since many live on fixed incomes, and may require accessibility modifications to their homes.
Acquisition, including preservation	The Cities of Urbana and Champaign will continue to work with residents and building safety professionals to identify blighted properties suitable for demolition. Both municipalities work to prioritize affordable housing developers for vacant, publicly owned land.

*SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)***Introduction**

In year one of the 5-year Consolidated Plan period (FY26), the City of Urbana will receive a CDBG allocation of \$392,195. HUD permits rollover of prior year funds not to exceed 1.5% of annual allocation. Therefore, the City plans to rollover approximately \$500,000 in prior year funds annually. CDBG funds will be allocated to priorities set by the community and staff over the five-year Consolidated Plan period. The prior year resources listed below are unexpended CDBG funding from program years 2021-2024.

In year one of the 5-year Consolidated Plan period, the City of Urbana anticipates receiving \$200,000 in CDBG program income from the sale of real property. No CDBG program income is expected after year one. The U.S Department of Housing and Urban Development defines “program income” as gross income generated from the use of CDBG or HOME funds in excess of \$25,000. This includes proceeds from the sale or long-term lease of real property; proceeds from the disposition of equipment, income from the use or rental of real or personal property, and other income generated by CDBG or HOME funded activities.

In FY26, the Urbana HOME Consortium will receive a HOME allocation of \$633,154. Prior year resources as noted in the budget consist of HOME funds committed to multi-year projects, as well as uncommitted HOME-ARP funds. The Urbana HOME Consortium HOME-ARP Allocation Plan was approved in August 2022, and all HOME-ARP funds will be distributed within the Consortium-wide area based on the priorities identified in the Allocation Plan. No HOME program income is anticipated during the Consolidated Plan period.

1. Program	2. Source of Funds	3. Uses of Funds	4				5 Expected Amount Available Remainder of Con Plan	6 Narrative Description Item a.
			Expected Amount Available Year 1					
			A. Annual Allocation:	B. Program Income:	C. Prior Year Resources:	D. Total:		
CDBG	public – federal	<ul style="list-style-type: none"> ➤ Acquisition ➤ Admin and Planning ➤ Economic Development ➤ Housing ➤ Public Improvements ➤ Public Services 	\$392,195	\$200,000	\$500,000	\$1,092,195	\$3,568,780	<p>Total expected CDBG available over five-year Con Plan is \$4,660,975.</p> <p>Expected Amount Available for Remainder of Con Plan (Column 5) estimated at annual grant of \$392,195 plus rollover of prior year funds not to exceed \$500,000 for four years. No CDBG program income is expected after year one.</p>
HOME	public - federal	<ul style="list-style-type: none"> ➤ Multifamily rental new construction ➤ New construction for ownership ➤ TBR A ➤ HOME ARP projects & services 	\$633,154.18	\$0	\$2,933,007.96	\$3,566,162.14	\$6,532,616.72	<p>Total expected HOME over five -year Con Plan is \$10,098,778.90.</p> <p>Expected Amount Available for Remainder of Con Plan (Column 5) estimated at annual grant of \$633,154.18 plus rollover of prior year funds not to exceed \$1,000,000 for four years.</p>
HOME ARP	public – federal	<ul style="list-style-type: none"> ➤ Support services ➤ Non-congregate shelter ➤ Affordable housing ➤ Non-profit operating/ capacity building 	\$0	\$0	\$1,767,176	\$1,767,176	\$1,767,176	HOME ARP funding is a one-time allocation.

1.	2.	3.	4				5	6
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			A. Annual Allocation:	B. Program Income:	C. Prior Year Resources:	D. Total:		
City General Fund	Local	➤ Social service funding	\$300,000	\$0	\$200,000	\$500,000	\$1,200,000	Recurring allocation of city general funds to social service grant programs for low-income Urbana residents.

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

All Consortium members continue to seek private investment, tax credits, and grant opportunities from the State of Illinois that further the goals outlined in the Consolidated Plan. The City of Champaign and Urbana continue to work with private developers applying for tax credit incentives on future developments. The City of Urbana is working with the Housing Authority of Champaign County to develop affordable housing on what is currently city-owned property on Lierman and Washington Avenues. The City of Urbana is also continuing to collaborate with non-profit stakeholders and healthcare providers in the community to develop a tiny homes facility that will support medically fragile individuals who are experiencing homelessness. Champaign has invested a portion of its HOME funds in Bristol Place Senior Residences, which broke ground in December 2024, and Phase II of Parker Glen, which will break ground in Spring of 2025.

The 25% match requirement for the HOME program utilizes a variety of leveraging sources to fulfill this obligation. The City of Urbana and Champaign contribute cash matches towards its HOME projects from private investment in development projects. Land donations for developments will contribute to the program in the coming year, as well as sweat equity and cash contributions provided by the volunteers of Habitat for Humanity of Champaign County. The Consortium has a large carryover match balance that will exceed the anticipated match requirement in the coming years.

CDBG funded City of Urbana projects for public facility and infrastructure leverage general funds and State of Illinois Motor Fuel Tax dollars to have a greater impact on the projects. The City of Urbana has also leveraged funds through the State of Illinois Department of Commerce and Economic Opportunity to support public service programming and capital improvement projects. This practice will continue through the 2025-2029 Consolidated Plan period.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

City Code Enforcement staff will continue to identify blighted properties that may be purchased with CDBG funds, demolished, and then donated to a not-for-profit developer or CHDO such as Habitat for Humanity or First Followers. These lots will be used to address affordable housing needs identified in the Consolidated Plan. The city does not keep an inventory of land.

Discussion

N/A

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CHAMPAIGN	Government	Affordable Housing Ownership Affordable Housing Rental Non-homeless special needs Planning	Jurisdiction
HABITAT FOR HUMANITY	CHDO	Affordable Housing Ownership	Region
FIRST FOLLOWERS	CHDO	Affordable Housing Ownership Affordable Housing Rental	Region
COURAGE CONNECTION	Non-profit organizations	Affordable Housing Rental Homelessness – public services	Region
CHAMPAIGN COUNTY REGIONAL PLANNING COMMISSION	Government	Affordable Housing Rental Homelessness – public services	Region
URBANA	Government	Affordable Housing Ownership Affordable Housing Rental Non-homeless special needs Planning	Jurisdiction
HOUSING AUTHORITY OF CHAMPAIGN COUNTY	PHA	Affordable Housing Ownership Affordable Housing Rental Public Housing	Region

CITY OF CHAMPAIGN TOWNSHIP	Government	Affordable Housing Rental Homelessness – public services	Jurisdiction
CUNNINGHAM TOWNSHIP	Government	Affordable Housing Rental Homelessness – public services	Jurisdiction

Table 56 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Cities of Urbana and Champaign as well as Champaign County Regional Planning Commission are all members of the Urbana HOME Consortium and continue to work well in identifying and implementing the goals and strategies outlined in the Consolidated Plan. The Consortium has two Community Housing Development Organizations, Habitat for Humanity of Champaign County, Inc., and First Followers. Habitat is very successful in implementing homeownership programs, and First Followers has gained experience providing affordable rental and homeownership programs for the re-entry population.

Courage Connection and CCRPC provide TBRA to the community and have very strong programs that have leveraged funding from a variety of sources. Each of these organizations is a longstanding entity in the community and has a strong track record of collaboration. For example, in 2022 CCRPC partnered with First Followers to provide \$120,000 in TBRA assistance to individuals recently released from incarceration. 100% of the funds were committed within one year, providing over 21 households with one year of rental assistance. Evaluation of household outcomes are ongoing, and there are plans to continue offering this program in the future.

As is the case in many communities across the county, the availability of funding limits the performance of local service providers. Champaign County as a whole benefited greatly from the infusion of COVID dollars provided through programs such as CDBG-CV, and HOME ARP. But as those funds have been spent down, organizations have had to adjust, despite the continued increase in need.

Affordable housing continues to be a high priority need in the community. In Champaign County, a minimum wage worker needs to work two full-time jobs in order to afford a modest two-bedroom apartment, and the average rent has increased by 5.42% since the previous year. Both Cunningham and Champaign Townships, along with the Regional Plan Commission have adopted a uniform rent assistance entry system. This process helps households get assistance **regardless of where they live**. In order to increase the stock of permanently affordable units for homeownership, the Consortium members continue to provide training to local CHDOs.

In 2023, the CSPH completed its three-year strategic plan to end homelessness in Champaign

County. Consortium members were involved in drafting the plan and provided feedback. The highest priority need identified in the Plan is the development of permanent supportive housing, which is a significant gap in service in the community.

The City of Urbana provides funding to local agencies through the Community Services Grant Program to assist low-income residents. In FY26, the City will provide \$500,000 in general funds to this program. Cunningham and Champaign Township provide emergency funding for utilities and rent assistance, and CCRPC offers LIHEAP assistance to qualifying residents.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics		X	X
Other Street Outreach Services		X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS		X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			
Other			

Table 44 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The service delivery system in Champaign County is intended to address critical needs of individuals experiencing homeless at every stage of life, from youth to adulthood. Through the CSPH, local

homeless service providers collaborate closely to ensure clients are referred to the program that fits their individual needs. The CSPH has established a Housing First standard that has been widely adopted by member organizations. This ensures that people are placed in safe and secure housing first, before being provided the wrap-around services needed to maintain stable housing.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Five years ago, Champaign County did not have a year-round, low barrier shelter. That changed in 2023, when the City of Champaign Township opened Strides Shelter. Since then, Strides has consistently provided 60 beds to individuals experiencing unsheltered homelessness. County-wide, the shelter intake process is managed by the CSPH, which operates Centralized Intake (CE). A CE subcommittee meets monthly to address issues with the intake process, and to share information.

The service delivery system is coordinated by the CSPH. With over forty member organizations, the CSPH has effectively streamlined the service delivery system over the past five years. At the monthly meeting, local service providers share information on emergency shelter availability, gaps in services, and other issues facing the service delivery system.

Despite the improvement in services, and the collaboration of stakeholders, gaps persist. The primary reason is a lack of funding. Nearly all local service providers report being at or over capacity. Staff turnover and a competitive job market have compounded these issues.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The United Way of Champaign County and the Community Foundation of East Central Illinois provide high-quality leadership training and resources to social service agencies throughout the region. United Way hosts a monthly meeting for nonprofit leaders to share resources and information that may be impacting the region, and the Community Foundation's Center for Nonprofit Excellence provides regular training and professional development opportunities for nonprofit leadership staff. Both organizations have also collaborated to provide regular grant-writing workshops for small nonprofits that want to gain experience with grants. In addition, the members of the Urbana HOME Consortium continue to provide much needed funding to organizations that serve individuals experiencing homelessness.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

The goals summarized below are designed to address the priority needs identified in the SP-50. The funding amounts and numbers served are the expected cumulative numbers over the five-year Consolidated Plan period.

See summary chart on following page.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Five Year Goals	Item a.
1.	Invest in Affordable Housing	2025	2029	Affordable Housing	Urbana Consortium - wide Area	Affordable Housing	CDBG: \$671,000 HOME: \$8,283,778.90 HOME ARP \$1,000,000	Rental units constructed: 70 units Homeowner housing added: 35 units Buildings demolished: 5 buildings Code enforcement: 2,000 units	
2.	Support Households in Need	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	Urbana Consortium - wide Area	Affordable Housing Community Services	CDBG: \$1,151,975 HOME: \$1,500,000 HOME ARP: \$731,296.09	Public service activities low/mod benefit: 60 households Homeowner housing rehabilitated: 150 units TBRA: 60 households Homelessness Prevention: 50 persons Other: 7	

3.	Encourage Community and Economic Development	2025	2029	Non-Housing Community Development	Urbana Community Development Target Areas	Community Development	CDBG: \$2,448,000	Public Facility or Infrastructure activity for low/mod area benefit: 1,350 households
4.	Planning and Administration	2025	2029	Other	Urbana Consortium - wide Area	Affordable Housing Community Services Community Development	CDBG: \$390,000 HOME \$315,000 HOME ARP \$35,879	Other: 15

Goal Descriptions

Goal Name	Goal Description
<p>Invest in Affordable Housing</p>	<p>In order to encourage investments in the expansion and preservation of high-quality affordable housing, and to ensure everyone in the Consortium-wide area has a safe and affordable place to live, the City of Urbana and Urbana HOME Consortium will support a variety of housing activities including new housing construction for both renter and homeowner households, acquisition/demolition, and code enforcement in targeted areas.</p> <p>Activity 1: New Construction - Homeowner Housing</p> <p>The Urbana HOME Consortium will partner with affordable housing developers and the Housing Authority of Champaign Count to develop affordable housing for homeownership. An estimated 10 units will be produced during the 5-year Consolidated Plan period.</p> <p>Activity 2: New Construction - Rental Housing</p> <p>The Urbana HOME Consortium will partner with affordable housing developers including the Housing Authority of Champaign County, for the development of affordable rental housing throughout the Consortium-wide area. An estimated 70 units will be produced during the five-year Consolidated Plan period. \$1 million in HOME ARP funds will be committed to the development of affordable rental housing for individuals experiencing homelessness</p> <p>Activity 3: CHDO Developer</p> <p>The Urbana HOME Consortium will partner with certified CHDOs to develop affordable housing for homeownership and rental. An estimated 25 units will be produced during the 5-year Consolidated Plan period.</p> <p>Activity 4: CHDO Capacity</p> <p>The Urbana HOME Consortium will provide capacity building support to certified CHDOs in order to support the development of affordable rental and homeowner housing.</p> <p>Activity 5: Acquisition/Demolition/New Construction</p> <p>The City of Urbana will provide funding for the acquisition and demolition of abandoned or sub-standard properties in the City. Once cleared, the properties will be donated to</p>

	<p>affordable housing developers, or CHDOs for the development of affordable housing. An estimated 5 blighted structures will be acquired and demolished during the 5-year Consolidated Plan period.</p> <p>Activity 6: Code Enforcement</p> <p>In order to preserve high-quality affordable housing, the City of Urbana will support code enforcement activities in low-income targeted areas. An estimated 2,000 households will be served in five years.</p>
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<p>Support Households in Need</p>	<p>Through the use of CDBG and HOME funds, the Urbana HOME Consortium will support low-income households through the provision of critical services.</p> <p>Activity 1: Tenant-based rental assistance (TBRA)</p> <p>The Urbana HOME Consortium will provide HOME funds to local housing service providers to support TBRA programs for low-income households. An estimated 60 households will receive TBRA assistance in the five-year Consolidated Plan period.</p> <p>Activity 2: CDBG public services</p> <p>Over the course of the five-year Consolidated Plan period, the City of Urbana will commit its 15% public service cap to projects and programs that support low-income Urbana residents. Activities may include homelessness prevention rental assistance, and other public services for low-income households, and households experiencing or at risk of experiencing homelessness.</p> <p>Activity 3: HOME ARP supportive services</p> <p>The Urbana HOME Consortium will utilize HOME ARP supportive service dollars to support organizations that provide critical services such as housing navigation to those experiencing homelessness. Over five years, an estimated 50 persons will receive assistance.</p> <p>Activity 6: HOME ARP Capacity & Operating</p> <p>The Urbana HOME Consortium will utilize HOME ARP funding to provide capacity building and operating support to non-profit organizations that provide services to individuals experiencing homelessness in Champaign County.</p> <p>Activity 7: Housing Rehabilitation</p> <p>The City of Urbana will continue to provide rehabilitation assistance to low-income homeowners in Urbana. Assistance may include grants for emergency repairs, roof repair and replacement, and accessibility modifications for individuals with a disability and Seniors. An estimated 130 households will be served in the five-year Consolidated Plan period.</p> <p>Activity 8: Housing Rehabilitation Program Delivery</p> <p>The City of Urbana will use CDBG to pay program delivery costs associated with operating the Housing Rehabilitation Program.</p>
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Encourage Community and Economic Development

The City of Urbana will utilize CDBG funds to support and encourage community and economic development.

Activity 1: Public infrastructure improvements

CDBG funds will support public infrastructure projects in low-income targeted neighborhoods such as sidewalk and street lighting improvements. An estimated 1,250 households will benefit over five years.

Activity 2: Public facility improvements

Funding for public facility improvements will be provided through the CDBG program to expand and improve access to important public facilities throughout the community. An estimated 50 households will benefit over five years.

Activity 3: Economic development

The City of Urbana will use CDBG funds to promote various economic development activity in order to expand opportunities for low-income households. An estimated 50 households will benefit over five years.

Planning and Administration

Planning and administration of the CDBG, HOME, and HOME ARP programs.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

All families provided with affordable housing over the course of the five-year Consolidated Plan will be low-income, moderate income, or extremely low-income as defined by HOME 91.315(b)(2). The following estimates are based on prior year actuals:

Extremely Low Income	115
Low-Income	90
Moderate Income	50

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable (currently a Moving to Work agency)

Activities to Increase Resident Involvements

As a Moving to Work agency, the Housing Authority of Champaign County (HACC) has many activities to increase resident involvement, include residential councils at its various sites, a resident member on its Board of Commissioners, and self-sufficiency programs that require involvement.

HACC has implemented a mandatory self-sufficiency/work requirement (LSS), which is driven by the following principles:

Self-Sufficiency – HACC defines self-sufficiency as behavior that exhibits personal accountability and financial responsibility demonstrated through consistent (more than 12 months) employment appropriate to the maximum skill level achievable by the individual.

Mandatory Participation – Participation in a self-sufficiency program is a condition of eligibility for new admissions and a condition of continued occupancy for existing residents and participants who do not meet the work requirement within one-year of being admitted to the program

Adult Requirements – All abled bodied heads of household, co-heads and spouses ages 18 through 54 are required to actively pursue activities to achieve economic self-sufficiency with a goal of employment meeting a minimum of 15 hours of school or work per individual adult and 30 hours of work income at the minimum wage (minimum wage x 30 hours x 52 weeks) per household. All able-bodied adult household members ages 19-24 must be enrolled in school full-time or meet the annual minimum household income after one year of participation.

Minimum Tiered Rent – In 2024, HACC removed term limits. Instead, after 8 years, the family will be required to stay at their income tier for the remaining term of their participation in the program. The minimum income tier a household may qualify for at the end of the 8-year term is the Minimum Wage x 30 hours x 52 weeks. Currently the minimum income tier is set at \$21,840 (\$14 x 30 hours x 52 weeks). The family will not be terminated from the program as long as at least \$1 of assistance is being paid but will remain at the income tier assigned in year 8. The minimum tiered rent will apply to all households whose head is an able-bodied individual age 18 through 54.

Job Retention – HACC will continue to direct resources to job retention.

Goal-Based Financial Incentive – In 2025, HACC will continue implementation of a goal-based financial incentive to be paid to individuals enrolled in the SHIFT Program that remain LSS compliant and meet certain benchmarks of self-sufficiency to be paid upon completion of the Contract of Participation or successful exit from the HCV program.

LSS SHIFT Program – In 2024, HACC will continue the “SHIFT Program” to encourage compliant LSS households to develop additional skills that will lead to higher paying jobs or self-employment through entrepreneurial efforts

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable (currently not designated as ‘troubled’).

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(b)

Barriers to Affordable Housing

Barriers to affordable housing are largely financial. The need for affordable housing units far outweighs the current funding available to construct or subsidize those units, or to acquire land for affordable housing purposes. A related issue is that existing affordable housing developer capacity is limited; other than the Housing Authority of Champaign County, local affordable housing developers tend to work on small scale projects for which prospective applicants outpace the number of units being built.

In addition to financial gaps, other social aspects play a role in an individual or family's ability to secure affordable housing, including mental illness, unemployment, drug and/or alcohol addictions, as well as a criminal record, though some progress has been made in addressing these barriers. In 2020, the Housing Authority of Champaign County revised its criminal background screening policy to only review offenses explicitly required by HUD. The City of Urbana prohibits discrimination based on arrest or conviction record. In Champaign, landlords may still refuse prospective tenants for certain felonies within two years of incarceration.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Champaign, the City of Urbana, and Champaign County have policies on taxation, land use, zoning, building codes, fees, etc., that are generally similar to other downstate Illinois and Midwest communities.

Because zoning is one of the primary tools used to regulate development, staff from City Planning Divisions within the HOME Consortium actively monitor its use. Zoning designations that restrict multifamily land uses and mandate large lot size minimums can increase development costs and restrict supply, which may contribute to lack of affordability. Overly restrictive zoning policies also reinforce patterns of segregation and unfair housing practices by separating single-family homes and multifamily rental housing, which tend to serve different demographics. Currently, much of Urbana’s residentially zoned land only allows single-family residential uses by-right. The City of Urbana is currently in the process of completing its Comprehensive Plan. This plan will highlight

barriers to affordable housing city-wide and will be followed by zoning policy revisions related to addressing identified housing needs and goals.

Housing costs are also influenced by a large number of transient tenants and homebuyers who are attending the University of Illinois. This high demand for housing has resulted in increased housing costs, especially in the rental housing market.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The City of Urbana and the Urbana HOME Consortium will continue to partner closely with the Champaign County Continuum of Services Providers to the Homeless (CSPH). In 2024, the CSPH received a grant from the State of Illinois to support stipends for individuals with lived experience to serve on the Executive Committee. This program has greatly increased the participation of individuals with lived experience in the Committee's decision-making process.

Addressing the emergency and transitional housing needs of homeless persons

Strides Shelter, which is operated by the City of Champaign Township, is the only low-barrier emergency shelter option in Champaign County. The current capacity of Strides is approximately 60 beds per night. Champaign County Regional Planning Commission operates an emergency shelter for families, and Courage Connection is the domestic violence shelter in Champaign County. County-wide, there are a variety of other non-congregate shelter options available for individuals and families.

The CSPH continues to seek ways to expand emergency shelter capacity, especially during the winter months. During the COVID-19 pandemic, a variety of different funding sources made it possible for shelters to expand services. However, as these funding sources have now largely dissipated, other means must be sought.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Many local government agencies and non-profits in the community work to help homeless individuals meet these goals. The CSPH maintains strong ties with the VA and other organizations that serve veterans, including Salvation Army. In addition, Consortium member agencies continue to provide funds to social service providers in order to expand existing supportive service programs

that already exist. For example, the Housing & Homeless Innovations Consolidated Grant Program, which is funded with HOME ARP, City of Urbana ARPA, and city general funds, was launched in the Winter of 2025 and will provide funding to support vital case management, housing navigation, and shelter programs and services.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs

The Champaign County Continuum of Service Providers to the Homeless seeks to address homelessness at each stage of homelessness, beginning with prevention. Several CoC member agencies provide utility assistance, as well as connections to job training programs in the community. In addition, the Champaign County Regional Planning Commission continues to provide security deposit assistance to low-income households. The City of Urbana uses CDBG Public Service funding to support the City's Youth Services Grant Program. The goal of this funding opportunity is to fund community-based solutions for youth from low-income households. In past years, this funding has gone toward recidivism prevention programs, job training opportunities, and violence intervention programming.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

In 2023, members of the Urbana HOME Consortium engaged with the Office of Lead Hazard Control and Healthy Homes and the Illinois Department of Public Health to offer a lead-safe practices workshop. This collaboration focused on best practices for lead-safe housing rehabilitation and ensuring that contractors possess the necessary certifications to work safely in homes with potential lead hazards.

The City of Champaign collaborated with the University of Illinois, which now offers training programs for local contractors to obtain the Renovate, Repair, and Paint (RRP) certification. This training equips contractors with the skills and knowledge to handle lead paint safely during home renovations.

Through these comprehensive actions, Champaign County is actively working to reduce lead-based paint hazards and increase access to safe, healthy housing for its residents. The emphasis on certified training, oversight, and support demonstrates a strong commitment to public health and safety in the community.

How are the actions listed above related to the extent of lead poisoning and hazards?

In response to the recognition of lead-based paint hazards, especially following the Illinois

Department of Public Health's designation of Champaign County as at high-risk area in July 2024, members of the Urbana HOME Consortium have implemented several proactive measures to mitigate these hazards and promote lead-safe housing.

How are the actions listed above integrated into housing policies and procedures?

The rehabilitation staff for City Housing Rehabilitation Programs are certified lead risk assessors. They oversee all contractors involved in housing rehabilitation projects to ensure compliance with lead-safe practices. This oversight helps to mitigate the risks associated with lead exposure during renovations.

Every housing rehabilitation project undergoes an environmental review, which assesses potential lead paint hazards. If lead hazards are identified, a mitigation plan is established to address them effectively before rehabilitation begins.

To further protect residents during rehabilitation projects, relocation assistance is offered for families residing in homes with identified lead hazards. This ensures that residents are not exposed to risks during the renovation process.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Encourage appropriate area social service agencies to expand recreational, educational, and cultural opportunities and alternatives for very low-income youth and young adults; support financial education and coaching programs for low-income individuals; encourage appropriate area social service agencies to provide additional economic assistance for persons who pay out-of-pocket expenses for medical and psychological services; support expansion of job-training and workforce development programs for low-income individuals by area social service agencies, and encourage them to conduct a review of all available programs to determine if they meet current need; support area providers such as the Senior Services Division of CCRPC and Family Service of Champaign County in their efforts to provide supportive services to low-income elderly persons residing in Urbana; support efforts by local service providers to area youth to increase supportive services available to at-risk youth; support the expansion and provision of affordable childcare services; work to create job opportunities through economic development initiatives; encourage current and newly created companies to hire low-income persons and local residents.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Municipal and county entities within the Consortium who are responsible for implementing affordable housing strategies also work closely with partner social service agencies who provide programming related to poverty reduction. For example, the City of Urbana Grants Management Division, which is responsible for managing HUD CPD funds as the Consortium lead entity, also manages grant programs for social service agencies in a range of service areas including education,

employment/job training, family support/special needs, food security, healthcare, housing/homelessness prevention, immigration services, senior services, violence prevention, and youth services. Champaign County Regional Planning Commission, a Consortium member representing unincorporated areas of the county, provides additional supportive services to County residents, including developmental disability, homeless, housing counseling, senior, youth, and transportation services. These service agencies all play a role in reducing poverty in the Consortium area, and in coordination with affordable housing strategies, leads to a wholistic approach to addressing the need of low-income individuals and families.

CHDOs that the Consortium has supported in the past, such as First Followers and Habitat for Humanity, also provide additional supportive services related to poverty reduction, such as workforce development and housing counseling.

Section 3 regulations will be carried out with all applicable HOME and CDBG projects in an effort to build the local job pool.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Champaign and City of Urbana are each responsible for monitoring their respective Community Development Block Grant programs. Both cities are also responsible for monitoring the HOME projects that take place within their jurisdiction. Staff from the City of Urbana monitor all CHDO and TBRA projects Consortium-wide.

A monitoring visit is utilized to determine if the project is being conducted in compliance with applicable Federal and State laws and requirements. The review also determines the recipients' ability to implement the program in a timely manner.

Monitoring visit consists of a review of project files, records and documentation, and may include a visit to the project site. The recipient should have all records, files, and documentation available for review at the monitoring visit. Failure to produce such records upon request will result in issuance of either a program “concern” or “finding” of non-compliance and may jeopardize the organization’s eligibility for future HOME project funding. Issuance of a program “concern” or “finding” may, at the discretion of the Urbana HOME Consortium staff, result in repayment of funds provided by the HOME Consortium. The Urbana HOME Consortium will take action to correct slow progress for grantees who are not meeting the time frame outlined in the written agreement. All HOME subrecipients will be monitored to ensure program compliance throughout the affordability period. The Urbana HOME Consortium includes its monitoring program in the annual Action Plan. A record of monitoring visits and any subsequent action shall be maintained in the files of each

HOME subrecipient.

A subrecipient's failure to perform under the terms of the contract and/or maintain records in the prescribed manner may result in a finding that the subrecipient has failed to meet the applicable requirement of the contract. Remedial actions may include technical assistance to bring the project into compliance, or recapture of HOME funds.

The City of Urbana Public Works Department monitors all infrastructure improvement projects with Engineering handling the oversights of street and sidewalk improvements, sewer lining, lighting, etc. Monitoring includes certified payroll review, environmental studies, and construction oversight.

City of Urbana & Urbana HOME Consortium

Annual Action Plan

A component of the 2025 –
2029 Consolidated Plan



*City of Urbana
Community Development Services
Department
Grants Division*

*400 South Vine Street
Urbana, Illinois*



AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

In FY26, the City of Urbana will receive a CDBG allocation of \$392,195. Funds will be allocated to priorities that are consistent with the 5-year Consolidated Plan. The prior year resources listed below are unexpended CDBG funding from program years 2021-2024.

The U.S Department of Housing and Urban Development defines “program income” as gross income generated from the use of CDBG or HOME funds in excess of \$35,000. This includes proceeds from the sale or long-term lease of real property; proceeds from the disposition of equipment, income from the use or rental of real or personal property, and other income generated by CDBG or HOME funded activities. In the 5-year Consolidated Plan period, the City of Urbana anticipates receiving \$200,000 in CDBG program income from the sale of real property.

In FY26, the Urbana HOME Consortium will receive an allocation of \$633,154. Prior year resources as noted in the FY 2025 budget consist of HOME funds committed to multi-year projects, as well as uncommitted HOME-ARP funds. The Urbana HOME Consortium HOME-ARP Allocation Plan was approved in August 2022, and all HOME-ARP funds will be distributed within the Consortium-wide area based on the priorities identified in the Allocation Plan. No HOME program income is anticipated during the Consolidated Plan period.

2.	2.	3.	4				5	6
Program	Source of Funds	Uses of Funds	Expected Amount Available in FY26				Expected Amount Available Remainder of Con Plan	Narrative Description Item a.
			E. Annual Allocation:	F. Program Income:	G. Prior Year Resources:	H. Total:		
CDBG	public – federal	<ul style="list-style-type: none"> ➤ Acquisition ➤ Admin and Planning ➤ Economic Development ➤ Housing ➤ Public Improvements ➤ Public Services 	\$392,195	\$200,000	\$500,000	\$1,092,195	\$3,568,780	<p>Total expected CDBG available over five-year Con Plan is \$4,660,975.</p> <p>Expected Amount Available for Remainder of Con Plan (Column 5) estimated at annual grant of \$392,195 plus rollover of prior year funds not to exceed \$500,000 for four years. No CDBG program income is expected after year one.</p>
HOME	public - federal	<ul style="list-style-type: none"> ➤ Multifamily rental new construction ➤ New construction for ownership ➤ TBR4 	\$633,154.18	\$0	\$2,933,007.96	\$3,566,162.14	\$6,532,616.72	<p>Total expected HOME and HOME ARP over five -year Con Plan is \$10,098,778.90.</p> <p>Expected Amount Available for Remainder of Con Plan (Column 5) estimated at annual grant of \$633,154.18 plus rollover of prior year funds not to exceed \$1,000,000 for four years.</p>
HOME ARP	public – federal	<ul style="list-style-type: none"> ➤ Support services ➤ Non-congregate shelter ➤ Affordable housing ➤ Non-profit operating/ capacity building 	\$0	\$0	\$1,767,176	\$1,767,176	\$1,767,176	HOME ARP funding is a one-time allocation.
City General Fund	Local	<ul style="list-style-type: none"> ➤ Social service funding 	\$300,000	\$0	\$200,000	\$500,000	\$1,200,000	Recurring allocation of city general funds to social service grant programs for low-income Urbana residents

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

All Consortium members continue to seek private investment, tax credits, and grant opportunities from the State of Illinois that further the goals outlined in the 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan. The City of Champaign and Urbana continue to work with private developers applying for tax credit incentives on future affordable housing developments, and the City of Urbana is working with the Housing Authority of Champaign County to develop affordable housing on what is currently city-owned property on Lierman and Washington Avenues. The City of Urbana is also continuing to collaborate with non-profit stakeholders and healthcare providers in the community to develop a tiny homes facility that will support medically fragile individuals who are experiencing homelessness. Champaign has invested a portion of its HOME funds in two affordable housing developments. Bristol Place Senior Residences, which is currently under construction, will contain 60 units for low-income seniors, and Phase II of Parker Glen will break ground in Spring of 2025.

The 25% match requirement for the HOME program utilizes a variety of leveraging sources to fulfill this obligation. The City of Urbana and Champaign contribute cash matches towards its HOME projects from private investment in development projects. Land donations for developments will contribute to the program in the coming year, as well as sweat equity and cash contributions provided by the volunteers of Habitat for Humanity of Champaign County. The Consortium has a large carryover match balance that will exceed the anticipated match requirement in the coming years.

CDBG funded City of Urbana projects for public facility and infrastructure leverage general funds and State of Illinois Motor Fuel Tax dollars to have a greater impact on the projects. The City of Urbana has also leveraged funds through the State of Illinois Department of Commerce and Economic Opportunity to support public service programming and capital improvement projects. This practice will continue through the 2025-2029 Consolidated Plan period.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

City Code Enforcement staff will continue to identify abandoned or sub-standard properties that may be purchased with CDBG funds, demolished, and then donated to a not-for-profit developer or CHDO such as Habitat for Humanity or First Followers. These lots will be used to address affordable housing needs identified in the Consolidated Plan. The city does not keep an inventory of land.

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

Goal Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	One Year Goal
1.	Invest in Affordable Housing	2025	2026	Affordable Housing	Urbana Consortium-wide Area	Affordable Housing	CDBG: \$135,000 HOME: \$3,203,162.14 HOME ARP: \$1,000,000	Rental units constructed: 14 units Homeowner housing added: 4 units Buildings demolished: 1 building Code enforcement: 400 units Other: 1
2.	Support Households in Need	2025	2026	Affordable Housing Homeless Non-Homeless Special Needs	Urbana Consortium-wide Area	Affordable Housing Community Services	CDBG: \$231,195 HOME: \$300,000 HOME ARP: \$731,296.09	Public service activities low/mod benefit: 12 households Homeowner housing rehabilitated: 30 units TBRA: 12 households Homelessness Prevention: 50 persons Other: 3

3.	Encourage Community and Economic Development	2025	2026	Non-Housing Community Development	Urbana Community Development Target Area	Community Development	CDBG: \$648,000	Public Facility or Infrastructure activity for low/mod area benefit: 270 households
4.	Planning and Administration	2025	2026	Other	Urbana Consortium-wide Area	Affordable Housing Community Services Community Development	CDBG: \$78,000 HOME: \$63,000 HOME ARP: \$35,879.91	Other: 3

Table 45 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
<p>Invest in Affordable Housing</p>	<p>In order to encourage investments in the expansion and preservation of high-quality affordable housing, and to ensure everyone in the Consortium-wide area has a safe and affordable place to live, the City of Urbana and Urbana HOME Consortium will support a variety of housing activities including new housing construction for both renter and homeowner households, acquisition/demolition, and code enforcement in targeted areas.</p> <p>Activity 1: New Construction - Homeowner Housing</p> <p>The Urbana HOME Consortium will partner with affordable housing developers and the Housing Authority of Champaign Count to develop affordable housing for homeownership. An estimated 4 units will be produced during the 1-year Annual Action Plan period.</p> <p>Activity 2: New Construction - Rental Housing</p> <p>The Urbana HOME Consortium will partner with affordable housing developers including the Housing Authority of Champaign County, for the development of affordable rental housing throughout the Consortium-wide area. An estimated 14 units will be produced during the 1-year Annual Action Plan period. \$1 million in HOME ARP funds will be committed to the development of affordable rental housing for individuals experiencing homelessness</p> <p>Activity 3: CHDO Developer</p> <p>The Urbana HOME Consortium will partner with certified CHDOs to develop affordable housing for homeownership and rental. An estimated 5 units will be produced during the 1-year Annual Action Plan period.</p> <p>Activity 4: CHDO Capacity</p> <p>The Urbana HOME Consortium will provide capacity building support to certified CHDOs in order to support the development of affordable rental and homeowner housing.</p> <p>Activity 5: Acquisition/Demolition/New Construction</p> <p>The City of Urbana will provide funding for the acquisition and demolition of abandoned or sub-standard properties in the City. Once cleared, the properties will be donated to</p>

	<p>affordable housing developers, or CHDOs for the development of affordable housing. An estimated 1 blighted structure will be acquired and demolished during the 1-year Annual Action Plan period.</p> <p>Activity 6: Code Enforcement</p> <p>In order to preserve high-quality affordable housing, the City of Urbana will support code enforcement activities in low-income targeted areas. An estimated 400 households will be served in one year.</p>
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<p>Support Households in Need</p>	<p>Through the use of CDBG and HOME funds, the Urbana HOME Consortium will support low-income households through the provision of critical services.</p> <p>Activity 1: Tenant-based rental assistance (TBRA)</p> <p>The Urbana HOME Consortium will provide HOME funds to local housing service providers to support TBRA programs for low-income households. An estimated 12 households will receive TBRA assistance in the 1-year Annual Action Plan period.</p> <p>Activity 2: CDBG public services</p> <p>Over the course of the 1-year Annual Action Plan period, the City of Urbana will commit its 15% public service cap to projects and programs that support low-income Urbana residents. Activities may include homelessness prevention rental assistance, and other public services for low-income households, and households experiencing or at risk of experiencing homelessness.</p> <p>Activity 3: HOME ARP supportive services</p> <p>The Urbana HOME Consortium will utilize HOME ARP supportive service dollars to support organizations that provide critical services such as housing navigation to those experiencing homelessness. Over the 1-year Annual Action Plan period, an estimated 50 persons will receive assistance.</p> <p>Activity 6: HOME ARP Capacity & Operating</p> <p>The Urbana HOME Consortium will utilize HOME ARP funding to provide capacity building and operating support to non-profit organizations that provide services to individuals experiencing homelessness in Champaign County.</p> <p>Activity 7: Housing Rehabilitation</p>
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	<p>The City of Urbana will continue to provide rehabilitation assistance to low-income homeowners in Urbana. Assistance may include grants for emergency repairs, roof repair and replacement, and accessibility modifications for individuals with a disability and Seniors. An estimated 30 households will be served in the 1-year Annual Action Plan period.</p> <p>Activity 8: Housing Rehabilitation Program Delivery</p> <p>The City of Urbana will use CDBG to pay program delivery costs associated with operating the Housing Rehabilitation Program. Costs will include staff salaries and wages.</p>
<p>Encourage Community and Economic Development</p>	<p>The City of Urbana will utilize CDBG funds to support and encourage community and economic development.</p> <p>Activity 1: Public infrastructure improvements</p> <p>CDBG funds will support public infrastructure projects in low-income targeted neighborhoods such as sidewalk and street lighting improvements. An estimated 250 households will benefit in one year.</p> <p>Activity 2: Public facility improvements</p> <p>Funding for public facility improvements will be provided through the CDBG program to expand and improve access to important public facilities throughout the community. An estimated 10 households will benefit one year.</p> <p>Activity 3: Economic development</p> <p>The City of Urbana will use CDBG funds to promote various economic development activity in order to expand opportunities for low-income households. An estimated 10 households will benefit in one year.</p>
<p>Planning and Administration</p>	<p>Planning and administration of the CDBG, HOME, and HOME ARP programs.</p>

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Urbana and Urbana HOME Consortium made its funding allocation decisions based on public input received during the Consolidated Plan and Annual Action Plan process, with input and direction provided by the City’s Community Development Commission. Funding is awarded based on eligible activities and priorities identified in the application. The following is a list of proposed projects for the one-year Annual Action Plan period. All of the proposed projects are tied back to the Goals identified in the SP-45.

Consideration has also been given to program delivery and staffing requirements to successfully operate the grant activities, various objectives of leveraged funding available, as well as programmatic constraints of both the HOME Investment Partnerships and Community Development Block Grant programs. The projected target start date for the proposed programs is July 1, 2025, and the projected commencement of proposed programs is June 30, 2026.

1.	CDBG Planning & Administration
2.	CDBG Neighborhood Stabilization
3.	CDBG Housing & Support Services
4.	CDBG Neighborhood Revitalization
5.	HOME Planning & Administration
6.	HOME CHDO Developer Support
7.	HOME CHDO Operating Support
8.	HOME TBRA
9.	HOME Champaign Affordable Housing & Neighborhood Development
10.	HOME Urbana Affordable Housing & Neighborhood Development

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

Allocation priorities are based on the statutory requirements of the HOME Investment Partnership program, Community Development Block Grant programs, and HOME ARP program. Needs have been prioritized in keeping with identified needs in the Consolidated and HOME-ARP Allocation Plans.

1.	Project Name	CDBG Planning & Administration
	Target Area	Urbana Community Development Target Area
	Goals Supported	Planning and Administration
	Needs Addressed	Affordable Housing Community Services Community Development
	Funding	\$78,000
	Description	Planning and administration support for the CDBG funded activities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	N/A
	Location Description	N/A
	Planned Activities	CDBG Planning and administration activities
2.	Project Name	CDBG Neighborhood Stabilization
	Target Area	Urbana Community Development Target Area
	Goals Supported	Invest in Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	\$135,000
	Description	The City of Urbana will undertake activities to stabilize neighborhoods in order to preserve existing affordable housing and make Urbana a strong and healthy place to live.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	An estimated 400 low-income households will benefit from the proposed activities, and an estimated 1 blighted housing unit will be acquired/demolished.
	Location Description	The Urbana Community Development Target Areas consist of census blocks with 51% or more low- to -moderate income households.

	Planned Activities	Acquisition and demolition of abandoned or sub-standard housing Code enforcement in targeted neighborhoods
3.	Project Name	CDBG Housing & Support Services
	Target Area	Urbana Community Development Target Area
	Goals Supported	Support Households in Need
	Needs Addressed	Community Services
	Funding	\$231,195
	Description	The City of Urbana will provide CDBG funding to support programs and services for low-income households. This will include utilization of the City's 15% CDBG public service allocation for services including rental assistance for low-income residents, including individuals or households experiencing homelessness.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	An estimate 42 low-income households will benefit from the proposed activities.
	Location Description	The Urbana Community Development Target Areas consist of census blocks with 51% or more low- to -moderate income households.
	Planned Activities	CDBG public services Housing rehabilitation assistance and program delivery
4.	Project Name	CDBG Neighborhood Revitalization
	Target Area	Urbana Community Development Target Area
	Goals Supported	Encourage Community and Economic Development
	Needs Addressed	Community Development
	Funding	\$648,000
	Description	CDBG funds will be committed to projects that improve neighborhood infrastructure and public facilities, as well as encourage economic development.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities.	An estimated 270 low- to -moderate income households will benefit from the proposed activities.
	Location Description	The Urbana Community Development Target Areas consist of census blocks with 51% or more low- to -moderate income households.
	Planned Activities	Public infrastructure improvements (sidewalks, street lighting) Public facility improvement Economic development activities
5.	Project Name	HOME Planning and Administration
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Planning and Administration
	Needs Addressed	Affordable Housing Community Services Community Development
	Funding	\$63,000
	Description	Planning and Administration to support HOME funded activities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	N/A
	Location Description	N/A
	Planned Activities	Planning and administration to support HOME funded activities.
6.	Project Name	HOME CHDO Developer Support
	Target Area	Urbana Consortium-wide Area.
	Goals Supported	Invest in Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	\$150,000

	Description	15% set-aside to support affordable housing development by certified Community Housing Development Organizations (CHDOs).
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	An estimated 5 low-income households will benefit from the proposed activities.
	Location Description	Activities will take place within the Consortium-wide area (cities of Urbana, Champaign, and unincorporated Champaign County).
	Planned Activities	CHDO affordable rental and homeowner housing development.
7.	Project Name	HOME CHDO Operating Support
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Invest in Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	\$30,000
	Description	5% cap on operating support for certificated CHDOs to build affordable housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	N/A - operating funds will be provided directly to CHDOs for administrative support related to affordable housing program.
	Location Description	Activities will take place within the Consortium-wide area (cities of Urbana, Champaign, and unincorporated Champaign County).
	Planned Activities	CHDO operating activities.
8.	Project Name	HOME TBRA
	Target Area	Urbana Consortium-wide Area
	Goals Supported	Support Households in Need
	Needs Addressed	Affordable Housing Community Services
	Funding	\$300,000

	Description	HOME funds will be used to support service provider agencies that provide tenant-based rental assistance to low-income households.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	An estimated 12 households will benefit from TBRA assistance.
	Location Description	Activities will take place within the Consortium-wide area (cities of Urbana, Champaign, and unincorporated Champaign County).
	Planned Activities	TBRA
9.	Project Name	HOME Champaign Affordable Housing and Neighborhood Development
	Target Area	Garden Hills Champaign Planning Area 14 Beardsley Park Neighborhood Improvement Plan Area Bristol Park Neighborhood Plan Area - Local Target area
	Goals Supported	Invest in Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	\$1,761,275.93
	Description	As a member of the Urbana HOME Consortium, the City of Champaign receives a percentage of the annual HOME allocation. The City of Champaign will use HOME funds to develop affordable rental and homeowner housing, as well as other neighborhood revitalization activities as needed.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities.	An estimated five low-income households will benefit from the proposed activities.
	Location Description	City of Champaign local target areas.
	Planned Activities	Activities include affordable rental and homeowner housing development, and neighborhood revitalization activities.
10.	Project Name	HOME Urbana Affordable Housing and Neighborhood Development
	Target Area	Urbana Community Development Target Area

Goals Supported	Invest in Affordable Housing
Needs Addressed	Affordable Housing
Funding	\$1,261,886.21
Description	As a member of the Urbana HOME Consortium, the City of Urbana receives a percentage of the annual HOME allocation. The City will use HOME funds to develop affordable rental and homeowner housing, as well as other neighborhood revitalization activities as needed. As in prior years, the City of Urbana will commit a portion of its HOME allocation to Champaign County Regional Planning Commission for TBRA.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities.	An estimated four households will benefit from the proposed activities.
Location Description	The Urbana Community Development Target Areas consist of census blocks with 51% or more low- to -moderate income households.
Planned Activities	Activities include affordable rental and homeowner housing development, and neighborhood revitalization activities.

Table 46 – Project Information

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

Allocation priorities are based on the statutory requirements of the HOME Investment Partnership program, Community Development Block Grant programs, and HOME ARP program. Needs have been prioritized in keeping with identified needs in the Consolidated and HOME-ARP Allocation Plans. Although the City of Urbana is not a recipient of ESG funds directly from HUD, the City of Urbana may receive ESG funds from the State of Illinois Department of Human Services.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Urbana is the county seat of Champaign County, Illinois. The population is estimated at 38,336 as of June 1, 2020. Urbana is the tenth-most populous city in Illinois outside of the Chicago metropolitan area. Urbana is notable for sharing the campus of the University of Illinois at Urbana-Champaign with its sister city of Champaign. The three largest employers in Urbana are two non-profit hospitals and the University of Illinois.

The City of Urbana and Urbana HOME Consortium will direct HUD assistance to low-income areas identified through the Consolidated Planning process. In the City of Urbana, assistance will be prioritized in the Community Development Target Area. These areas have disproportionately greater housing and community development needs than other areas of the city due to many factors, including the historical impacts of red lining.

Geographic Distribution

HOME	
Target Area	Percentage of Funds
Beardsley Park Neighborhood Plan Area	10
Bristol Park Neighborhood Plan Area	20
Champaign Planning Area 14	10
Garden Hills United Neighborhood Association Action Plan	10
Urbana Community Development Target Area	40
Urbana Consortium-wide Area	100

Table 47 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Target neighborhoods are those census tracts with populations for which at least 51% of the total number of households are at or below 80% of the area median family income. Total above exceeds 100%. Since all local target areas are within the Urbana HOME Consortium-wide Area, percentage of funds distributed within the consortium-wide area is 100%.

Discussion

While HOME and CDBG funded projects and activities are available to all households that meet the low-mod income definition, targeted efforts will be made to market programs and services to these specific areas.

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The City of Urbana will use its HOME funds to support its affordable housing and neighborhood development program activities, which may include: TBRA, new construction, down payment assistance, acquisition-rehab, purchase-rehab-resale, rental rehab, owner-occupied rehabilitation, lot acquisition/demolition, and/or other programs currently under development or may be proposed that further the affordable housing goals and mission of the City, Council, and Grants Management Division. Programs must comply with applicable local, state and federal regulations, including but not limited to HOME regulations.

One Year Goals for the Number of Households to be Supported	
Homeless	4
Non-Homeless	66
Special-Needs	5
Total	75

Table 48 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	22
The Production of New Units	23
Rehab of Existing Units	30
Acquisition of Existing Units	0
Total	75

Table 49 - One Year Goals for Affordable Housing by Support Type

Discussion

N/A

AP-60 Public Housing - 91.420, 91.220(b)

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

The Housing Authority of Champaign County (HACC) is a Move to Work (MTW) organization. This innovative approach to housing takes into account the impact work has on an individual, his or her personal growth, as well as an ability to provide for themselves and any other members of the household. Able-bodied public housing residents are required to work a minimum of 20 hours a week, and case management is provided to assist tenants in the job search process. Move to Work

(MTW) is a demonstration that provides a limited number of Public Housing Authorities with the ability to design and test innovative approaches tailored to their communities, using federal dollars more efficiently, providing increased support for families to become economically self-sufficient, and increasing housing choice for low-income households. The broad flexibility to waive statutes and regulations allows HACC to better serve and house residents while streamlining internal operations.

The seven-member HACC Board of Commissioners consists of two commissioners appointed by each of the Cities of Urbana and Champaign, an appointee that rotates between the two cities called a “floating” appointee, a commissioner appointed by the Champaign County Board, and a commissioner appointed from among residents of the HACC properties.

The Housing Authority continues to partner with landlords to increase engagement and provide incentives. For example, consortium member agencies are collaborating with the Housing Authority and other housing service providers in the community to pilot a landlord risk mitigation fund. This program provides reimbursements to landlords who have agreed to participate in voucher programs and have experienced damage to their units from voucher holders.

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

HACC continues its partnership with Habitat for Humanity of Champaign County and First Followers to provide affordable homeownership and rental opportunities to residents. Habitat and First Followers are both certified Community Housing Development Organizations for the Urbana HOME Consortium. The Consortium will seek ways to continue to support Habitat and First Followers, which will in turn further the goals set by the HACC for its public housing residents seeking to transition into homeownership.

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

The Housing Authority of Champaign County is not designated as a troubled PHA.

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The most detailed data on homelessness in Champaign County is collected on an annual basis during the Point-in-Time (PIT) count each January. The 2024 PIT count found 279 homeless individuals with 237 sheltered and 42 unsheltered. This represents a continued increase from counts in previous years (137 individuals in 2022, 215 individuals in 2023). Based on HMIS data maintained throughout the continuum, in the last year, 402 individuals were homeless at some point in the program year. The average length of time spent homeless was 102 days.

From the 2024 PIT count, of the 279 individuals experiencing homelessness, 10 were veterans, and 16 were unaccompanied youth. All unaccompanied youth were ages 18-24. 33 individuals reported having a serious mental illness, 10 reported having a substance use disorder, one reported living with HIV/AIDS, and 20 self-identified as adult (over the age of 18) survivors of domestic violence. These traits are not mutually exclusive: the same individual may have reported having more than one of the listed circumstances. This supplementary information demonstrates that homelessness is sometimes accompanied by other physical and mental health issues requiring additional supportive services. However, it is also worth noting that many individuals identified by the PIT count do not report a serious mental illness or substance use disorder, which speaks to the fact that the primary drivers of homelessness are economic factors related to income and housing affordability. Service providers consulted also point to landlord discrimination against clients' credit and eviction history as a barrier keeping individuals unhoused, even when clients have been awarded housing vouchers.

Both children and young adults were found experiencing homelessness: this total number includes 64 children (under 18) and 35 young adults (aged 18-24). The remaining 175 individuals were over the age of 24. Of the 279 surveyed individuals, 120 identified as female, 156 identified as male, 2 identified as non-binary, and 1 identified as having a culturally specific identity.

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

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

The City of Urbana and the Urbana HOME Consortium will continue to partner closely with the Champaign County Continuum of Services Providers to the Homeless (CSPH). In 2024, the CSPH received a grant from the State of Illinois to support stipends for individuals with lived experience to serve on the Executive Committee. This program has greatly increased the participation of

individuals with lived experience in the Committee’s decision-making process.

Addressing the emergency shelter and transitional housing needs of homeless persons

Strides Shelter, which is operated by the City of Champaign Township, is the only low-barrier emergency shelter option in Champaign County. The current capacity of Strides is approximately 60 beds per night. Champaign County Regional Planning Commission operates an emergency shelter for families, and Courage Connection is the domestic violence shelter in Champaign County. County-wide, there are a variety of other non-congregate shelter options available for individuals and families.

The CSPH continues to seek ways to expand emergency shelter capacity, especially during the winter months. During the COVID-19 pandemic, a variety of different funding sources made it possible for shelters to expand services. However, as these funding sources have now largely dissipated, other means must be sought.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Many local government agencies and non-profits in the community work to help homeless individuals meet these goals. The CSPH maintains strong ties with the VA and other organizations that serve veterans, including Salvation Army. In addition, Consortium member agencies continue to provide funds to social service providers in order to expand existing supportive service programs that already exist. For example, the Housing & Homeless Innovations Consolidated Grant Program, which is funded with HOME ARP, City of Urbana ARPA, and city general funds, was launched in the Winter of 2025 and will provide funding to support vital case management, housing navigation, and shelter programs and services.

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

The Champaign County Continuum of Service Providers to the Homeless seeks to address homelessness at each stage of homelessness, beginning with prevention. Several CoC member agencies provide utility assistance, as well as connections to job training programs in the community. In addition, the Champaign County Regional Planning Commission continues to provide security

deposit assistance to low-income households. The City of Urbana uses CDBG Public Service funding along with city general funds to support grants to local non-profit service providers. The goal of this funding opportunity is to fund community-based programs and services for low-income households. In past years, this funding has gone toward recidivism prevention programs, job training opportunities, and violence intervention programming.

Discussion

N/A

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

Barriers to affordable housing are largely financial. The need for affordable housing units far outweighs the current funding available to construct or subsidize those units, or to acquire land for affordable housing purposes. A related issue is that existing affordable housing developer capacity is limited; other than the Housing Authority of Champaign County, local affordable housing developers tend to work on small scale projects for which prospective applicants outpace the number of units being built.

In addition to financial gaps, other social aspects play a role in an individual or family's ability to secure affordable housing, including mental illness, unemployment, drug and/or alcohol addictions, as well as a criminal record, though some progress has been made in addressing these barriers. In 2020, the Housing Authority of Champaign County revised its criminal background screening policy to only review offenses explicitly required by HUD. The City of Urbana prohibits discrimination based on arrest or conviction record. In Champaign, landlords may still refuse prospective tenants for certain felonies within two years of incarceration.

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

The City of Champaign, the City of Urbana, and Champaign County have policies on taxation, land use, zoning, building codes, fees, etc., that are generally similar to other downstate Illinois and Midwest communities.

Because zoning is one of the primary tools used to regulate development, staff from City Planning Divisions within the HOME Consortium actively monitor its use. Zoning designations that restrict multifamily land uses and mandate large lot size minimums can increase development costs and restrict supply, which may contribute to lack of affordability. Overly restrictive zoning policies also

reinforce patterns of segregation and unfair housing practices by separating single-family homes and multifamily rental housing, which tend to serve different demographics. Currently, much of Urbana’s residentially zoned land only allows single-family residential uses by-right. The City of Urbana is currently in the process of completing its Comprehensive Plan. This plan will highlight barriers to affordable housing city-wide and will be followed by zoning policy revisions related to addressing identified housing needs and goals.

Housing costs are also influenced by a large number of transient tenants and homebuyers who are attending the University of Illinois. This high demand for housing has resulted in increased housing costs, especially in the rental housing market.

Discussion

N/A

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Proposed actions associated with the City's 2025-2026 Annual Action Plan are described in the specifically related sections of the Plan. This section describes any actions to be undertaken by the City of Urbana that will further the goals of the 2025-2029 Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

The City of Urbana will continue to focus its community development efforts on expanding affordable housing opportunities and fostering strong and vibrant neighborhoods to meet underserved needs in the

community. Affordable housing needs will be addressed by focusing on the housing cost burden. Investments made in affordable housing developments will continue to address the limited supply and rising cost of housing, which has exacerbated challenges like homelessness and racial inequity in housing. The creation of strong and vibrant neighborhoods will focus on support for low- and moderate-income persons. Strategic investments in infrastructure, public facility improvements, and community assets will address needs and strengthen and enhance the health of the neighborhoods.

Actions planned to foster and maintain affordable housing

City staff manage a comprehensive housing rehabilitation program using CDBG funds. This program targets low-income homeowners in the City’s targeted census tracts. Funds can provide emergency repair assistance to address health or safety concerns, accessibility modifications and improvements for individuals with a disability, and minor repairs to help senior citizens maintain independent living. The City also uses CDBG funds for code enforcement and blight reduction

activities intended to maintain healthy and livable neighborhoods.

Actions planned to reduce lead-based paint hazards

Staff use Lead Safe Practices in implementing its housing rehabilitation activities. The city's housing inspectors are lead certified and lead based paint remediation policies and procedures are included in each housing rehabilitation contract funded with federal funds. Contractors are required to follow lead-safe work practices to comply with local, state, and federal requirements. City staff will also consider funding opportunities for lead abatement activities outside of existing programs based on availability and capacity.

Actions planned to reduce the number of poverty-level families

The Tenant-Based Rental Assistance programs in the Consortium area are targeted toward persons who are below the poverty level. The combination of self-sufficiency case management and stable housing is intended to assist households in escaping poverty. Staff will evaluate these programs for their effectiveness during the Annual Action Plan year. Economic Development opportunities will be provided to small businesses located in Community Development Target areas. Priority funding will be made available to social service agencies that target youth programming for low-income families.

The city will continue its poverty reduction strategy by focusing its programs in geographic areas. By working closely with residents and concentrating programs and public improvements in a specifically targeted neighborhood, the community will feel a greater impact. Key strategies include improving public infrastructure within target areas and coordinating city-funded programs and services with other funders, businesses, and neighborhood groups.

Actions planned to develop institutional structure

Urbana staff work to foster creative ideas for improving the institutional structure that is part of a larger, more holistic network of services that benefit low-income households. By supporting various social service agencies through staff participation in the Continuum of Service Providers to the Homeless, the City of Urbana plays a role in developing programmatic improvements that will further the impact of these services in the community.

The City of Urbana Police Department has also developed a sophisticated Crisis Co-Responder and Intervention team in order to provide real time case management and behavioral health services to individuals in crisis. This program also coordinates closely with service provider agencies to help get individuals wrap-around support needed to prevent further justice involvement.

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

The City of Urbana will continue its efforts to increase coordination and collaboration with the

public and private housing and social service agencies in the community. Urbana staff regularly attend board meetings for the Housing Authority of Champaign County. The City also maintains an active presence on the Continuum of Service Providers to the Homeless, offering assistance with various reporting and application systems inherent to the successful delivery of the Continuum of Care network. City staff and the CSPH also worked closely with the Housing Authority of Champaign County in the creation of the Emergency Housing Voucher MOU and continued to collaborate during the referral process to make sure the 113 Emergency Housing Vouchers assigned to Champaign County were utilized in a timely manner.

Furthermore, in their role as a member of the CoC Executive Committee, City staff have supported the Housing Authority in its decision to accept Stability Housing Vouchers. These vouchers will provide another important resource for individuals who are experiencing or at risk of experiencing homelessness in the community. The City plays an active role in the Community Reinvestment Group, a group of local lenders looking to address affordable housing issues in the community. The City hosts a public input meeting each year specifically for social service agencies to gauge the evolving needs in the community and within the service network.

Discussion

N/A

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

The City uses CDBG funds to ensure decent affordable housing, to provide services to the most vulnerable in our community, to create jobs through the retention of businesses, and to support strong and healthy neighborhoods through infrastructure improvements and code enforcement. Fiscal year 2025-2026 is covered in this plan. A minimum of 70 percent of CDBG funds are used for activities that benefit low and moderate-income persons. Each funded activity meets at least one of the following national objectives:

- To benefit low- and moderate-income persons.
- To prevent or eliminate slums or blight; or
- To address community development needs has a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community.

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)**

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

carried out.

Item a.

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

Other CDBG Requirements

1. The amount of urgent need activities	0
---	---

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)

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

The Urbana HOME Consortium will not be carrying out activities outside of those described in Section 92.205 in the 2024-2025 Fiscal Year.

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

For HOME-assisted projects that do not include direct buyer assistance, a resale restriction will be used and be in effect for the duration of the affordability period. The affordability period is based on the amount of HOME assistance provided to the project. A land use restriction, mortgage, and promissory note shall be recorded against the title to the property. Each of these documents will include a provision restricting the sales price such that it must be "affordable" to low-income buyers.

In this instance, the affordable price results in a monthly housing cost for principal, interest, taxes, and insurance of not more than 30% of the gross monthly income for a household below 80% of the area median income for the Champaign County Area. The term "low-income buyer" has an annual income, as adjusted for family size, that is less than or equal to eighty percent (80%) of the area median income (as defined by HUD) for the Champaign County area. The owner shall receive a fair return on his/her investment. The sales price may encompass the cost of any home investment documented with receipts, which can be defined as, but is not limited to, any additions to the home such as a bedroom, bathroom, or garage, replacement of heating, ventilation, or air conditioning systems, accessibility improvements such as bathroom modifications for disabled or elderly which were not installed through a federal, state, or locally-funded grant program, or outdoor improvements such as a new driveway, walkway, retaining wall, or fence. The sales price may also encompass the increase in the value of owner equity and investment as calculated by the cumulative percentage of change which is calculated by the Housing Price Index (HPI) calculator of the Federal Housing Finance Agency (X) plus 1.00 times the total owner investment at the time of purchase (Y) plus the documented capital improvements (Z). A complete description of the recapture and resale provisions is found in the attached Resale and Recapture Guidelines for HOME program activities.

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

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, an agreement with the homebuyer, as well as a mortgage and promissory note shall be executed for any HOME funded homeownership property. Each document will include the prescribed net sales proceeds provisions for the recapture of HOME funds as outlined below. The mortgage and promissory note are to be recorded against the title to the property. For HOME-assisted, homeownership units, wherein HOME funds are utilized to provide direct assistance to the homebuyer, net proceeds from the sale must provide the original homebuyer, now the home seller, a "fair return" on his/her investment (including any down payment and capital improvement investment made by the seller since purchase). The table in the attached City of Urbana Resale and Recapture Guidelines for HOME Program Activities provides for the minimum terms of affordability based on the amount of direct assistance provided to the homebuyer.

The period of affordability shall commence from the date the activity is identified as "completed" in HUD's Integrated Disbursement Information System (IDIS). Subject to recapture is the HOME funds that are invested in a HOME-assisted unit, as a direct subsidy to the homebuyer. The subsidy could include down payment assistance, and the amount of each subsidy would be a minimum of \$1,000 and differ per homebuyer. The City will reduce the HOME investment amount to be recaptured from the Net Proceeds on a prorated basis for the time the Homeowner has owned and occupied the housing measured against the remaining years in the required Affordability Period. A five-year affordability period prorated basis is as follows:

*First Year - 90% of HOME investment from available Net Proceeds
 Second Year - 70% of HOME investment from available Net Proceeds
 Third Year - 50% of HOME investment from available Net Proceeds
 Fourth Year - 30% of HOME investment from available Net Proceeds
 Fifth Year - 10% of HOME investment from available Net Proceeds*

The amount of recapture funds is subject to the availability of Net Proceeds available from the resale of the property. The term "Net Proceeds" shall mean the proceeds as indicated upon a closing settlement statement of the net amount to be paid to the seller. In the event that no such statement exists, "Net Proceeds" shall mean the amount equal to the sales price (X) minus any superior private debt (Y) and minus any reasonable closing costs (Z), as determined by the City, including, but not limited to, title insurance, recording fees, Realtor's commissions or property taxes. A complete description of the recapture and resale provisions is found in the attached Resale and Recapture Guidelines for HOME Program Activities.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

As a PJ, there are no plans to refinance existing debt. Refinancing of a project may occur only if specifically authorized in an approved Annual Action Plan, and then only if conditions of the refinancing are clearly stated in the Plan. To

be eligible for refinancing a project must meet the following conditions:

- *Refinancing cannot be the primary purpose of the HOME investment. Refinancing is only appropriate*
1.

when HOME funds are loaned to rehabilitate the property for which refinancing is being requested and then only when necessary to permit or ensure continued affordability. To demonstrate that rehabilitation is the primary activity for which HOME funds have been expended in connection with the property, at least \$5,000 per unit average in HOME funds must have been provided for rehabilitation of the property.

- *The project sponsor requesting HOME funds for debt refinancing must demonstrate, and the Consortium must confirm, that disinvestment in the property has not occurred, long-term needs of the project can be met through the refinancing, and servicing the targeted population over an extended affordability period is feasible.*
2.
- *Refinancing may be approved either to maintain currently affordable units or to create additional affordable units.*
3.
- *Properties for which refinancing is approved may be located anywhere within the corporate limits of the Consortium members.*
4.
- *Properties for which refinancing is approved are subject to an affordability period of at least 15 years starting on the date the refinancing is closed.*
5.
- *HOME funds cannot be used to refinance multiple-family loans made or insured by any other federal program, including but not limited to, the Community Development Block Grant Program.*

5. *If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).*

Not applicable

6. *If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).*

Not applicable

7. *If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).*

Not applicable

RESOLUTION NO. _____

A Resolution Approving the Housing Program Manual for Program Years 2025-2029

WHEREAS, on February 2, 1976, the City Council of the City of Urbana, Illinois, adopted operational manual for the implementation of housing rehabilitation programs funded through the Community Development Block Grant program; and

WHEREAS, said manual has been amended by the City Council from time to time thereafter; and

WHEREAS, the Community Development Commission and Grants Management Division of the City of Urbana have formulated the housing program manual entitled Housing Program Manual 2025-2029 for the purpose of 1) administering the program years 2025-2029 housing programs funded in part with Community Development Block Grant funds, HOME Investment Partnerships Program funds, and additional funding that may be available through Illinois Department of Public Health, Federal Home Loan Bank, Illinois Housing Development Authority, Tax Increment Funds, or other participating financial institutions to supplement the programs in the manual, 2) replacing previously adopted housing program manual which require revisions to clarify existing programs and conform to regulations and guidelines required by the funding source; a copy of said housing program manual in substantially the form as written is attached hereto and incorporated herein by reference.

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

That the Grants Management Division of the City of Urbana is hereby authorized and directed to proceed with the implementation of the housing program manual in substantially the form of the attached Housing Program Manual 2025-2029, which is hereby approved.

PASSED by the City Council this _____ day of _____, _____.

AYES:

NAYS:

ABSTAINS:

Darcy E. Sandefur, City Clerk

APPROVED by the Mayor this _____ day of _____, _____.

DeShawn B. Williams, Mayor



HOUSING PROGRAM MANUAL

Program Years 2025 - 2029
July 1, 2025 - June 30, 2029

City of Urbana Grants Management Division Programs

Emergency Grant Program

**Emergency Grant - Sewer Repair Program*

**Emergency Grant - Roof Repair/Replacement Program*

Access Grant Program

Purchase/Rehab/Resell Program

Property Acquisition/Demolition/Disposition Program

Prepared by
City of Urbana, Illinois

Approved by
Urbana City Council - Resolution No. _____

City of Urbana
Housing Program Manual
Program Years 2025-2029

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1.0 INTRODUCTION

1.1 Background

The Urbana City Council created the Urbana Community Development Commission in 1975 to develop a Community Development plan for the City of Urbana. The Community Development Commission identified the need to provide housing rehabilitation assistance to certain older areas of the City of Urbana. Low- and moderate-income residents of substandard dwellings were given the greatest consideration for this assistance, consistent with national CDBG objectives. Since 1975 housing renovation has been a major component of Urbana's U.S. Department of Housing Urban Development (HUD) funded programs.

The Community Development Block Grant (or CDBG) Program is a federal entitlement program authorized by the Housing and Community Development Act of 1974, as amended. The Program provides annual grants on a formula basis to entitled cities and counties. Congress determines the amount of Community Development Block Grant funds available to entitled cities and counties through the passage of the annual federal budget.

The HOME Investment Partnerships (or HOME) Program is a federal entitlement grant program authorized by Title II of the National Affordable Housing Act of 1990, as amended. The Program provides annual grants on a formula basis to entitled cities, counties, approved consortia, and states. Local governments receiving HOME funds are called "participating jurisdictions." Congress determines the amount of HOME funds annually available to participating jurisdictions through the passage of the annual federal budget.

HUD is responsible for the management and oversight of CDBG and HOME Programs. Under these programs, the City is responsible for deciding how the CDBG and HOME funds will be used in its jurisdiction and for the daily administration of the funds.

The purpose of the CDBG Program is to develop viable urban communities and neighborhoods by providing decent housing and a suitable living environment, and by expanding economic opportunities for low- and moderate-income persons. The HOME Program is intended to increase affordable housing opportunities, particularly for low-income persons. Under the CDBG and HOME Programs, the City retains the right to design housing assistance programs, as funding is available, to respond to local needs. Because community needs change over time, it is periodically necessary to review and revise the City's housing programs.

1.2 Programs

This manual contains guidelines for housing programs offered, as funding is available, by the City of Urbana during the period beginning July 1, 2025, and ending June 30, 2029. This manual supersedes all guidelines previously issued by the City of Urbana. Exhibit A summarizes the purpose and general requirements of each program.

- Access Grants (AG)
- Emergency Grants (EG)
- Emergency Grant – Sewer Repair (EG-SEW)
- Emergency Grant – Roof Repair/Replacement (EG-ROOF)
- Purchase/Rehab/Resell Program (PRRP)
- Property Acquisition/Demolition/Disposition Program (PADDP)

Housing programs are generally made available to households within the Community Development (CD) Target Area. The CD Target Area is defined according to the federal income guidelines using the U.S. Bureau of the Census enumeration areas. By federal regulation, more than 51% of the residents of the CD Target Area designated by the City must have incomes at or below 80 percent of the median family income for Champaign County. The CD Target Areas, as established are illustrated on page eight.

Households assisted by these housing programs must meet federally mandated income guidelines for very-low and low-income persons. Income guidelines are subject to periodic revision by the U.S. Department of Housing and Urban Development. Interested parties should consult the Grants Management Division for current year income limits. The income of the household and the location of the property to be renovated determine the program for which the household is eligible.

Households receiving home rehabilitation assistance must not have liquid assets over \$100,000 if a senior citizen or \$30,000 if not. Liquid assets shall be considered any asset that can be rapidly converted into cash while keeping its market value. To determine a household's liquid assets, an average of 6 months' worth of bank statements will be calculated. If a household's assets are over the asset limit, the applicant will be required to contribute the overage amount towards the cost of the program before any grant funds will be used. Income from assets shall be counted towards households' income eligibility determination, in accordance with HUD 24 CFR Part 5.

Households will be assisted with the verification of income, assets, and project review. Reimbursements will not be provided for payments or expenses incurred outside the application process.

1.3 Authorized Activities

In adopting this manual, the Urbana City Council directs its Grants Management Division (GMD) to implement housing programs as described herein. The Council authorizes the Manager of the Grants Management Division to enter into contractual agreements with individual property owners to implement housing programs in accordance with these guidelines. The Council further authorizes the Manager of the Grants Management Division to execute mortgages, releases, and subordination agreements necessary to implement these housing programs.

The Council authorizes the Manager of the Grants Management Division to enter into negotiations as may become available to purchase properties to be used through the City's programs such as Purchase/Rehab/Resell or Acquisition/Disposition Program to add properties to the City's portfolio for later use in the construction of new affordable housing.

The Council directs the Grants Management Division to pursue additional funding that may be available to help fund the programs listed in the manual. Additional funds may be used as Grants, Deferred Loans, Loans, etc., depending on the guidelines attached to said funds. Additional funding agents may be, Tax Increment Finance (TIF), Federal Home Loan Bank (FHLB), Illinois Housing Development Authority (IHDA), or other participating financial institutions.

1.4 Conflict of Interest

Employees, agents, consultants, officers, elected officials, and appointed officials of the City of Urbana who either 1) exercise functions or responsibilities with respect to CDBG or HOME, 2) are in a position to participate in the decision-making process relative to CDBG or HOME, or 3) may gain inside information concerning CDBG or HOME activities are ineligible for assistance through the housing program. Such persons include, but are not limited to, the Mayor, City Council members, Community Development Commission members, the Chief Administrative Officer, the Comptroller, the City Attorney, the Community Development Services Director, and all Grants Management Division staff. However, HUD may grant an exception to this rule on a case-by-case basis upon filing by the Grants Management Division of 1) disclosure of the conflict, 2) an assurance that public disclosure of the conflict has been made, and 3) a legal opinion that the interest would not violate state or local law. City employees who are not otherwise excluded by this conflict-of-interest provision are eligible to apply for housing assistance.

1.5 General Guidelines

1. Processing & Prioritizing Applications: The City's Grants Management Division shall generally process applicants for assistance through programs described in this manual on a first-come/first-served basis. From time to time, however, the demand for assistance through these programs may exceed the availability of funds or staff time to process all cases. The Grants Management Division may institute a prioritization system on either a temporary or permanent basis to determine the order in which projects will be funded. Any such prioritization system shall give the highest priority based on income, housing need, and urgency of needed repairs.
2. Project Evaluation: Upon the approval of an applicant's Housing Rehabilitation Application, a City Housing Inspector will be sent to evaluate the necessity of the rehabilitation request. The Grants Management Division will not reimburse rehabilitation costs under \$250. If total rehabilitation costs come to \$250 or less, then the applicant will make payment directly to the contractor.
3. Radon Consideration: Housing programs receiving federal assistance shall be subject to HUD regulations regarding radon consideration, testing, and mitigation. Radon testing and mitigation will be considered an eligible expense for all housing programs. For projects where radon mitigation is required, assistance caps will be increased by

\$8,000 for the sole purpose of application to radon-related expenses. The Grants Manager may authorize additional funds to cover mitigation costs in exceptional circumstances.

4. Relocation: If it is determined that there is an immediate threat to the occupant's health or safety, occupants of the home will be required to temporarily relocate to another establishment until rehabilitation is complete. If occupants require relocation to a hotel or other such establishment, the City of Urbana will cover all lodging/room rate charges that are accrued during the duration of the household's stay. If an applicant wishes to cover their own costs up-front, and then request reimbursement from the City, the applicant must provide documentation of the costs incurred from their stay. In the case of reimbursement, the City will reimburse hotel or motel costs, at a maximum of \$100 per day, per room, as defined by the hotel's policy for the number of persons per room.
5. Warranties: Eligible rehabilitation work financed through these programs is covered under a one-year guarantee on labor and product warranties that vary in scope depending on the product. At the time of project closeout, the General Contractor shall provide the applicant with information on the guarantee, warranties, and home maintenance procedures. Defects in work noted within the one-year warranty period are generally repaired under the one-year labor guarantee. Thereafter, the property owner is responsible for home repairs and claims under product warranties. The City of Urbana recognizes that in unusual circumstances defects in renovation work may occur due to errors or omissions on the part of the contractor or City staff after the one-year warranty period. If this is truly the case, the City shall provide the owner with the opportunity to request grant funds to correct the defects through the City's Housing Program. Corrective action grants may be authorized by the Grants Management Division Manager. The income of the homeowner at the time of the request for correction assistance need not meet housing program eligibility requirements. Corrective action grants are processed in accordance with the Emergency Grant guidelines regardless of whether the homeowner would otherwise be eligible for the Emergency Grant Program. For projects where environmental review requirements determine a radon mitigation system is needed, GMD shall require the contractor provide a minimum five-year warranty for the mitigation system.
6. Default and Noncompliance: A default shall consist of failure or refusal of a client who has been approved for grant assistance to comply with program policies and procedures as described in this manual or other application forms and agreements pertaining to City of Urbana Housing Programs. The GMD shall maintain a list of clients in default and may deny any further assistance under current or future grants to households in which any member is in default until all matters of noncompliance have been corrected. The GMD may require reimbursement for any grant assistance provided to clients in default, equal to repair costs together with costs associated with environmental review expenses. In such cases, the GMD shall send the client a notice containing a description of costs for which reimbursement is being requested, dates when costs were incurred, and a due date for repayment, which shall be 30 days from the date of the notice.

Changes to Program Guidelines: The City of Urbana recognizes it may be relevant to make a conditional change to the outlined program guidelines throughout the program years in the manual. In these instances, GMD shall submit the reason or reasons for the conditional change for that specific program. The Community Development Commission (CDC) may authorize GMD to proceed with the changes to the program with a majority vote of a CDC quorum.

**EXHIBIT A: CITY OF URBANA DEPARTMENT OF COMMUNITY DEVELOPMENT SERVICES
GRANTS MANAGEMENT DIVISION (GMD) HOUSING PROGRAMS FOR PROGRAM YEARS 2020-2024**

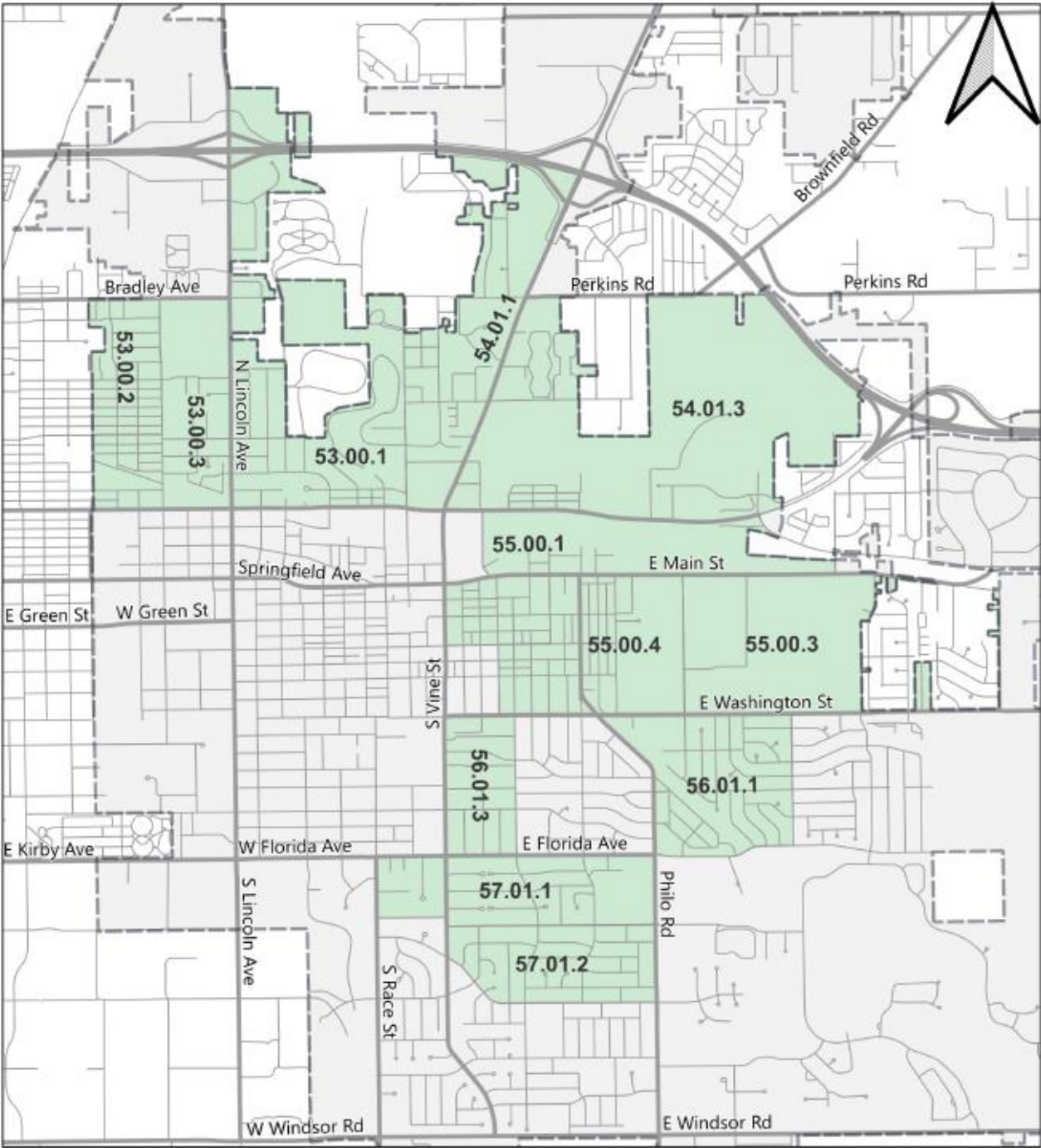
PROGRAM	PURPOSE	ELIGIBILITY AREA	INCOME ELIGIBILITY	MAXIMUM \$ AMOUNT*	UNDER-WRITING CRITERIA
AG Access Grant	Provide grant assistance to an income-eligible homeowner, a renter of a single-family residence, or a trust deed recipient to eliminate physical barriers that inhibit the use of the dwelling unit by the person with a disability.	Citywide	Household income < 80% MFI	Grant assistance up to a maximum amount of \$10,000 per program year	GMD
EG Emergency Grant	Provide grant assistance for an owner-occupant to alleviate a hazardous condition that poses a threat to the health and safety of the occupants	Citywide	Household income < 80% MFI	Grant assistance up to a maximum amount of \$10,000 per program year	GMD
<i>*Emergency Grant Subcategory*</i> EG-ROOF Roof Repair Program	Provide grant assistance for an owner-occupant to alleviate a hazardous or degraded roofing condition, which poses a threat to the health and safety of the occupants or the livability of the home.	Citywide	Household income <80% MFI	Grant assistance up to a maximum amount of \$15,000 per program year.	GMD

<p><i>*Emergency Grant Subcategory*</i> EG-SEW Emergency Grant Sewer Repair</p>	<p>Provide grant assistance for an owner-occupant to alleviate hazardous or critical sewer infrastructure issues, which pose a threat to the health and safety of the occupants.</p>	<p>Citywide</p>	<p>Household income <80% MFI</p>	<p>Grant assistance up to a maximum of \$15,000 per program year.</p>	<p>GMD</p>
<p>PRRP Purchase/ Rehab/ Resell Program HOME - DPAP Down Payment Assistance Program</p>	<p>Provide additional affordable housing. Purchase of deteriorating or vacant single-family properties, bring the structure up to the City of Urbana's Property Maintenance Code, and market the properties to income-eligible homeowners.</p>	<p>Priority is given to CD Target Area** Priority is given to CD Target but available City Wide</p>	<p>Household income < 80% MFI</p>	<p>Agreement on the property to remain affordable for the appropriate period of time, as determined by HUD guidelines.</p>	<p>Financial institution, GMD</p>
<p>PADP Property Acquisition/ Disposition Program PRRP Purchase/ Rehab/ Resell Program</p>	<p>Provide additional affordable housing. Purchase of dilapidated and vacant properties, clear and maintain for future use for affordable housing. Provide additional affordable housing. Purchase of deteriorating or vacant single-family properties, bring the structure up to the City of Urbana's Property Maintenance Code, and market the properties to income-eligible homeowners.</p>	<p>Priority is given to CD Target Area*Priority is given to CD Target Area**</p>	<p>Household income < 80% MFI</p>	<p>Agreement on the property to remain affordable for the appropriate period of time, as determined by HUD guidelines.</p>	<p>Financial institution, GMD</p>

*The Maximum Funding Amount shall be increased by \$8,000 for any project requiring radon mitigation as part of the environmental review findings.

**Eligible properties outside of the Target Area will be considered on a case-by-case basis

Community Development Target Areas



Data Source: HUD, FY2024 CDBG Low- and Moderate Income Summary Data (Based on 2016-20 ACS)

- City of Urbana
- Community Development Target Areas (Block Group has >51% low-to-moderate income population)

2.0 DEFINITIONS

Accessibility Grant (AG): Grant funds for up to \$10,000, not including eligible radon mitigation costs, for income-eligible households to eliminate physical barriers, which inhibit the use of the dwelling unit by a person with a disability.

CD Target Area: Designated low-income neighborhoods throughout Urbana, which qualify to receive federal funds to improve housing conditions and the general neighborhood environment (see page eight). The CD Target Area is eligible to receive federal funds for area benefit activities such as capital improvements and neighborhood beautification.

Code Violations: Violations of the current Building Safety Property Maintenance Code as adopted and amended by the City of Urbana, other applicable codes and ordinances adopted by the City, and applicable Department of Housing and Urban Development (HUD) standards.

Community Development Commission: A committee of Urbana residents appointed by the Mayor of the City of Urbana with the approval of the Urbana City Council to make recommendations regarding the annual Community Development Block Grant and HOME programs and budgets, and monitoring CDBG/HOME-funded programs.

Community Development Coordinator: Provides technical assistance and prepares program reports and plans for HUD; coordinates special rehabilitation, cleanup, and clearance projects.

Community Development Specialist: A rehabilitation specialist of the Urbana Grants Management Division or other persons as authorized by the Manager of the Grants Management Division of the City of Urbana. Coordinates and monitors rehabilitation services for eligible property owners; Reviews and recommends approval of applications from residents and property owners for rehabilitation assistance.

Contractor: A general contractor who meets the qualification guidelines outlined in Section 7.0 this manual.

Grants Management Division Manager: The division head of the Urbana Grants Management Division.

Elderly Person: Person 62 years of age or older.

Emergency Grant (EG)/(EG-SEW)/(EG-ROOF): Grant funds of up to \$10,000 for regular emergency rehabilitation and/or up to \$15,000 for emergency sewer or roofing repairs made available to repair a health or safety item, not including eligible radon mitigation costs. Emergency Grant funds are available only if the repair is immediately needed to mitigate a hazardous condition or if not repaired, would cause structural damage to the home.

General Property Improvements: Work that is not required to bring a building into code compliance but generally improves the condition and economic life of the property (painting, replacement of wood, floor covering, etc.).

Grants Management Division (GMD): The division responsible for administering the Community Development Block Grant Program (CDBG) and HOME Program for Urbana and coordinating all CDBG/HOME activities as well as other funding provided by HUD. GMD is a division of the Urbana Department of Community Development Services.

Gross Annual Income: Annual income is the gross amount of income anticipated by all adults in a family during the 12 months following the effective date of determination. To calculate annual gross income the Department of Housing and Urban Development's 24 CFR Part 5 income definitions are used for all programs. Grant applications require the applicant to provide 2 months' worth of paystubs and/or any other income verification documents as requested by GMD and in accordance 24 CFR Part 5.

Household: All persons who occupy a housing unit at the time the application is taken. GMD staff shall use the guidelines provided by the HUD 24 CFR Part 5 definition of the household to determine whether or not persons with an ownership interest in the property who do not reside at the property shall be considered to be an "occupant" of the household to determine household eligibility. Regardless of whether such individuals are counted as household members, they will be required to sign all applicable agreements, liens, and other documents provided by the City for the property to be eligible for City programs.

Housing Expenses: The sum of payments for principal and interest on loans secured by a lien on the property, hazard insurance premiums, and real estate taxes.

Incipient Code Violations: An element of the structure that is not in violation of the housing code but which will likely deteriorate into a code violation in the near future.

Lien: A duly recorded encumbrance upon the property.

Liquid Assets: Any asset that can be rapidly converted into cash while keeping its market value (includes bank accounts, stocks/bond, and online accounts, such as CashApp, Venmo, and cryptocurrency, etc.).

Owner: The property owner as recorded in the Champaign County Recorder of Deed's office.

Owner-Occupant: A person who occupies the property of which he/she is the owner (as defined above) and uses the property entirely for residential purposes or a person who has purchased a vacant structure for occupancy after the structure meets applicable codes.

Person with Disability: A person who is receiving Supplemental Security Disability Income (SSDI) and/or is permanently impaired to the extent that he/she cannot fully utilize his/her living space without some physical modification(s).

Rehabilitation: The renovation of a reusable structure that overcomes deterioration and provides a satisfactorily improved physical condition for residential purposes.

Residential Property: A property used solely as a dwelling unit.

Self-Help: Completion of all or a portion of housing rehabilitation work by the property owner/borrower. Self-help is not allowed in any project funded in accordance with this manual.

Single-Family Residence: A single-family owner-occupied residential unit.

Standard Dwelling Unit: A dwelling unit in compliance with the current Building Safety Property Maintenance Code, the current NFPA Life Safety Code as amended, and HUD Minimum Property Standards. Generally, a dwelling unit meets all existing minimum housing code standards for habitation.

Substandard Dwelling: A dwelling unit that does not meet the criteria for a standard dwelling unit through: lack of maintenance; age of unit; neglect; lack of part or all plumbing, electrical, and heating facilities; or overcrowded conditions. The substandard dwelling can be considered to be one of two classifications: 1) deteriorated unit, i.e., one that is substandard but is structurally sound or able to be made structurally sound and can be brought up to standard condition with rehabilitation (formally known as substandard, suitable for rehabilitation); or 2) dilapidated unit, i.e., a substandard unit that has deteriorated to the extent it is unsafe, unsanitary, or dangerous to human life, and rehabilitation is not feasible (formally known as substandard, unsuitable for rehabilitation).

Vested Title: An interest in real estate carrying a legal right of present or future enjoyment and a legal right to convey the interest to another party.

3.0 PROGRAM OBJECTIVES

The City of Urbana Housing Programs are designed to further the following objectives:

1. To encourage the revitalization and stabilization of low- and moderate-income neighborhoods by implementing housing programs
2. To remove unhealthy or hazardous housing conditions in low- and moderate-income areas
3. To use state, federal, and other grant funding including but not limited to Community Development Block Grant (CDBG), HOME, Illinois Housing Development Authority (IHDA), and Federal Home Loan Bank (FHLB) funds as a catalyst to encourage residents of low- and moderate-income neighborhoods to improve their community
4. To revitalize and preserve the existing housing stock
5. To enable low-income families who cannot obtain conventional financing to rehabilitate their homes
6. To conserve the property tax base in low- and moderate-income neighborhoods
7. To encourage employment and training opportunities for minority persons and females through the opportunity to bid on rehabilitation contracts

8. To finance needed home improvements using CDBG and HOME funds to the extent necessary and funds from private lenders to the maximum extent possible
9. To remove physical barriers impeding maximum use of the residential property by persons with disabilities and to increase the number of handicapped accessible dwelling units, both owner-occupied and renter-occupied, in the City
10. To further implement the City's Consolidated Plan.

4.0 HOME REHABILITATION GRANTS

The City of Urbana currently offers the following Home Rehabilitation Grant programs for qualifying households:

Access Grant: An Access Grant is a non-repayable grant made to an income-eligible homeowner or renter of a single-family residence as defined by HUD or up to a four-unit complex or trust deed recipient to eliminate physical barriers that inhibit the use of the dwelling unit by a Person with Disability. Grants may be made for the renovation of single-family detached dwelling units as well as duplex units.

Emergency Grant: An Emergency Grant is available to single-family, owner-occupied residential properties to repair a health or safety item. Emergency Grant funds are available only if the repair is immediately needed to mitigate a hazardous condition. Emergency Sewer and Roof Repair Grants are a subset of the Emergency Grant program, and offer higher maximum assistance.

Eligible and ineligible activities, program terms and conditions, and applicant eligibility criteria are outlined below (Access Grant details in subsection 4.1; Emergency Grant details in subsection 4.2).

The application process for both programs is outlined subsection 4.3. Procedures for work determination, contractor procurement, contract management, and close out on Rehabilitation Grants are described in subsections 4.4-4.7

4.1.1 Access Grant: Eligible and Ineligible Activities

Eligible activities include all types of general improvements necessary to remove barriers to accessibility by persons with disabilities. These activities include but are not limited to:

1. Permanent improvements to the property, such as ramp installation, door widening, installation of lowered light panels, renovation of kitchens and bathrooms, and installation of visual fire/smoke alarms, and doorbells for the hearing-impaired.
2. Detachable equipment to eliminate obstacles in the bathroom and kitchen but only if permanent improvements are impractical, exorbitant in cost, or unacceptable to the property owner (in the case of rental property).
3. If radon testing and/or mitigation are required as part of the environmental review process, testing and mitigation costs shall be considered an eligible program expense.

Ineligible activities include general improvements not related to the removal of barriers. These include:

1. Removal of code deficiencies and incipient code deficiencies.
2. Furnishings (items not permanently affixed to the property), except equipment noted above.

4.1.2 Access Grant: General Terms and Conditions

1. An Access Grant shall not exceed \$10,000 (not including radon mitigation costs, which shall be an eligible expense if required, up to an additional \$8,000).
2. An applicant may receive an Access Grant and then receive additional assistance through another rehabilitation assistance program described in this manual.
3. Access Grant processing costs shall be the responsibility of the GMD.
4. If a rental unit is retrofitted through the Access Grant Program and the tenant for which the unit is retrofitted vacates the unit, the owner agrees as follows:
 - The owner shall notify the GMD that the unit has been vacated. The GMD retains the right to reclaim any detachable equipment funded by the program but abandoned by a person with a disability (i.e., no longer in use and not expected to be used).
 - The owner agrees that the priority in renting vacated units shall be given to persons with disabilities.

4.1.3 Access Grant: Eligibility Criteria

For a dwelling unit to qualify for remodeling with an Access Grant, the unit must meet the following criteria:

1. Be located within the corporate limits of Urbana.
2. Be structurally sound and relatively free of any building deficiencies that would render the property "substandard."
3. Not be located in an area that conflicts with environmental or zoning regulations (e.g., not located within a floodplain or adjacent to a railroad or other noise source that has a day/night sound level in excess of the Department of Housing and Urban Development Sound Level Standards) or with the Comprehensive Plan for Urbana, as amended.

The applicant for an Access Grant is the person intending to occupy the unit upon retrofitting. For an applicant to qualify for an Access Grant, he/she must meet the following criteria.

1. The applicant can be the owner of the record, a renter of record, or a trust deed recipient. If the applicant is not the owner of the record, the Access Grant can be made for the retrofit of the property only if the owner of the record agrees to the retrofit.
2. The applicant's household income shall not exceed 80 percent of the median family income for Champaign County as determined by HUD.
3. The applicant must be 18 years old or older with a disability or have a dependent with a disability who is a permanent resident of the dwelling unit to be retrofitted. Households with a senior (62 or older) permanent resident shall also qualify access grants.

4.2.1. Emergency Grant: Eligible and Ineligible Activities

Eligible activities include only those repairs necessary to alleviate a hazardous condition that poses a threat to the health and safety of the occupant, including, but not limited to, repair or replacement of defective mechanical, electrical, or plumbing systems, building components, and surfaces. Grants Management staff shall verify the emergency nature of conditions upon inspection.

An actively leaking roof over a living space will be considered a condition warranting Emergency Grant assistance. At the discretion of the GMD, the course of action taken to eliminate the existing emergency may include additional work to prevent an imminent emergency (i.e., replace furnace rather than repair, replace sewer line rather than repair, reroof rather than patch).

If radon testing and/or mitigation are required as part of the environmental review process, testing and mitigation costs shall be considered an eligible program expense.

Ineligible activities include any repair that is not of an emergency nature, including weatherization activities, fixtures not permanently attached to the property, and fees for professional consulting services.

4.2.2. Emergency Grant: General Terms and Conditions

1. An applicant may receive an Emergency Grant to alleviate a hazardous condition and then receive additional assistance through another rehabilitation assistance program described in this manual.
2. Emergency Grant assistance can be offered to an applicant even if the same property received assistance through other programs administered by the Grants Management Division. Before the approval of an Emergency Grant application, the applicant will be required to provide evidence of **property insurance** to the GMD. The GMD may then investigate whether any emergency repairs are eligible for insurance reimbursement. In the event the applicant applies for and receives reimbursement for emergency repair work from his/her insurance company, said insurance proceeds shall be used to reimburse GMD for costs incurred in making emergency repairs to the property.
3. Emergency Grant assistance is provided as outlined in the following table:

Type of Repair	Income	Maximum Amount of Assistance
General Emergency Repair	0 – 80% AMI	\$10,000
Roof or Sewer Repair	0 – 80% AMI	\$15,000

4. The Maximum Amount of Assistance shall be increased by \$8,000 (for sole application to radon-related expenses) for any project requiring radon mitigation as part of the environmental review findings.
5. An Emergency Grant recipient shall not be required to pay administrative expenses related to the processing of the Emergency Grant application.

6. Repayment of the Emergency Grant is not required. No lien is placed against the property to recover all or part of the Emergency Grant.

4.2.3. Emergency Grant: Eligibility Criteria

For a dwelling unit to qualify as eligible for work under the Emergency Grant Program, the unit must meet the following criteria:

1. Be located within the corporate limits of Urbana.
2. Be a single-family, owner-occupied residential property. Owner-occupied units in multiple-unit structures are ineligible for assistance under this program.
3. Be a dwelling unit with a situation deemed threatening to the safety and/or health of the occupants based on a determination made by the GMD. An inspection may be required by the Urbana Building Safety Division. Such items could include a malfunctioning furnace, a problem with plumbing that renders sanitary facilities inoperable, roof leakage that impairs the structural integrity of the roof and its supports, or lead-based paint hazards. If an inspection determines that property conditions do not pose an immediate health or safety risk, the property shall be deemed ineligible for an Emergency Grant.

For an applicant to qualify for an Emergency Grant, he/she must meet the following criteria:

1. The applicant has owned and resided at the residence one year prior to applying for assistance.
2. The applicant must be the person or persons in whose name title to the property is vested. Contract buyers and trust deed recipients will be considered on a case-by-case basis depending on the contract and legal terms but then only if the owner of record or contract seller consents to the Emergency Grant work.
3. The applicant must pay all sums necessary to release outstanding liens on the property other than mortgage and tax liens in good standing. Liens that must be released before work can proceed include but are not limited to, liens for past-due income and sewer benefit taxes and liens for junk and debris removal.
4. The applicant's household annual income shall not exceed 80 percent of the median family income figure determined by HUD for Champaign County.
5. The HUD Part 5 definition of annual (gross) income shall be the method used in calculating annual income.

4.3. Application Process

1. GMD staff shall interview and advise the client of the design and objectives of the Home Rehabilitation Grant Programs. GMD staff shall advise the applicant and owner (if different from the applicant, in the case of an Access Grant for a rental unit) concerning the specific terms and conditions under which assistance is provided. Applications are available online on the City of Urbana website, on paper in the Community Development Services Department office lobby, and may be mailed to applicants on request.
2. Along with a completed application form, GMD staff shall obtain and verify the following information concerning the applicant and subject dwelling:
 - a. Verification of employment and income in accordance with HUD 24 CFR Part 5 regulations, as evidenced by two months' documentation of all sources of income

- (includes employment income, social security payments, alimony, regular payments from retirement plans, etc.). Income tax returns shall **not** be accepted as income documentation, except in the cases of seasonal/independent/day laborers or income from self-employment.
- b. Verification of other earnings and assets in accordance with HUD 24 CFR Part 5 definitions. Six months' documentation of financial statements for liquid assets shall be provided (includes bank accounts, stocks/bond, and online accounts, such as CashApp, Venmo, and cryptocurrency, etc.).
 - c. Verification of homeowner's insurance (or rental insurance, in the case of Access Grants for rental units). Insurance documentation provided must include the policy declarations page.
 - d. In the case of Access Grants for rental units: A copy of the lease agreement must be provided, as well as documentation of owner's approval of the proposed retrofit
 - e. Verification of mortgage or deed of trust from each holder of a lien secured by the property.
 - f. Any additional information necessary to determine eligibility, including disability, if not otherwise obvious.
3. GMD staff shall review all necessary application materials and determine the household's eligibility for City of Urbana Home Rehabilitation grant programs and inform the client that their application has been either approved or denied.
 4. If deemed eligible, the applicant will be required to sign the following documents before repair projects may proceed:
 - a. Household Income Verification Form, certifying accuracy of income information provided with the application.
 - b. All acknowledgements included on the Housing Rehabilitation Program application form.
 - c. Insurance Reimbursement Acknowledgement, certifying that if the applicant applies for and receive reimbursement through insurance for repairs performed under a City of Urbana grant program, said insurance proceeds shall be used to reimburse the City of Urbana for costs incurred in making emergency repairs to the property.
 - d. Radon Testing and Mitigation Certification, certifying that the applicant agrees to comply with radon testing and mitigation requirements, per federal environmental review regulations.
 5. If deemed eligible, and once necessary signatures have been provided, GMD staff shall contact the client to schedule an inspection of the property.

4.4 Work Determination/Contractor Procurement

1. GMD staff shall schedule and inspect the property to determine hazardous conditions (in the case of Emergency Grants) and barriers (in the case of Access Grants) qualifying for repairs. Urbana Building Safety Division may be required to verify the dwelling is generally safe and sound. A complete list of code violations is not required for rehabilitation programs, nor must the property meet all City codes after completion of the project. However, GMD staff may elect not to proceed with a rehabilitation grant if staff determine that a property is structurally unsound and/or

substandard and that needed repairs to address deteriorated conditions are beyond the scope of the grant program.

2. GMD staff shall complete an environmental review in accordance with the City of Urbana Environmental Review Record (ERR) Policy and Procedure Manual and 24 CFR Part 58. An ERR must be completed before funds are committed to a repair project in the form of a work order or contract. An ERR may be completed conditioned on mitigation steps; the ERR will be updated as mitigation steps are completed. If the ERR determines that mitigation measures to address environmental conditions are needed, mitigation measures may be performed after other repairs but should be completed within a reasonable timeframe (defined as within 90 days of completion of other grant repair work), subject to contractor availability and scheduling.
 - a. As part of the ERR, GMD staff shall follow current HUD Guidance on radon consideration in the environmental review process for federally assisted projects. Based on current scientific data on average radon levels in Champaign County (as of the approval date of this manual), HUD policy requires that all properties receiving federal housing rehabilitation assistance in Urbana be tested for radon. If indoor radon levels are found to meet or exceed 4.0 pCi/L, radon mitigation will be required. Radon testing and mitigation are eligible program expenses. For projects where radon mitigation is required, assistance caps will be increased by \$8,000 for the sole purpose of application to radon-related expenses. The Grants Manager may authorize additional funds to cover mitigation costs in exceptional circumstances. In the interest of expediting needed repairs, during initial preparation of an ERR, Center for Disease Control or Illinois Emergency Management Agency data on Champaign County radon averages may be provided as scientific data, with radon testing and mitigation (if determined to be necessary based on property-level testing) being listed as mitigation measures. As with other ERR mitigation measures, actual testing and mitigation may be performed after other needed repairs, but within a reasonable timeframe, subject to contractor availability and scheduling. If existing radon test results performed by a certified professional are available for a property and were measured within 5 years in the case of homes without radon mitigation systems, or 2 years in the case of homes with existing radon mitigation systems, these results may be provided in place of procurement of a new test.
3. GMD staff shall prepare a list of hazardous deficiencies (in the case of Emergency Grants) and barriers (in the case of Access Grants) that need immediate attention and correction, including a lead hazard evaluation as required of surfaces that will be disturbed during the Emergency Grant work.
4. GMD staff shall reach an agreement with the applicant on work to be done and on the schedule for grant activities. In accordance with a prepared mitigation plan (if applicable), radon mitigation work may occur after other repairs, but within a reasonable timeframe (defined as within 90 days of completion of other grant repair work).
 - a. In instances where estimates for needed repairs exceed maximum assistance limits as defined in this manual, and the client chooses to proceed with the

grant program, the GMD shall require the homeowner to sign a Homeowner Payment Certification form, by which the homeowner shall accept responsibility for the difference between the project estimate and grant maximum, and shall provide the City of Urbana with payment for the amount of this difference by certified check before work may proceed. The City of Urbana will place the funds in an escrow account and make payment to the contractor for the activities outlined in the construction contract.

5. Due to the immediacy of Emergency and Access Grant projects, formal advertised bidding need not occur. The GMD shall solicit a cost estimate or cost estimates from qualified contractors and contractors on the GMD Minority-Female Owned list. For projects with estimated costs of \$1,000 or less, multiple contractor quotations are not required. For projects with estimated costs exceeding \$1,000, quotations shall be solicited from a qualified general contractor list. Formal advertising shall not be required. If a bid cannot be obtained from firms on these lists in a timely manner, the Grants Management Manager may authorize the solicitations of bids from firms not on these lists. The construction contract shall be awarded to the qualified general contractor submitting the lowest responsible bid.
 - a. As a regularly occurring program expense, GMD may solicit cost estimates for radon testing and mitigation services on an annual basis.

4.5 Contracting

Construction on Rehabilitation Grant projects exceeding \$1,000 is undertaken only through a written contract between the contractor and the grant recipient. The contract shall contain the bid amount, all general conditions, and a description of emergency rehabilitation work to be performed. The contract may be changed as federal, state, and local laws, regulations or policies deem necessary.

The contractor's proposal shall comply with general specifications, work descriptions, and code reports as supplied by GMD. Drawings and/or detailed specifications shall be prepared by the contractor only when deemed essential by GMD or Building Safety to show the scope of work involved.

Contractors performing radon testing or mitigation shall be licensed by the Illinois Emergency Management Agency. The same contractor may not perform both testing and mitigation on a single project.

Self-Help shall not be permitted in Rehabilitation Grant projects.

Reimbursements will not be provided for payments or expenses incurred outside the application process.

The contractor shall be required to obtain and pay for building and utility permits for work funded through the Emergency Grant Program.

Contracts shall be awarded to the party submitting the Lowest Responsible Bid. The lowest responsible bid shall generally be the bid proposal from the bidder who has (1) complied

with all bid specifications, bid instructions, and contract requirements and (2) offers to perform the contract for the lowest price. The City reserves the right to reject any bids. The contract shall contain the bid amount, all general conditions, and a description of the work to be performed. If the lowest responsible bidder is unable to provide the required documentation in a timely manner, the City may reject the bid and negotiate with the bidder who submitted the next lowest responsible bid. The City may continue this process until a successful bidder is determined. The contract may be changed as federal, state, and local laws, regulations or policies deem necessary.

4.6 Contract Management

GMD staff may inspect rehabilitation work to see that work is progressing satisfactorily and to monitor the quality of materials and workmanship.

4.7 Close Out Procedures

1. Final inspection or Building Safety approval of the work to ensure conformance with contract specifications and issues.
2. Obtain from the contractor the lien waiver and invoice prior to final payments.
3. Review the file to be certain that all documentation is in order and that all necessary signatures have been obtained. Include before and after photographs in the file.
4. GMD staff shall add information on the completed case to the Community Development Property Log.
5. GMD staff shall arrange for any required follow-up radon testing if determined to be necessary by a mitigation plan prepared for the environmental review record. If follow-up testing is required, the environmental review record will be updated with new test results as necessary.

5.0 PURCHASE/REHAB/RESELL PROGRAM

To further enhance program objectives as described in this manual, the City may engage in a program to purchase properties that are in danger of becoming blighted, rehabilitate them, and resell them as affordable housing. When opportunities become available, the City may purchase houses that do not fully meet local building codes but do not warrant demolition. The City shall initiate rehabilitation of those properties to preserve the affordable housing stock and maintain the continuity of the neighborhood. These houses may then be sold as owner-occupied units to households that earn less than 80% of the area median family income, as per HUD guidelines.

5.1 Rehabilitation Process

To successfully rehabilitate acquired properties, the City may pursue a variety of partnerships, including but not limited to:

- Working with not-for-profit groups and/or Community Housing Development Organizations (CHDO)
- Directly hiring contractors and overseeing the work internally
- Bidding out the project to for-profit developers and stipulating terms that will ensure an affordable end product

Any property acquired, rehabilitated, and sold shall only be used for homeownership. Any property rehabilitated through this program shall comply with the City's Property Maintenance Code and all applicable building, zoning, and occupancy, codes upon its completion. Compliance with this section shall be documented through the issuance of a **Certificate of Occupancy** by the City of Urbana Building Safety Division. All rehabilitation work performed with the project shall be subject to the issuance of permits and payment of permit fees.

5.2 Property Requirements

For a dwelling unit to qualify for this program, the unit must meet the following criteria:

1. Be located in the CD Target Area. Properties outside of the Target Area will be considered on a case-by-case basis.
2. Be classified as "substandard, suitable for rehabilitation" by the Grants Management Division in coordination with the Building Safety Division.
3. Be structurally sound or be able to be rendered structurally sound through rehabilitation. Units that cannot be cost-effectively purchased, renovated to meet code, and resold are ineligible under this program. These properties may be used as an acquisition for demolition and the property added to the City's land portfolio to be used for new construction.
4. Be a unit that, after rehabilitation, will be a standard unit (i.e., without code violation).
5. Be a single-family residential property. Multiple-unit structures are ineligible for this program.
6. Not be located in an area that conflicts with environmental or zoning regulations (e.g. not located within a floodplain or adjacent to a railroad or other noise source which has a day/night sound level in excess of Department of Housing and Urban Development Sound Level Standards) or with the City of Urbana Comprehensive Plan amended. Residential properties that violate the Urbana Zoning Ordinance, as determined by the Zoning Administrator and/or the Zoning Review Board, are ineligible under this program.

5.3 Marketing/Reselling Process

After the acquisition and successful rehabilitation of the property, the City shall work to ensure it is sold as an owner-occupied home to a low- or moderate-income family. To market the property to the appropriate market segment, the City may engage in one of the following tactics:

- Working with not-for-profit groups and/or CHDO
- Hiring a realtor with experience in affordable housing
- Promoting through the Grants Management Division's extensive list of contacts with participating lenders, other housing agencies, or the general public

Any property acquired, rehabilitated, and sold under this program shall be used solely for homeownership for persons at or below 80 percent of the median family income for Champaign County as determined by HUD.

5.4 Funding

Funding sources for initial purchase and rehabilitation may include but are not limited to: the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Tax Increment Financing (TIF), the Federal Home Loan Bank (FHLB), Illinois Housing Development Authority (IHDA), or other participating financial institutions.

Agreements and Deed restrictions may be required for use and occupancy and shall be secured through the contract documents as required by the funding used throughout the project. For example, if \$40,000 or less of HOME funds are expended in connection with the project, the property shall be used for owner-occupied housing and must remain affordable to a low-income family for not less than ten (10) years. If more than \$40,000 is expended, the property must remain affordable for not less than fifteen (15) years.

The City shall comply with the Uniform Relocation Act when acquiring property pursuant to this program, including issuance of required notices to property owners, and occupants, and payment of relocation benefits when required. All of the funds obtained through the sale of the acquired and rehabilitated property shall be returned to the City as required by the funding source to be used for other activities within the Purchase/Rehab/Resell program or other eligible projects.

5.5 Contract Management and Rehabilitation Close-Out

1. The GMD or the organization in charge of the project shall inspect rehabilitation work on a regular basis to see that all work is progressing satisfactorily and to monitor the quality of materials and workmanship.
2. The GMD or organization in charge of the project shall make a final inspection of rehabilitation work to ensure conformance with contract specifications.
3. The contractor and/or subcontractors shall coordinate with code officials, GMD, and/or the organization for final approval on each segment of work performed at the residence.
4. The GMD or organization shall schedule and complete a lead clearance test for the lead reduction work performed at the residence.
5. The GMD or the organization shall obtain from the contractors any manufacturers' and suppliers' warranties, the release of liens, invoices, and the contractor's sworn statement before the final pay request for rehabilitation work. The GMD or organization shall obtain a Certificate of Occupancy for the residence before issuing final payment to the contractor.
6. Review the file to be certain that all documentation is in order and that all necessary signatures have been obtained. Include before and after photographs in the file.

6.0 PROPERTY ACQUISITION/DISPOSITION PROGRAM

Property Acquisition in Support of New Construction Relocation/Clearance/Disposition is part of an ongoing effort to sustain and maintain neighborhoods.

6.1 Authorized Activities

When opportunities become available, the Grants Management Division Manager may negotiate and purchase substandard housing and vacant properties primarily in the CD Target Area. Properties outside of the Target Area may be considered on a case-by-case basis

and funding availability. These properties shall then be cleared and maintained in the City's land portfolio until the desired national objective is for low and moderate-income housing, donation, or sale to a local non-profit housing developer or CHDO for new construction of affordable housing. Households that earn less than 80 percent of the area median family income as determined by guidelines may purchase these homes. If the applicable national objective is the reduction of slums and blight, then projects may be completed as soon as the blighting factor has been eliminated.

6.2 Property Qualifications:

1. Be located in the CD Target Area. Properties outside the target may be considered on a case-by-case basis. Properties that are acquired and cleared as part of the slum and blight national objective can be located Citywide.
2. Be classified as a "substandard dwelling" by the Grants Management Division in coordination with the Building Safety Division.
3. Be structurally unsound. Units that cannot be cost-effectively purchased, renovated to meet code, and resold are eligible under this program. These properties may be used for acquisition/demolition and added to the City's land portfolio to be used for new construction.
4. Be a single-family residential property or duplex unit. Multiple-unit structures may be considered on a case-by-case basis.
5. Not be located in an area that conflicts with environmental or zoning regulations (e.g. not located within a floodplain or adjacent to a railroad or other noise source which has a day/night sound level in excess of Department of Housing and Urban Development Sound Level Standards) or with the 2015 Comprehensive Plan for Urbana, as amended. Residential properties that violate the Urbana Zoning Ordinance, as determined by the Zoning Administrator and/or the Zoning Review Board, are ineligible under this program.

6.3 Acquisition Process

To successfully acquire properties, the Council authorizes the Manager of the Grants Management Division to enter into negotiations as may become available to purchase dilapidated and vacant properties. The properties will be used through the City's programs as Purchase/Rehab/Resell or Property Acquisition/Disposition to add properties to the City's portfolio for later use in the construction of affordable housing. Procedures to ensure compliance with HUD and program guidelines including relocation benefits shall include but not be limited to the following.

- Letter of interest with accompanying return receipt of notice
- Information Notice for Voluntary Acquisition of Property
- Title Policy as proof of ownership and outstanding liens
- Appraisal and Appraisal review (if applicable)
- Offer to purchase with statement for just compensation, response to the offer, and negotiation
- City Council Ordinance approval of the purchase
- Environmental Review and clearance achieved
- Property purchase (closing), Warranty Deed recorded, Title Insurance Policy

- Proper maintenance of the property until disposition

As listed above, these steps are followed in the property acquisition process. However, throughout the process, additional concerns and/or complications may arise that could include additional requirements as imposed by HUD or other governing bodies, such as possible relocation assistance, numerous persons listed on the title, numerous liens against the property, etc. In these instances, the GMD shall ensure the proper documentation, assistance, lien releases, and negotiations per HUD requirements. The GMD shall incorporate the Uniform Relocation Act Acquisition & Relocation Section 104(d) Replacement Housing and Relocation as required by HUD.

6.4 Demolition Process

The property shall be secured, and an asbestos inspection and report shall be completed. The project shall be advertised for bid, and contractors who have previously bid on demolition projects shall be notified. The Invitation for Bid shall include Instructions to Bidders, Specifications, Bid Proposal Form, Purchase Certification Form, Equal Employment Opportunity Form, and Pre-Demolition Asbestos Survey. The contractor shall familiarize themselves with the documents before submitting their Proposal.

Demolition projects are undertaken only through a written contract between the contractor and the City. Contracts shall be awarded to the party submitting the Lowest Responsible Bid. The lowest responsible bid shall generally be the bid proposal from the bidder who has (1) complied with all bid specifications, bid instructions, and contract requirements and (2) offers to perform the contract for the lowest price. The City reserves the right to reject any bids. The contract shall contain the bid amount, all general conditions, and a description of the work to be performed. If the lowest responsible bidder is unable to provide the required documentation in a timely manner, the City may reject the bid and negotiate with the bidder who submitted the next lowest responsible bid. The City may continue this process until a successful bidder is determined. The contract may be changed as federal, state, and local laws, regulations or policies deem necessary.

The contractor's proposal shall comply with general demolition specifications, as supplied by GMD including a Pre-Demolition Asbestos Survey. Drawings and/or detailed specifications shall be prepared by the contractor only when deemed essential by GMD or Building Safety to show the scope of work involved so misunderstandings can be avoided.

6.5 Contractor Requirements

The contractor shall be required to obtain and pay for all required utility and demolition permits.

The contractor shall be responsible for the cost of transportation and verification of disposal of all materials to a licensed landfill area, which will accept these materials. The City encourages recycling of demolition materials where possible.

A demolition permit is required and may be obtained from the City of Urbana.

The contractor must be bonded with the City of Urbana and is required to have evidence of such bond on file with the Urbana Engineering Division before contract signing.

6.6 Close-Out Procedures

1. Interim and Final Inspections by the Building Safety Division for approval of demolition work to ensure conformance with contract specifications and issues.
2. Obtain from the contractor the disposal verification, lien waiver, and invoice prior to final payments.
3. Review the file to be certain that all documentation is in order and that all necessary signatures have been obtained.

6.7 Property Maintenance and Disposition

Properties acquired in support of new construction of an ongoing effort to sustain and maintain neighborhoods shall be maintained until such time disposition occurs. Properties shall be donated, transferred, or sold to a non-profit housing developer or CHDO for the use of new construction of affordable housing if the low and moderate-income housing national objective is sought. The following shall be the process in which the properties shall be disbursed.

- The GMD shall notify non-profit housing developers and CHDOs of any properties the City owns that may be used for the construction of new affordable housing. The GMD shall maintain and update the list.
- A residence shall be constructed by all applicable land development, zoning, and building codes, and the Visitability standards of the City of Urbana, Illinois, and with any covenants recorded for the subdivision in which Subject Property is located.
- A request for each property from the non-profit housing developer or CHDO shall be submitted in writing to the Manager of the Grants Management Division with the proposed time frame for construction, sale, and all other applicable information that may be pertinent to the project (i.e. funding appropriated for the construction, income qualifications for a potential owner, building design, etc.) At no time shall the housing developer request properties to land banks for future development.
- The City shall convey properties by good and sufficient Warranty Deed, subject to current general taxes, covenants, conditions, restrictions, easements apparent or of record, and to all applicable zoning laws and ordinances.
- The Developer shall accept the property in its “as-is” condition, and the City disclaims all warranties express or implied as to the condition of the Subject Property.
- After the transfer of the property, the Developer shall be responsible for property maintenance and obtaining and paying for all permits required under said codes.
- The residence constructed on these properties shall be substantially compatible in design and quality of construction as required by the Building Safety Division and the Grants Management Division Manager, acting on behalf of the City. Additional alterations to the proposed design may be required before the issuance of any building permit.

The residence constructed on Subject Property must subsequently be sold only to a family having income at or below 80 percent of the Median Family Income for Champaign County based on household size. The developer shall keep a record of compliance with this Section on file for inspection by representatives of the City and the U.S. Department of Housing and Urban Development.

6.8 Removal of Slum and Blight on a Spot Basis

Properties may be acquired and/or cleared to ameliorate a blighting factor outside of a designated slum or blighted area when the property cannot be immediately transferred to a non-profit housing developer or CHDO. In such instances, the process described below shall be followed.

To comply with the national objective of elimination or prevention of slums or blight on a spot basis, i.e., outside a slum or blighted area, an activity must meet the following criteria:

- The activity must be designed to eliminate specific conditions of blight or physical decay not located in a designated slum or blighted area; and
- The activity must be limited to Clearance alone or Acquisition and Clearance

6.8.1 Acquisition

1. Acquisition may qualify under the Slum or Blighted Area category if the acquired real property is in an area designated by the grantee as a slum or blighted area, and the property will be used in a manner that addresses one or more of the conditions that contributed to the deterioration of the area.
2. Acquisition may qualify under the Spot Blight category if the acquired property is located outside a designated slum or blighted area and the acquisition is required for clearance which will eliminate specific conditions of blight or physical decay on a spot basis.
3. The acquisition of property that is located outside a designated slum/blight area and the acquisition is a prerequisite for clearance, which will eliminate specific conditions of blight or physical decay on a spot basis.

6.8.3 Clearance

1. Clearance may qualify under the Slum or Blighted Area category if the clearance activities are in an area designated by the grantee as a slum or blighted area and address one or more of the conditions that contributed to the deterioration of the area.
2. Clearance may qualify under the Spot Blight category if the activity eliminates specific conditions of blight or physical decay on a spot basis not located in a designated slum/blight area.
3. Clearance activities not involving acquisition can only be undertaken once the legal authority to proceed has been obtained from the owner of the property. Clearance activities alone will be undertaken upon the availability of funds.

6.8.4 General Terms and Conditions

1. The full amount of any demolition and acquisition expenses may be secured with a lien placed on the property that will be payable upon transfer of the property. The lien may be forgiven by the Grants Management Division if the property is transferred to a non-profit housing developer or CHDO.
2. The City of Urbana is required to expend 70 percent of its CDBG funds to benefit low and moderate-income persons. Actions taken through the slum and blight national objective do not count toward this amount.

7.0 CONTRACTING POLICIES AND PROCEDURES

This section describes the general contracting policies of the City of Urbana as they relate to housing rehabilitation projects, procedures whereby contractors can become eligible to contract for HUD-funded projects, policies governing the use of self-help in housing rehabilitation assistance programs, and housing rehabilitation projects conducted in conjunction with for-profit individuals and companies and non-profit organizations.

7.1 General Contracting Policies

The City of Urbana encourages general contractors awarded CDBG- and HOME-funded contracts to utilize subcontractors and material suppliers located in Champaign County, employing Champaign County residents, and furthering federal, state, and local affirmative action goals.

7.2 Contractor Standards

As described above, all Urbana housing rehabilitation programs utilize a list of qualified general contractors, minority/female-owned specialty contractors, or both. To implement these programs, GMD maintains lists of qualified general contractors and minority/female-owned specialty contractors. The City has adopted the following minimum standards for inclusion on these lists.

7.2.1 Standards for Qualified General Contractor List

Qualified general contractor status indicates the contractor has the financial resources and the experience in both project management and construction trades necessary to complete housing rehabilitation projects of the nature undertaken through the City's housing rehabilitation programs. GMD maintains a list of qualified general contractors eligible to participate in the City's housing rehabilitation programs. To qualify for inclusion on the list, a general contractor must apply GMD, which evidences that the contractor meets the following standards.

1. The contractor has completed at least two similar cases of nature and cost to those funded through the Urbana housing rehabilitation program to the satisfaction of clients, vendors, and subcontractors. The two cases must involve the management of at least one subcontractor and direct experience in one or more construction trades.
2. The contractor must provide evidence of insurance of the types and amounts as follows. The amounts are minimum levels.
3. The Contractor shall maintain during the entire period of his performance under this Contract for Rehabilitation the following minimum levels of insurance. All policies shall be written with insurance carriers qualified to do business in the State of Illinois.

- a. Worker's Compensation Insurance - Per Illinois Statutory Requirements **(REQUIRED BY THE CITY)**
 - b. Comprehensive General Liability policy to cover bodily injury to persons other than employees and for damage to tangible property, including loss of use thereof, including the following exposures.
 - I. All premises and operations.
 - II. Explosion, collapse, and underground damage.
 - III. Contractor's Protective coverage for independent contractors or subcontractors employed by him/her.
 - IV. Contractual Liability for the obligation assumed in the Indemnification and Hold Harmless agreement of the contract.
 - V. Personal Liability endorsement with no exclusions pertaining to employment.
 - VI. Products and completed operations coverage. Combined single limits of at least one million (\$1,000,000) per occurrence.
 - c. Automobile Liability – Combined single limits of at least Five Hundred Thousand (\$500,000) per occurrence of bodily injury/property damage. Auto liability shall include owned, non-owned, and hired vehicles.
 - d. Umbrella Liability Policies may be used to satisfy the limits named above.
 - e. Pollution Liability (if applicable) - as required by the State of Illinois Department of Public Health for Lead Abatement Contractors.
4. The contractor must have financial resources including working capital and sufficient credit necessary to purchase building materials and retain subcontractors for housing rehabilitation work.
 5. The contractor must be capable of securing permits required for housing rehabilitation. The contractor must have licenses required for construction trades or must be able to subcontract with firms that do.
 6. The contractor must be in good standing with other federal, state, and local agencies and may not be on any government-maintained debarred contractor list.
 7. The contractor must be in good standing with the Federal Internal Revenue Service and the State Department of Revenue. The contractor may not be subject to federal or state tax levy or lien.
 8. The contractor adheres to the City's Equal Employment Opportunity Ordinance (or for companies new to City contracting, agrees to adhere to the ordinance and has the necessary written policies and procedures to do so). Continued participation in the housing rehabilitation programs is based in part on efforts by the contractor to retain minority/female-owned subcontractors in GMD-funded construction work.

GMD will approve contractors for the qualified general contractor list. GMD reserves the right to approve contractors for listing on the qualified general contractor list with conditions such as limits on project size and/or on the number of contracts the contractor will be allowed to undertake simultaneously.

GMD reserves the right to remove a contractor from the qualified general contractor list or to limit the scope of work by the contractor in the program for any of the following reasons. Before taking such action, GMD shall provide the contractor with written notification of the deficiency and shall allow the contractor reasonable time to correct the said deficiency.

1. The contractor fails to continue to meet any of the qualification standards listed herein.
2. The contractor fails to comply with provisions of a program construction contract and is declared in default of said contract. Grounds for declaration of default include, but are not limited to, the following:
 - a. Poor workmanship
 - b. Unable to secure and maintain the proper licenses and insurance requirements
 - c. Continued violation of a contract start or completion date
 - d. Abuse of change-order provisions
 - e. Bankruptcy or insufficient financial resources to complete work
3. The contractor's and subcontractor's conduct toward program clients is inconsistent with public policy.

7.2.2 Standards for Minority/Female-Owned and Specialty Contractor List

A minority/female-owned and specialty contractor is a firm specializing in one or more construction trades in which more than half of the assets are owned and controlled by a minority or female person or persons.

Before the commencement of any work funded through GMD, the company must meet the following additional standards.

1. The contractor must submit the appropriate Equal Employment Opportunity forms acceptably.
2. The contractor must provide evidence that she/he has insurance of the type and minimum amounts cited in the Standards for Qualified General Contractor List.
3. The contractor is capable of securing building and utility permits as necessary for the construction work proposed by the contractor.
4. The contractor is judged by GMD to have an acceptable record of performance, integrity, financial resources, and technical expertise as determined by an investigation of information requested by GMD and provided by the contractor.

7.3 Self-Help in Rehabilitation Assistance Programs

Self-help is not allowed in any project funded in accordance with this manual.

7.4 Rehabilitation Projects in Conjunction with non-profit agencies

Rehabilitation assistance through programs described in this manual is limited to a maximum funding amount per program. Recognizing that some projects cannot be completed at that cost, GMD may enter into a cooperative arrangement with a non-profit service organization. GMD will provide CDBG/HOME funds to a homeowner for the purchase of building materials up to the maximum amount available per program. The materials are then installed by the organization staff and volunteers under a contract between the organization and the homeowner. Staff and volunteers of such organizations are not eligible for reimbursement for their labor. The decision to involve any non-profit service organization in the project is ultimately made by the homeowner.

Non-profit agencies may be utilized through the City's Purchase/Rehab/Resell Program on a case-by-case basis as determined by the work to be accomplished, funding availability, and time allotted for the project. The City shall enter into a memorandum of understanding with the agency to provide funding for the materials and specialty contractors required to complete the project. Non-profit agencies and volunteers are not eligible for reimbursement for their time and labor. The agencies shall be required to submit proof of insurance. All policies shall be written with insurance carriers qualified to do business in the State of Illinois.

1. Worker's Compensation Insurance - Per Illinois Statutory Requirements **(REQUIRED BY THE CITY)**
2. Comprehensive General Liability policy to cover bodily injury to persons other than employees and for damage to tangible property, including loss of use thereof, including the following exposures.
 - a. All premises and operations.
 - b. Explosion, collapse, and underground damage.
 - c. Contractor's Protective coverage for independent contractors or subcontractors employed by him/her.
 - d. Contractual Liability for the obligation assumed in the Indemnification and Hold Harmless agreement of the contract.
 - e. Personal Liability endorsement with no exclusions pertaining to employment.
 - f. Products and completed operations coverage. Combined single limits of at least one million (\$1,000,000) per occurrence.
3. Automobile Liability - Combined single limits of at least (\$500,000) per occurrence of bodily injury/property damage. Auto liability shall include owned, non-owned, and hired vehicles.
4. Umbrella Liability Policies may be used to satisfy the limits named above.
5. Pollution Liability (if applicable) - as required by the State of Illinois Department of Public Health for Lead Abatement Contractors.

Involvement by a non-profit agency is determined on a case-by-case basis but is generally limited to a portion of the rehabilitation work at any particular site. Work is based on the type of renovation to be undertaken and on the availability of volunteers. Work requiring licensing such as electrical, plumbing, etc. shall be completed by licensed subcontractors and shall be paid accordingly.

Requests for payment submitted by the non-profit agencies to GMD shall be reviewed by GMD for reasonableness and completeness. Reimbursement for any material purchases may be disallowed if the GMD determines that the material cost significantly exceeds the suggested retail price of the material or if the GMD determines upon inspection of the property that the material has not been used in the rehabilitation. GMD shall encourage non-profits to purchase material supplies from Champaign County vendors whenever possible.



MEMORANDUM TO THE MAYOR AND CITY COUNCIL

Meeting: June 2, 2025, Committee of the Whole Meeting
Subject: A Resolution Approving an Intergovernmental Agreement by and among the Champaign County Treasurer, the City of Urbana, and Other Local Taxing Bodies Affected by the Presence Property Tax Exemption Case 15-L-75

Summary

Action Requested

The City Council is asked to consider a draft resolution authorizing the Mayor to enter into an intergovernmental agreement with the Champaign County Treasurer and other local taxing bodies affected by the Presence property tax exemption case to facilitate payment of the total settlement amount to Presence and to agree to address a dispute among the taxing bodies concerning apportionment of the settlement amount following settlement with Presence. The City Council is not asked by way of this resolution to approve the underlying settlement agreement with Presence.

Brief Background

In 2015, Presence Hospitals, PRV, filed a lawsuit in the Champaign County Circuit Court - Case No. 15-L-75 - (“Lawsuit”), seeking charitable property tax exemptions and property tax refunds from the Champaign County Treasurer for parcels it owns in Champaign County, as well as certificates of error and prejudgment interest on the refunded taxes it sought.

The tax refund sought by Presence is the aggregate of property taxes paid to all of the local taxing districts within which its property is located. This includes the City of Urbana, Champaign County, Cunningham Township, the Champaign-Urbana Mass Transit District, the Champaign-Urbana Public Health District, the City of Champaign, the City of Champaign Township, the Champaign Park District, Unit School District #116, Unit School District #4, Urbana Park District, Champaign County Forest Preserve, and Parkland Community College District (collectively, the “Taxing Districts”).

The Taxing Districts and Presence have reached a settlement agreement in this case that requires the Taxing Districts to reimburse Presence for the total taxes paid by Presence for the tax years and specific parcels at issue in the suit. The total reimbursement amount under the agreement is \$9,748,951.47 (“Total Settlement Amount”). In exchange for payment of this Total Settlement Amount, Presence has agreed to forego any claim to prejudgment or post-judgment interest.

Relationship to City Services and Priorities

Impact on Core Services

In the course of negotiating settlement with Presence, the Taxing Districts identified a disagreement concerning the appropriate calculation method for apportioning the Total Settlement Amount among the Taxing Districts and determining the respective amounts owed by each Taxing District.

The basis for the disagreement is as follows:

- Some of the parcels at issue in the Lawsuit were located within an Urbana Tax Increment Finance (TIF) District at the time the taxes were paid.
- The TIF District accumulated surplus funds over the time period at issue in the Lawsuit.
- The City distributed the surplus TIF funds to the County Treasurer after the TIF District was dissolved.
- The County Treasurer distributed the TIF surplus to the relevant taxing districts at the then applicable 2014 tax rates, pursuant to the Illinois TIF statute.
- Some of the Taxing Districts contend that the Total Settlement Amount should be based on the annual tax rates in effect at the times the taxes were paid by Presence for each respective year (Method #1).
- The other Taxing Districts (including the City of Urbana) contend that the Total Settlement Amount should be apportioned according to the tax rates in effect at the times the revenues were distributed to the taxing districts; the TIF District surplus comprising 96.72% of those revenues and having been distributed at the 2014 tax rates (Method #2).

The relative benefit or detriment to each taxing district from applying one calculation method or the other depends on the overall amount of taxes to be refunded by that entity. In the case of the City of Urbana, under Method #1 its share of the Total Settlement Amount would be \$1,498,381.58 as opposed to \$1,233,779.47 under Method #2.

Due to the potential for this dispute to add significant further delay in this already 9-year-old case, legal counsel for each of the Taxing Districts believe it is in their clients' collective best interests to defer resolution of this dispute until after the Lawsuit with Presence is officially settled and resolved. Accordingly, the Taxing Districts have negotiated the framework for the proposed Intergovernmental Agreement as a mechanism to finalize settlement with Presence and subsequently resolve the dispute concerning apportionment of the Total Settlement.

Under the Intergovernmental Agreement, each of the Taxing Districts will remit payment to the Champaign County Treasurer in an amount equaling the larger of their two potential obligations under the respective calculation methods. Urbana's payment would be \$1,498,381.58. Doing this would result in a sum exceeding the \$9,748,951.47 Total Settlement Amount by \$454,294.65. This excess amount will be set aside by the County Treasurer in a Reconciliation Fund to be later paid out to the Taxing Districts either under a future, separate intergovernmental agreement or a court order.

Under the proposed Intergovernmental Agreement, following entry of the underlying Presence Settlement Agreement by the court, the Taxing Districts agree to negotiate in good faith for a period of 3 months to develop a separate IGA that would govern the apportionment and distribution of the revenue in the Reconciliation Fund. If no agreement is reached, any Taxing District may file suit in the Champaign County Circuit Court seeking a declaration (through Declaratory Judgment, Interpleader, or otherwise) as to the proper distribution of the Reconciliation Fund.

There are no identified policy or statutory impacts related to entering into the proposed intergovernmental agreement.

Disputed property tax revenues were set aside in the City's General Reserve Fund pending a final resolution of the cases.

Strategic Goals & Plans N/A

Previous Council Actions N/A

Discussion

Recommendation

Staff recommends approval of this resolution authorizing the Mayor to enter into an intergovernmental agreement with the Champaign County Treasurer and other local taxing bodies affected by the Presence property tax exemption case to facilitate payment of the total settlement amount to Presence and to agree to address a dispute among the taxing bodies concerning apportionment of the settlement amount following settlement with Presence.

Next Steps

If approved, the Mayor will execute the agreement.

Attachments

1. A Resolution Approving an Intergovernmental Agreement by and among the Champaign County Treasurer, the City of Urbana, and Other Local Taxing Bodies Affected by the Presence Property Tax Exemption Case 15-L-75
2. Proposed Intergovernmental Agreement

Originated by: Matthew R. Roeschley, City Attorney

Reviewed: Kate Levy, Executive Coordinator

Approved: Elizabeth Hannan, Interim City Administrator

RESOLUTION NO. 2025-_____

**A RESOLUTION APPROVING AN INTERGOVERNMENTAL AGREEMENT
BY AND AMONG THE CHAMPAIGN COUNTY TREASURER, THE CITY OF
URBANA, AND OTHER LOCAL TAXING BODIES AFFECTED BY PRESENCE
PROPERTY TAX EXEMPTION CASE 15-L-75.**

WHEREAS, the Constitution of the State of Illinois, 1970, Article VII, Section 10, authorizes intergovernmental cooperation in any manner not prohibited by law or by ordinance; and

WHEREAS, the Intergovernmental Cooperation Act, 5 ILCS 220/1, et seq., provides that any power or powers, privileges, functions, or authority exercised by a public agency of the state may be exercised, combined, transferred, and enjoyed jointly with any other public agency of the state; and

WHEREAS, Presence Hospitals, PRV (“Presence”) has prosecuted a lawsuit in Champaign County Circuit Court, Case No. 15-L-75 (“Lawsuit”), seeking (among other relief) charitable property tax exemptions, refunds from the Champaign County Treasurer of property taxes paid for parcels it owns in Champaign County, as well as prejudgment interest on the refunded taxes; and

WHEREAS, By seeking a refund of taxes paid from the Champaign County Treasurer, the lawsuit effectively seeks a refund from all of the local taxing districts within which it owns property, including the City of Urbana, Champaign County, the City of Urbana, Cunningham Township, the Champaign-Urbana Mass Transit District, the Champaign-Urbana Public Health District, the City of Champaign, the City of Champaign Township, the Champaign Park District, Unit School District #116, Unit School District #4, Urbana Park District, Champaign County Forest Preserve, and Parkland Community College District (collectively, the “Taxing Districts”); and

WHEREAS, the Taxing Districts and Presence have reached a settlement agreement whereby the Taxing Districts would reimburse Presence the total taxes paid by Presence for the tax years and parcels at issue in the suit, totaling \$9,748,951.47 (“Total Settlement Amount”), and Presence would forego any claim to prejudgment or post-judgment interest; and

WHEREAS, there is a presently a dispute concerning the appropriate method for apportioning the Total Settlement Amount among the Taxing Districts and whether the same should be apportioned according to:

1. The tax rates in effect at the times the taxes were paid by Presence; or
2. The tax rates in effect at the times the revenues were distributed to the Taxing Districts, a large portion of which was distributed as TIF surplus.

WHEREAS, it is in the collective interest of the Taxing Districts to address the merits of this dispute after the Lawsuit with Presence is settled and resolved; and

WHEREAS, the Taxing Districts seek to enter into this Intergovernmental Agreement as a mechanism to finalize the Settlement Agreement with Presence and subsequently resolve the dispute concerning apportionment of the Total Settlement.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Urbana, Illinois, as follows:

Section 1.

The Intergovernmental Agreement by and among the Champaign County Treasurer, the City of Urbana, and the other local taxing bodies affected by Presence property tax exemption case, 15-L-75, is hereby authorized and approved.

Section 2.

The Mayor of the City of Urbana, Illinois, is hereby authorized to execute on behalf of the City of Urbana, Illinois, and deliver the same to the City Clerk of the City of Urbana, Illinois, the Intergovernmental Agreement by and among the Champaign County Treasurer, the City of Urbana, and the other local taxing bodies affected by Presence property tax exemption case, 15-L-75, in a form substantially the same as that attached hereto.

PASSED BY THE CITY COUNCIL this ____ day of June, 2025.

AYES:

NAYS:

ABSTENTIONS:

Darcy Sandefur, City Clerk

APPROVED BY THE MAYOR this ____ day of June, 2025.

DeShawn Williams, Mayor

INTERGOVERNMENTAL AGREEMENT

THIS INTERGOVERNMENTAL AGREEMENT (“Intergovernmental Agreement”) is made ~~this ___ day of _____, 2025,~~ pursuant to the Illinois Constitution (1970 Ill. Const., Art. VII, Sec. 10) and the Intergovernmental Cooperation Act (5 ILCS 220/1, et seq.), by and among the CHAMPAIGN COUNTY TREASURER (“Treasurer”; exclusively in his or her official capacity); and the following public agencies (collectively, the “Taxing Districts”): CHAMPAIGN COUNTY, the CITY OF URBANA, CUNNINGHAM TOWNSHIP, the CHAMPAIGN-URBANA MASS’ TRANSIT DISTRICT, the CHAMPAIGN-URBANA PUBLIC HEALTH DISTRICT, the CITY OF CHAMPAIGN, the CITY OF CHAMPAIGN TOWNSHIP, the URBANA COMMUNITY UNIT SCHOOL DISTRICT No. 116 (“Urbana School District”), the CHAMPAIGN COMMUNITY UNIT SCHOOL DISTRICT No. 4 (“Champaign School District”), the URBANA PARK DISTRICT, the CHAMPAIGN COUNTY FOREST PRESERVE DISTRICT, the PARKLAND COMMUNITY COLLEGE DISTRICT.

WHEREAS, Presence Hospitals, PRV (“Presence”) has prosecuted a lawsuit in Champaign County Circuit Court, Case No. 15-L-75 (“Lawsuit”), seeking (among other relief) the following as set forth in its Second Amended Complaint against certain tax officials, including the Treasurer:

- a. Charitable property tax exemptions pursuant to Section 15-86 of the Property Tax Code for parcels in Champaign and Urbana, Illinois, and otherwise in the Parkland Community College District, that are owned by Presence for parcels and tax years identified in Attachment A.
- b. Refunds of property taxes paid for the years and parcels in which such exemptions are so established; and
- c. Issuance of certificates of error and prejudgment interest on said refunds.

Champaign County and Cunningham Township have formally intervened as parties in the Lawsuit. By seeking a refund of taxes paid from the Treasurer, this suit also ~~effectively~~effectively seeks a refund from all of the Taxing Districts.

WHEREAS, the total principal amount of tax refund sought by Presence in the Lawsuit (the “Settlement Amount”) is \$9,748,951.47, representing the taxes paid by Presence for the tax years and parcels at issue in the suit.

WHEREAS, without any suggestion or admission of liability or of the strength of weaknesses of the claims or defenses asserted in the Lawsuit, the Taxing Districts and Presence have reached a settlement agreement attached hereto and incorporated herein by reference (“Settlement Agreement”), whereby the Taxing Districts would pay Presence the Total

Settlement Amount; and Presence would forego any claim to prejudgment or post-judgment interest.

WHEREAS, a dispute has arisen between the Taxing Districts relating to how to apportion the Settlement Amount between ~~them~~themselves. Specifically, the dispute relates to the fact that the parcels at issue in the Lawsuit were in a Tax Increment Finance (TIF) District at the time the taxes were paid. The TIF District set aside the taxes paid by Presence over the period at issue in the Lawsuit, and ultimately disbursed these taxes to the Taxing Districts when the TIF District was dissolved. Some of the Taxing Districts now dispute whether the Total Settlement Amount should be apportioned according to the tax rates in effect at the time the taxes were paid (Method #1); or instead according to the tax rates in effect at the time of the TIF District disbursement to the Taxing Districts (Method #2).

WHEREAS, it is not in the interest of the Taxing Districts, as a whole, to address this dispute amongst them until after the Lawsuit with Presence is resolved; and accordingly, the Taxing Districts seek by this Intergovernmental Agreement to create a mechanism to enter this Settlement Agreement without first resolving this dispute.

NOW, THEREFORE, for good and valuable consideration, the recital provisions set forth above are incorporated into the body of this Intergovernmental Agreement as if fully set forth herein, and the Tax Officials and the Taxing District agree as follows:

- ~~1. **ENTRY OF SETTLEMENT AGREEMENT:** The undersigned Taxing Districts hereby enter the Settlement Agreement. Should any Taxing District fail to enter the Settlement Agreement or this Intergovernmental Agreement, this Intergovernmental Agreement shall be void and ineffective as to the Treasurer and the remaining Taxing Districts.~~
1. **PAYMENT OF SETTLEMENT FUNDS TO TREASURER.**- Within ~~five (5)~~ten (10) days of entry of the Settlement Agreement, or by June 25, 2025, whichever is earlier, the Taxing Districts shall each deliver to the Treasurer the sums set forth in Attachment A.- For each Taxing District, the amount listed in Attachment A represents the greater of the two obligations as to that district under either of the two methods.- Each Taxing District's payment of the amount listed in Attachment A shall be treated as full payment by that Taxing District for purposes of the Settlement Agreement. Payment(s) received by the Treasurer after June 25, 2025 may be treated as late and not included in the initial payment to Presence.
1. **PAYMENT OF SETTLEMENT AMOUNT BY TREASURER.**- The Treasurer shall be responsible for paying the Settlement Amount, ~~within 10 (10) days of entry into to~~ Presence by June 28, 2025. Payment may be made earlier if the full Settlement Agreement. Amount has been deposited with the Treasurer. If less than the full

Settlement Amount has been received by the Treasurer by June 25, 2025, the Treasurer shall pay to Presence the portion of the Settlement Amount that has been received.

- 1.2. TREASURER'S REMEDIES. Should any Taxing District fail to timely pay the amount listed in Attachment A, the Treasurer may, in his sole discretion, take remedial action including, but not limited to, one or more of the following:
- a. Taking collection action or other legal action to enforce this Intergovernmental Agreement;
 - b. Paying to Presence some or all of that Taxing District's share of the Settlement Amount and any interest under the Settlement Agreement from County general corporate funds, and charge the non-paying Taxing District interest at the non-punitive rate of one half of one percent (0.5%) per month for that Taxing District's share and any interest paid to Presence under the Settlement Agreement.
 - c. Withholding taxes from future tax distributions until the Taxing District's share under Attachment A, and any accumulated interest (to Presence or the County), is paid.
 - d. Providing to Presence a notice of the non-paying Taxing District's deficit under the Settlement Agreement, which would allow Presence its remedies under the Settlement Agreement, including withhold its release of liability as to that Taxing District and taking direct action to enforce the Settlement Agreement against it.
1. CREATION OF RECONCILIATION FUND. The payments in Schedule A will exceed the Settlement Amount (by \$454,294.54). The difference will be set aside by the Treasurer in a designated Reconciliation Fund, to be used and accounted for as set forth herein.
1. INVESTMENT OF RECONCILIATION FUND. The Treasurer may invest the Reconciliation Fund in accordance with its own investment policies, and any earnings on this fund will be credited back to this fund. The Treasurer's obligation to provide such accrued interest and earnings shall be the sole interest paid by the Treasurer on funds deposited into the Reconciliation Fund.
1. ACCOUNTING FOR RECONCILIATION FUND. The Treasurer will provide any Taxing District a written statement of the total in the Reconciliation Fund upon three (3) days' notice. The Treasurer and Champaign County will assume responsibility for any statutory auditing requirements with respect to the Reconciliation Fund.

1. RESOLUTION OF DISPUTE BETWEEN TAXING DISTRICTS AND DISTRIBUTION OF RECONCILIATION FUND.

The Reconciliation Fund will be held by the Treasurer until such time as a distribution is directed by either: (a) a separate intergovernmental agreement signed by all Affected Taxing Districts (as described below); or (b) a Court order.

- a. Several of the Taxing Districts are unaffected by the dispute as to the distribution of the refund, as their shares would be the same under either distribution scheme. These districts include the City of Champaign, the City of Champaign Township, the Champaign Park District, and the Champaign School District (collectively “Unaffected Taxing Districts”). They shall not be obligated to play any further role in this matter after their timely initial payment, and shall have no claim to any portion of the Reconciliation Fund.
- b. The remaining Taxing Districts (“Affected Taxing Districts”) will negotiate in good faith an intergovernmental agreement regarding distribution of the amount remaining in the Reconciliation Fund.
- c. If the Affected Taxing Districts are not able to reach an agreement within sixty (60) days after entry of the Settlement Agreement, any such Taxing District may file suit in the Champaign County Circuit Court seeking a declaration (through Declaratory Judgment, Interpleader, or otherwise) as to the proper distribution of the Reconciliation Fund. In any such suit:
 - i. Each Affected Taxing District shall pay its own attorneys fees;
 - ii. Each Affected Taxing District shall agree to accept service of process by certified mail to the address listed in Attachment B.
- d. In the event that, after a distribution scheme is selected, an Affected Taxing District’s share of the liability under the Settlement Agreement exceeds its contribution to the Reconciliation Fund, that Affected Taxing District will, within ten (10) days of judgment in that suit, or such other time as is set in an intergovernmental agreement, pay the Treasurer the difference. Should that Affected Taxing District fail to do so, the Treasurer will have the remedies set forth in Paragraph 4 of this Agreement.
- e. In the event that, after a distribution scheme is selected, an Affected Taxing District has paid more to the Reconciliation Fund than its share of liability under the Settlement Agreement, it shall be given a refund of its overpayment by the Treasurer.

- f. In the event that a surplus remains after:
 - i. A distribution scheme is selected; and
 - ii. The adjustments are made as set forth in Paragraphs 8.d., and 8.e
 Then the surplus, including any interest or earnings on the Reconciliation Fund, will be distributed pro rata to the Affected Taxing Districts on the same basis as the selected distribution scheme.

- g. If a Taxing District fails to pay the amount listed in Attachment A timely, resulting in the entire Settlement Amount not being paid to Presence by the Due Date, the Treasurer shall provide the principal amount of Deficit for each non-paying Taxing District as the amount listed for that Taxing District in Attachment A. However:
 - i. The notice of Deficits for each delinquent Affected Taxing District shall be reduced pro rata amongst the delinquent Affected Taxing Districts in proportion to their share of the amounts listed in Attachment A for all delinquent Affected Taxing Districts, such that the sum of the principal amount of Deficits and payments made does not exceed the Settlement Amount.
 - ii. This reduction in the Deficit notice provided to Presence shall, in no way, reduce the amount to be paid by the non-paying Taxing District to the Treasurer under this Intergovernmental Agreement, or limit the Treasurer's ability to exercise any of the remedies listed in Paragraphs 4.a. through 4.c., as to amounts owed under this Intergovernmental Agreement and not collected by Presence.

- 1. NO THIRD PARTY RIGHTS. This Intergovernmental Agreement is negotiated between, and for the exclusive benefit of, the Treasurer and the Taxing Districts. No other persons or entities (including, but not limited to, Presence or the Presence Releasees as that term is defined in the Settlement Agreement) are granted any rights by this Intergovernmental Agreement, and no such third party will have standing to enforce any terms of this Intergovernmental Agreement.

- 1. CONSTRUCTION. All headings used in this Intergovernmental Agreement are for convenience and reference only and have no significance in the interpretation or construction of this Intergovernmental Agreement. Unless otherwise required by context, the singular shall include the plural, and vice-versa.

- 1. MODIFICATION. No amendment, modification, restatement, supplement, termination, or waiver of or to, or consent to any departure from, any provisions of this Intergovernmental Agreement shall be effective unless the same shall be in writing and

signed on behalf of all parties. Any waiver of any provision of this Intergovernmental Agreement and any consent to any departure by a Party from the terms of any provisions of this Intergovernmental Agreement shall be effective only in the specified instance and for the specific purpose for which given.

1. SIGNATURES. This Intergovernmental Agreement may be signed in counterparts and shall be as valid as if the signatures upon each counterpart were upon the same document. Every Party shall promptly provide the Treasurer its separate executed copy of this Intergovernmental Agreement.

1. EFFECT OF PARTIAL AGREEMENT IF NO SETTLEMENT AGREEMENT.
In. When signed by them, this Intergovernmental Agreement shall be binding as to the Treasurer and all signing Taxing Districts, immediately obligating payment, regardless of whether other Taxing Districts have signed it or will sign it. However, in the event any of the Taxing Districts or the Treasurer does not enter this Intergovernmental Agreement by June 24, 2025; or in the event either this Intergovernmental Agreement or the Settlement Agreement is not effective, for any reason, all sums paid by any Taxing District pursuant to this Intergovernmental Agreement, not dispersed to Presence, shall be returned by the Treasurer to each such Taxing District, and this Intergovernmental Agreement shall have no further effect.

IN WITNESS WHEREOF, the Taxing Districts and the Treasurer have caused this Intergovernmental Agreement to be executed as of the date stated above.

CHAMPAIGN SCHOOL DISTRICT

URBANA SCHOOL DISTRICT

By: _____

By: _____

Board President

Board President

Date: _____

Date: _____

CITY OF URBANA

By: _____
Mayor
Date: _____

CUNNINGHAM TOWNSHIP

By: _____
Township Supervisor
Date: _____

CITY OF CHAMPAIGN

By: _____
City Manager
Date: _____

CITY OF CHAMPAIGN TOWNSHIP

By: _____
Township Supervisor
Date: _____

CHAMPAIGN-URBANA
MASS TRANSIT DISTRICT

By: _____
Director
Date: _____

CHAMPAIGN-URBANA
PUBLIC HEALTH DISTRICT

By: _____
Director
Date: _____

|

CHAMPAIGN COUNTY FOREST PRESERVE CHAMPAIGN PARK DISTRICT
DISTRICT

By: _____
Director
Date: _____

By: _____
Director
Date: _____

URBANA PARK DISTRICT

PARKLAND COMMUNITY COLLEGE
DISTRICT

By: _____
Director
Date: _____

By: _____
Director
Date: _____

|

CHAMPAIGN COUNTY

CHAMPAIGN COUNTY
TREASURER
(Solely in official capacity)

By: _____
County Executive
Date: _____

By: _____
County Executive
Date: _____

ATTACHMENT A

Taxing District	Payment
Champaign County	\$880,235.19
City of Urbana	\$1,498,381.58
Cunningham Township	\$226,722.91
Champaign-Urbana Mass Transit District	\$308,900.16
Champaign-Urbana Public Health District	\$126,042.37
City of Champaign	\$14,872.93
City of Champaign Township	\$420.30
Champaign Park District	\$7,438.11
Unit 116 School District	\$5,338,641.11
Unit 4 School District	\$43,128.88
Champaign County Forest Preserve	\$94,378.07
Parkland Community College District	\$573,765.17
Urbana Park District	\$1,090,319.23
Total	\$10,203,246.01

ATTACHMENT B

[Addresses for service of process]



MEMORANDUM TO THE MAYOR AND CITY COUNCIL

Meeting: June 2, 2025, Committee of the Whole Meeting
Subject: An Ordinance Authorizing the Lease of Certain Real Estate (Real Estate Parcels with Permanent Index Numbers 25-15-29-400-023 and 25-15-29-400-024, Located in Champaign County, Illinois) – Prairie Fruits Farm and Creamery, LLC

Summary

Action Requested

The City Council is asked to consider a draft ordinance authorizing the Mayor to enter into a property lease agreement with Prairie Ag Concepts, Inc., a for-profit Illinois corporation DBA Prairie Fruits Farm and Creamery, LLC (“PFF”) for the agricultural use of unused City-owned properties east of the intersection of Lincoln Avenue and Olympian Drive.

Brief Background

On January 3, 2025, the City issued a request for proposals (“RFP”) through the OpenGov.com portal seeking an agricultural tenant to lease 16.58 acres of land located at the intersection of Lincoln Avenue and Olympian Drive in un-incorporated Champaign County. The City envisions agricultural uses that will benefit the community including but not limited to specialty crop production, value-added product development, and an educational farm venue. On January 7, 2025, the City published a legal notice in the News-Gazette advertising the RFP to the public.

At the RFP closing on March 7, 2025, one proposal was received from PFF. City staff reviewed the proposal and found it responsive as PFF intends to use the parcels to promote agritourism opportunities that complements the adjacent dairy, creamery, farm restaurant, and event space. Soon after staff concluded review of the proposal, staff began negotiating a new ground lease with PFF.

Relationship to City Services and Priorities

Impact on Core Services: N/A

Strategic Goals & Plans: Approval of this Agreement would support Mayor/Council Strategic Area #4: Economic Health - Strategy #1: Support local businesses, Strategy #2: Enhance employment opportunities in Urbana, and Strategy #3: Recruit new businesses and industries.

Previous Council Actions: In October 2019, the City Council approved a ground lease with PFF to lease the same parcels for five years at \$350 per year.

Discussion

Additional Background Information

The City acquired the two parcels as part of the 2010 Olympian Drive expansion project. After the expansion project was completed, the decision was made by the City to retain ownership of the properties for future roadway expansion. The City then leased the parcels to various local landowners under short-term leases.

In 2019, the City issued a request for proposals seeking a tenant for both parcels for food production supporting the regional food economy, such as crops intended for direct human consumption, value-added product development for human consumption, and agritourism-related uses. A joint proposal from Wes Jarrell and Leslie Cooperband of PFF and Catherine Gregg of Temperance and Thyme Farm was found to be most responsive to the priorities set forth in the RFP. On December 17, 2019, the City and PFF entered into a five-year lease agreement which expired this past December.

Under the terms of the currently proposed lease agreement with PFF, the south parcel would remain limited to agricultural uses without prior approval from the City and the north parcel would remain a detention basin. The initial term of this lease would commence on the effective date and will end upon the expiration of the tenth (10th) rent year. PFF will have the right and option for two (2) additional periods of five (5) years each.

Annual rent would commence on the effective date of the lease and be due on the first day of each rent year in the amount of three thousand dollars (\$3,000). On the sixth (6th) anniversary of the effective date of the lease, the annual base rent would increase based on percentage increases in the CPI-U.

At the conclusion or termination of the lease agreement, PFF would be responsible for returning the parcels to City in the same vacant and unimproved condition as of the effective date of the lease agreement, unless otherwise agreed to by the parties in writing at the start of the lease, including removal of any and structures and equipment.

Policy or Statutory Impacts

There are no policy or statutory impacts with leasing the parcels to PFF for agricultural uses. The City is within its powers to lease land in its ownership.

Fiscal and Budget Impact

The proposed lease agreement would allow for rent payments to the City at a rate of \$3,000 per year for a period for the first five years with annual CPI-U adjustments thereafter. All proceeds from the transaction, would be deposited in the City's General Fund. The PFF would also be responsible for paying any taxes assessed on the property in unincorporated Champaign County.

Community Impact

PFF is proposing to transform the 16.58-acre parcel into a dynamic, community-focused landscape that supports regenerative agriculture, environmental education, and improved public access to agritourism resources. The long-term lease will enable PFF to manage the land organically, restoring soil health through cover cropping and expanding organic vegetable production. The site, once used for road construction staging, will be revitalized as a working model of sustainable land stewardship, showcasing native biodiversity and ecologically sound farming practices that support both local food systems and climate resilience.

Planned infrastructure improvements include a regraded gravel parking area and a network of educational walking paths around the lake that will make the farm more accessible to visitors of all ages and abilities. These enhancements will support year-round programming, including farm tours, environmental education, and cooking workshops. By anchoring the visitor experience in the Urbana-managed parcel, the project ensures that the land itself becomes both a gateway and a learning tool for sustainability in action.

Recommendation

Staff recommends approving this Ordinance authorizing the Lease of Certain Real Estate to Prairie Fruits Farm and Creamery, LLC

Attachments

1. An Ordinance Authorizing the Lease of Certain Real Estate to Prairie Fruits Farm and Creamery, LLC
2. Prairie Fruits Farm Proposal

Originated by: Michel McMahon, Economic Development

Reviewed: William Kolschowsky Senior Management Analyst / Assistant to the City
Administrator

Matt Roeschley, City Attorney

Approved: Elizabeth Hannan, Interim City Administrator

ORDINANCE NO. _____

AN ORDINANCE AUTHORIZING THE LEASE OF CERTAIN REAL ESTATE (PIN Nos. 25-15-29-400-023 and 25-15-29-400-024 Located in Champaign County, IL to Prairie Ag Concepts, DBA Prairie Fruits Farm and Creamery)

WHEREAS, the City of Urbana (“City”) is a home rule unit of local government pursuant to Article VII, Section 6 of the Illinois Constitution, 1970, and may exercise any power and perform and function pertaining to its government and affairs, and the passage of this Ordinance constitutes an exercise of the City’s home rule powers and functions; and

WHEREAS, Urbana City Code Section 2-118(b) provides that real estate owned by the City may be leased in any manner prescribed by the City Council in an ordinance authorizing such lease; and

WHEREAS, the City owns certain real estate parcels having permanent index numbers 25-15-29-400-023 and 25-15-29-400-024, located in unincorporated Champaign County, Illinois; and

WHEREAS, Prairie Ag Concepts, DBA Prairie Fruits Farm and Creamery, desires to lease such parcels for ten (10) years at an annual rent of \$3,000; and

WHEREAS, the City Council expressly finds and declares that such real estate parcels are not needed for governmental purposes or proprietary activities of the City during the term of the proposed lease, except as otherwise provided in such lease; and

WHEREAS, the Committee of the Whole, a regular standing committee of the City Council, held a public hearing on the question of the lease at 7:00 pm on Monday, June 2, 2025, after due and proper notice of such public hearing was given by publication in The News-Gazette, a newspaper having a general circulation within the City, on a date at least 15 days prior to the time of the public hearing; and

WHEREAS, the City Council, after due consideration, finds that the lease of the real estate parcels described below to Prairie Ag Concepts as herein provided, is in the best interests of the residents of the City and is desirable for the welfare of the City’s government and affairs.

NOW, THEREFORE, BE IT ORDAINED by the City Council of the City of Urbana, Illinois, as follows:

Section 1. The lease of the real estate parcels having permanent index numbers 25-15-29-400-023 and 25-15-29-400-024, located in unincorporated Champaign County, Illinois, and legally described below, substantially and on such terms as contained in the lease attached hereto and incorporated herein, is hereby authorized and approved:

PIN: 25-15-29-400-023

PART OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 20 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN,

CHAMPAIGN COUNTY, ILLINOIS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 20 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, CHAMPAIGN COUNTY, ILLINOIS; THENCE SOUTH 89 DEGREES 41 MINUTES 23 SECONDS WEST ALONG THE SOUTH LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 1,203.87 FEET; THENCE NORTH 00 DEGREES 41 MINUTES 59 SECONDS WEST ALONG A LINE PARALLEL WITH THE EAST LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 188.62 FEET; THENCE NORTH 73 DEGREES 34 MINUTES 08 SECONDS EAST, A DISTANCE OF 258.83 FEET; THENCE NORTH 89 DEGREES 41 MINUTES 23 SECONDS EAST ALONG A LINE PARALLEL WITH THE SOUTH LINE OF THE NORTHWEST QUARTER OF THE SOUTH EAST QUARTER OF SAID SECTION 29, A DISTANCE OF 954.73 FEET; THENCE SOUTH 00 DEGREES 41 MINUTES 59 SECONDS EAST ALONG THE EAST LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 260.49 FEET TO THE POINT OF BEGINNING.

SAID TRACT CONTAINS 6.99 ACRES, MORE OR LESS, ALL SITUATED IN CHAMPAIGN COUNTY, ILLINOIS.

PIN: 25-15-29-400-024

PART OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 20 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, CHAMPAIGN COUNTY, ILLINOIS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARENT TRACT:

THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 20 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, CHAMPAIGN COUNTY, ILLINOIS, EXCEPT THE FOLLOWING DESCRIBED TRACTS:

COMMENCING AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 29, THENCE NORTH ALONG THE HALF SECTION LINE A DISTANCE OF 988 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING NORTH A DISTANCE OF 162 FEET; THENCE

EAST 160 FEET; THENCE SOUTH 162 FEET; THENCE WEST 160 FEET MORE OR LESS TO THE HALF SECTION LINE BEING THE TRUE POINT OF BEGINNING.

AND ALSO EXCEPT:

JAMESTOWN SUBDIVISION NO. 1 RECORDED JANUARY 2, 2003 AS DOCUMENT 2003R00014.

AND ALSO EXCEPT:

MIDDLEFORK SUBDIVISION NO. 1 RECORDED OCTOBER 19, 2000 AS DOCUMENT 2000R24369.

AND ALSO EXCEPT:

ILLINOIS FARM TO TABLE SUBDIVISION RECORDED SEPTEMBER 23, 2008 AS DOCUMENT 2008R24978.

AND ALSO EXCEPT:

BEGINNING AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 20 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, CHAMPAIGN COUNTY, ILLINOIS; THENCE SOUTH 89 DEGREES 41 MINUTES 23 SECONDS WEST ALONG THE SOUTH LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 1,203.87 FEET; THENCE NORTH 00 DEGREES 41 MINUTES 59 SECONDS WEST ALONG A LINE PARALLEL WITH THE EAST LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 188.62 FEET; THENCE NORTH 73 DEGREES 34 MINUTES 08 SECONDS EAST, A DISTANCE OF 258.83 FEET; THENCE NORTH 89 DEGREES 41 MINUTES 23 SECONDS EAST ALONG A LINE PARALLEL WITH THE SOUTH LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 954.73 FEET; THENCE SOUTH 00 DEGREES 41 MINUTES 59 SECONDS EAST ALONG THE EAST LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 260.49 FEET TO THE POINT OF BEGINNING.

SAID NET TRACT CONTAINS 9.77 ACRES, MORE OR LESS, ALL SITUATED IN CHAMPAIGN COUNTY, ILLINOIS.

Section 2. The Mayor of the City of Urbana, Illinois, be and the same is hereby authorized to execute and deliver a Lease of Real Estate Parcels with Permanent Index Numbers 25-15-29-400-023 and 25-15-29-400-024, in substantially the form of the copy of the lease attached hereto and hereby incorporated by reference, and the City Clerk of the City of Urbana, Illinois, be and the same is hereby authorized to attest to the execution of such lease, as so authorized and approved for and on behalf of the City of Urbana, Illinois.

Section 3. This Ordinance shall not be construed to affect any suit or proceeding pending in any court, or any rights acquired, or a liability incurred, or any cause or causes of action acquired or existing prior to the effective date of this Ordinance; nor shall any right or remedy of any character be lost, impaired, or affected by this Ordinance.

Section 4. This Ordinance shall be in full force and effect from and after its passage. This Ordinance is hereby passed by the affirmative vote, the "ayes" and "nays" being called, of three-fourths of all the alderpersons then holding office and the Mayor (6 of 8 votes) of the City of Urbana, Illinois, at a meeting of the City Council.

PASSED BY THE CITY COUNCIL this _____ day of _____, 2025.

AYES:

NAYS:

ABSTENTIONS:

Darcy E. Sandefur, City Clerk

APPROVED BY THE MAYOR this _____ day of _____, 2025.

DeShawn B. Williams, Mayor

FY2025-RFP-106

**SMALL-SCALE FARMING
OPPORTUNITY**

Prairie Ag Concepts Inc DBA Prairie Fruits
Farm and Creamery
4410 N Lincoln Ave
Champaign, IL 61822
Lauren Brokish
(217) 778-7775
lauren@cibakehouse.com

Proposal for a 20-Year Lease of 16.58 Acres (FY2025-RFP-106)

City of Urbana – Agricultural Opportunity

Executive Summary

Prairie Fruits Farm respectfully submits this proposal to lease the 16.58-acre parcel located at the intersection of Lincoln and Olympian Drives in unincorporated Champaign County. Transitioning from a year-to-year arrangement to a long-term 20-year lease will enable us to make transformative investments that will enhance agricultural production, agritourism, education, and economic development in the region.

Key Objectives:

- **Long-Term Investment:** Secure a 20-year lease (structured as an initial 10-year term with two successive 5-year auto-renewals) to support substantial capital improvements.
- **Agricultural Innovation and Regeneration:** Expand and diversify organic vegetable production, building on recent regenerative practices following roadwork staging and soil restoration efforts.
- **Infrastructure and Environmental Enhancements:** Improve parking facilities, install a pollinator patch, and create an educational walking path around the lake.
- **Economic and Tourism Impact:** Develop a new **classroom and retail shop** (on our privately owned land to the north) that will generate additional tax revenue, increase visitor engagement, and reinforce Urbana as a regional agritourism destination.
- **Financial Sustainability:** Propose a competitive lease rate of **\$3,000 per year**, reflecting average local cash rents (<https://farmdocdaily.illinois.edu/2024/09/setting-2025-cash-rents.html>) while accounting for approximately **10 farmable acres** due to the presence of a drainage pond and non-arable land. Lease terms will include periodic adjustments based on the Consumer Price Index (CPI) at each renewal period.

This proposal details our comprehensive project concept, lease terms, phased implementation schedule, funding strategy, and experienced team—all designed to create lasting benefits for the City of Urbana and its community.

Project Concept and Objectives

A Vision for Regenerative Agriculture & Agritourism Growth

Prairie Fruits Farm is Illinois' first farmstead creamery and **Champaign County's premier agritourism destination**. We house a working dairy with over 100 goats, an on-site creamery producing award-winning artisan cheeses, an on-farm restaurant, and event spaces that welcome thousands of visitors annually.

Our farm currently offers a **diverse range of agritourism experiences**, including:

- Cheese tastings and workshops
- Goat hikes and farm tours
- On-site dining and special events
- Guided nature walks on our existing trails
- Interactive educational programs for all ages

To build upon this success, we are seeking a **long-term lease (20 years)** on this parcel to implement an ambitious **land improvement and agritourism expansion strategy** that will significantly benefit Urbana's economy and community.

Agricultural and Land Regeneration Plan

This parcel was previously used as a **staging area for roadwork construction** and has been undergoing **soil regeneration** by our team through cover cropping and nutrient management. **In 2024, we introduced organic vegetable production, beginning with a large organic garlic patch.**

- **Future Expansion Plans:**
 - Increase **vegetable production** and crop diversity.
 - Continue using **cover cropping** to improve soil health, including:
 - **Sunflowers** – Serving as a soil-enriching crop, a pollinator attractor, and an agritourism feature.
 - **Sorghum Sudan Grass** – Used for soil improvement and **fodder for our goat herd**, which produces the milk used in our award-winning cheeses.
- **Planned Land Improvements:**
 - **Educational Walking Path** (in collaboration with Prairie Rivers Network) around the lake to engage visitors in environmental conservation and sustainable farming practices.
 - **Pollinator Patch** (in collaboration with the Champaign County Soil and Water District) to support biodiversity and native species.

Economic Impact & Future Agritourism Expansion

Enhancing Urbana's Tourism Economy

Prairie Fruits Farm is already a **leading regional tourism attraction**, with visitors traveling from across Illinois and beyond. **Data from Experience Champaign-Urbana confirms significant growth in visitation**, including:

- **10.1% increase in visitors from Chicago**
- **72.1% increase in visitors from Indianapolis**
- **1.8 visitor-to-resident ratio**, up from 1.02 in 2023

However, **our current infrastructure limits our ability to meet growing visitor demand**. To fully leverage this opportunity, we are developing a **multi-use retail and classroom facility** on our adjacent property **that will rely on the leased land for its infrastructure and visitor access**.

The Future Prairie Fruits Farm Classroom & Retail Shop

- **Retail Store:** Offering Prairie Fruits Farm's cheeses, gelatos, and other local products.
- **Classroom Space:** Hosting cheese-making workshops, farm-to-table cooking classes, and sustainability education programs.
- **ADA-Compliant Restrooms:** Improving accessibility and visitor comfort.

Projected Outcomes:

- **Increase visitor numbers by 25% annually.**
- **Extend visitor stay durations and regional spending.**
- **Generate additional tax revenue for Urbana through tourism and retail sales.**

The **parking lot and walking path improvements** included in this lease proposal are **directly tied to the success of this project**, ensuring that Prairie Fruits Farm remains a thriving agritourism hub for years to come.

Proposed Lease Terms and Financial Analysis

Lease Structure:

- **Lease Duration:**
 - **10-year initial term with two automatic 5-year renewals** (unless terminated with a one-year notice).
- **Lease Rate and Adjustments:**
 - **\$3,000 per year** (reflecting the reduced farmable acreage).
 - **Rent adjustments every five years based on CPI** to ensure fair market alignment.

Investment & Economic Justification

A **long-term lease is essential** for securing investment in the necessary infrastructure improvements and operational expansions. **The combined impact of our farm's production, tourism, and education programs will provide sustainable economic returns to Urbana.**

Team Experience, Community Impact, and Conclusion

Our Experienced Project Team

Prairie Fruits Farm is led by a **dedicated team of professionals** with expertise in sustainable agriculture, agritourism, and business development.

- **Lauren and Jeffrey Brokish – Owners:**
 - Experienced business leaders committed to **making Champaign County the best place to live in Illinois** through a **strong, local food ecosystem.**
- **Ian Asklund – Horticulturist (Full-Time PFFC Employee):**
 - Recent ISU graduate in Agriculture, **managing vegetable and cover crop production.**
- **Kelly Lay – Farm Educator (Part-Time PFFC Employee):**
 - Leads educational programming, workshops, and community engagement initiatives. Previously of the Land Connection, Kelly brings over a decade of experience in agricultural and consumer education and outreach.
- **Josh Ratts – Farm Facilities Operations Manager (Full-Time PFFC Employee):**

- Oversees land and facility maintenance to ensure accessibility and sustainability. Josh brings over 20 years of construction and facilities management to our team.

Community & Economic Impact

By **linking agricultural production, education, and tourism**, this project will:

- ✓ **Expand Urbana’s agritourism economy** and attract new visitors.
- ✓ **Increase local tax revenues** through retail and tourism growth.
- ✓ **Enhance community access** to sustainable farming education.
- ✓ **Support environmental conservation** through regenerative agriculture and conservation initiatives.

Conclusion

Prairie Fruits Farm is committed to transforming this 16.58-acre parcel into a **sustainable, community-driven agricultural and tourism hub**. The proposed 20-year lease is fundamental to our ability to:

- **Continue soil regeneration and expand organic production.**
- **Enhance visitor experiences with walking trails, pollinator habitats, and educational programming.**
- **Develop the new classroom and retail shop, ensuring Prairie Fruits Farm remains a premier agritourism destination.**

The **City of Urbana’s support** in approving this lease will **directly contribute to local economic development, agricultural sustainability, and tourism expansion**.

We look forward to the opportunity to discuss this proposal further and to **collaborate in building a stronger, more sustainable future for Urbana and beyond**.

Respectfully submitted,

Lauren Brokish

Owner

Prairie Fruits Farm and Creamery

lauren@cibakehouse.com

(217) 778-7775

GROUND LEASE

THIS GROUND LEASE (“Lease”) is duly made and entered into as of the ____ day of _____, 2025 (the “Effective Date”), by and between the City of Urbana, Illinois, a municipal corporation, organized and existing under the laws of the State of Illinois (the “City”) and Prairie Ag Concepts, Inc., a for-profit Illinois corporation DBA Prairie Fruits Farm and Creamery, (“PFF”).

RECITALS:

A. The City issued a Request for Proposals (FY2025-RFP-106) soliciting proposals for small-scale farming and related uses on land for which the City has no immediate need. The land consists of 16.58 acres in two parcels located at the intersection of Lincoln Avenue and Olympian Drive, in unincorporated Champaign County. The parcels have permanent index numbers 25-15-29-400-023 and 25-15-29-400-024 (the “Land”), as shown on Exhibit A.

B. PFF intends to use the Land to promote agritourism opportunities that complement the adjacent Prairie Fruits Farm dairy, creamery, farm restaurant, and event space. The full scope of the activities planned for the Land are described on Exhibit B, Project Concept and Objectives.

C. The City believes that it is in the best interests of the City and its residents for the activities proposed by PFF to occur on the Land, to help promote the Champaign County community as a premier agrotourism destination.

D. The City desires to lease to PFF, and PFF desires to lease from the City, the Land.

E. The parties wish to set forth the terms and conditions by which the Land will be leased to PFF by the City.

F. PFF will conduct on the Land the activities outlined in Exhibit B.

NOW, THEREFORE, in consideration of the premises and mutual covenants contained herein, the parties hereby agree as follows:

ARTICLE 1

RECITALS AND DEFINITIONS

1.1 Recitals. The recitals set forth above are hereby incorporated as if set forth herein in their entirety.

1.2 Definitions. As used in this Lease and unless otherwise expressly indicated, the following terms shall have the following meanings:

“**Annual Base Rent**” shall have the meaning set forth in Article 5.

“**Business Day**” shall mean Monday through Friday, inclusive, other than (a) holidays recognized by the City or the federal government and (b) days on which the City or federal government closes for business as a result of severe inclement weather or a declared national emergency. If any item must be accomplished or delivered or paid under this Lease on a day that is not a Business Day, then it shall be deemed to have been timely accomplished, delivered, or paid on the next following Business Day. Any

time period that ends on other than a Business Day shall be deemed to have been extended to the next Business Day.

“Effective Date” shall have the meaning set forth in the initial paragraph of this Lease.

“Hazardous Substance(s)” shall mean any substance, material, condition, mixture, or waste that is now or hereafter (1) defined as a “hazardous waste,” “hazardous material,” “hazardous substance,” “extremely hazardous waste,” “restricted hazardous waste,” “oil,” “pollutant,” or “contaminant” under any provision of City, state, federal, or other applicable law; (2) classified as radioactive material; (3) designated as a “hazardous substance” pursuant to Section 311 of the Clean Water Act, 33 U.S.C. Section 1251 et seq. (33 U.S.C. Section 1321) or listed pursuant to Section 307 of the Clean Water Act (33 U.S.C. Section 1317); (4) defined as a “hazardous waste” pursuant to the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901 et seq. (42 U.S.C. Section 6903); (5) defined as a “hazardous substance” pursuant to Section 9601 et seq. (42 U.S.C. Section 9601); (6) determined to be a “hazardous chemical substance or mixture” pursuant to the Toxic Substances Control Act, 15 U.S.C. Section 2601 et seq. (15 U.S.C. Section 2605); (7) determined by City, state, or federal authorities to pose or be capable of posing a risk or injury to human health, safety, or property (such substances to include petroleum and petroleum byproducts, asbestos, polychlorinated biphenyls, polynuclear aromatic hydrocarbons, cyanide, lead, mercury, acetone, styrene, and “hazardous air pollutants” listed pursuant to the Clean Air Act, 42 U.S.C. Section 7412).

“Initial Term” shall have the meaning set forth in Section 4.1.

“Land” shall have the meaning set forth in Recital “A”.

“Notice of Extension” shall have the meaning set forth in Section 4.2(a).

“Person” shall mean an individual, general or limited partnership, limited liability partnership or company, corporation (including a business trust), joint stock company, trust, unincorporated association, joint venture or any other entity, the City, the State of Illinois, the United States, or any federal, state, or political subdivision thereof, or any agency or court of any such federal, state, or political subdivision.

“PFF Default” shall have the meaning set forth in Section 11.1.

“Public Charges” shall mean all taxes, water rents, and other public charges that are levied, assessed, or imposed by the City or any other public authority or utility against the Land or the Project on or after the Effective Date.

“Renewal Term” shall have the meaning set forth in Section 4.2(a).

“Rent” shall have the meaning set forth in Section 5.1.

“Rent Year” shall mean each twelve (12) month period during the Term with the first Rent Year commencing on the Effective Date and ending twelve (12) months later. In the event that the Effective Date is other than the first day of a month, the end of the first Rent Year shall be the last day of the month that is twelve (12) months after the Effective Date. Each Rent Year after the first Rent Year shall consist of twelve (12) months.

“Term” shall mean, collectively, the Initial Term of this Lease as set forth in Section 4.1 and any Renewal Term by which this Lease is extended pursuant to Section 4.2.

“Unavoidable Delay” shall mean an actual delay in the performance of any party’s obligations hereunder by reason of (a) any reason beyond the reasonable control of the applicable party, including, without limitation, acts of God, unusually severe weather, flood, earthquake, fire, epidemic, riot, civil disobedience, acts of terrorism, strikes, lock-outs, labor interruptions, sabotage, withdrawal, or suspension of or a failure by the City to timely issue as a result of appeals or lawsuits any permits or licenses or other legal entitlements and closure of the City or federal government, and, as to PFF, any failure of the City to comply with any of its material obligations under this Lease, in each case only to the extent the event in question is beyond the reasonable control of and without the fault or negligence of the party claiming Unavoidable Delay (or their employees and agents). It is the purpose and intent of this provision that, in the event of the occurrence of any such Unavoidable Delay event, the time or times for performance of the obligations of the City or of PFF shall be equitably adjusted for the period of the Unavoidable Delay or such greater period as may be reasonable; provided, however, that (1) the party seeking the benefit of this relief shall, within fifteen (15) days after it actually becomes aware any such Unavoidable Delay event has commenced, notifies the other party in writing of such event and the cause or causes thereof and, once determined, reasonably estimates the delay occasioned by reason of such alleged Unavoidable Delay, and (2) the party seeking the delay must use best commercially reasonable business efforts to minimize the delay. If any party to this Lease claims any extension of the date of any completion of any obligation hereunder due to an Unavoidable Delay, it shall be the responsibility of such party to reasonably demonstrate that the Unavoidable Delay is a proximate cause of the delay.

ARTICLE 2

GRANTING OF THE LAND

From and after the Effective Date, for the Term, at the Rent and upon the terms, conditions, and provisions contained in this Lease, the City hereby leases to PFF, and PFF hereby leases from the City, the Land and all rights, privileges, easements, and appurtenances thereunto belonging. Possession of the Land shall, subject to the terms of this Lease, vest in PFF as of the Effective Date.

ARTICLE 3

CERTAIN CITY REPRESENTATIONS; CITY’S ONGOING OBLIGATIONS

3.1 Certain City Responsibilities. The City represents and warrants, as of the Effective Date, that:

- (a) The City has fee title to the Land, subject only to the existing encumbrances; and
- (b) The City is leasing the Land as-is, where-is. The Land is currently vacant and unimproved.

3.2 Ongoing Obligations of the City. The City shall defend its fee title to the Land from any and all third parties, provided that, in the event of any claim adverse to such title is asserted, the City shall promptly notify PFF and shall allow PFF to provide input in the defense thereof.

ARTICLE 4

TERM

4.1 Initial Term. The initial term of this Lease (the “Initial Term”) shall commence on the Effective Date and shall end upon the expiration of the tenth (10th) Rent Year following the Effective Date.

4.2 Options to Extend.

(a) The City hereby grants PFF the right and option to extend this Lease for two (2) additional periods (each a “Renewal Term”) of five (5) years each, commencing upon the expiration of the Initial Term or the then-expiring Renewal Term, as the case may be; provided that no material PFF Default shall have occurred and be continuing. For purposes of this Lease, there shall be no distinction between the terms “renewal” and “extension” or derivations thereof. Each Renewal Term shall be upon the same terms, covenants, and conditions as the Initial Term of this Lease. PFF shall notify the City in writing of its election to extend this Lease (a “Notice of Extension”) for any such Renewal Term no later than one (1) year prior to the expiration of the Initial Term or the then-expiring Renewal Term, as the case may be. In the event that PFF shall fail to give a Notice of Extension prior to the expiration of such one (1) year period, the City shall promptly advise PFF in writing that it has not received a Notice of Extension. PFF’s option to extend shall then remain in full force and effect for a period of thirty (30) days from receipt by PFF of such written notice from the City.

(b) The parties to this Lease agree that it is their intention to avoid forfeiture of PFF’s options to extend this Lease as a result of PFF’s inadvertent or negligent failure to give a Notice of Extension. The City agrees that if PFF shall fail to give a Notice of Extension to the City and if the City shall fail to give notice to PFF advising PFF that a Notice of Extension has not been received by the City, upon what would otherwise be the expiration of the Term without said exercise, PFF’s right to exercise the foregoing options and the Term shall both be deemed automatically extended on a month-to-month basis (unless PFF gives notice to the City that it does not intend to exercise its right to extend this Lease, in which event the Term shall expire). Such month-to-month extension shall be subject to (i) the City’s right to place a thirty (30) day time limit on PFF’s continuing right to exercise said option by giving notice to PFF as described in Section 4.2(a), and (ii) the City’s and PFF’s right to terminate this Lease at the end of any month during such month-to-month period by giving the other party thirty (30) days’ prior written notice, provided PFF has not exercised its option to extend prior to such termination. Regardless of the date on which PFF notifies the City of its election to exercise its option to extend this Lease, the Renewal Term shall be deemed to have commenced upon the expiration of the Initial Term or the first Renewal Term, as the case may be.

ARTICLE 5

RENT

5.1 Annual Rent. Commencing on the Effective Date and on the first day of each Rent Year thereafter, PFF shall pay to the City annual rent in the amount of Three Thousand Dollars (\$3,000) for each Rent Year (the “Annual Base Rent”). Annual Base Rent shall be paid without demand. Annual Base Rent, along with any other charges payable under this Lease to the City are collectively referred to as “Rent”.

5.2 Rent Escalation. Commencing on the first day of the month following or coinciding with the sixth anniversary of the Effective Date, the Annual Base Rent shall increase based on the percentage

difference between the CPI-U on the Effective Date and the CPI-U on the sixth anniversary of the Effective Date (or as close thereto as available information will allow).

5.3 Rent for Each Renewal Term. The Annual Base Rent payable for any Renewal Term shall be the immediately preceding Annual Base Rent escalated by the five-year percentage difference in the CPI-U between the last escalation date and the commencement of the relevant Renewal Term.

ARTICLE 6

USE OF LAND

During the Initial Term of this Lease and any Renewal Term(s) thereafter, PFF shall continuously use the Land consistent with Exhibit B. Any interruption caused by casualty or other events not within PFF's reasonable control, including but not limited to fire, storm, vandalism, shortages, strikes, utility failures, or pandemics, shall not constitute violations of this provision.

ARTICLE 7

REVERSION TO THE CITY

7.1 Termination due to PFF default. In the event this Lease is terminated by the City due to a default by PFF pursuant to Article 11 below, the fee title to the any improvements installed by PFF shall vest in the City. At the City's option, however, the Land shall be returned to the same vacant and unimproved condition as of the Effective Date, at PFF's sole cost and expense.

7.2 End of Lease Term. At the conclusion of the Lease Term, the ownership of the Land shall be returned to the City in the same vacant and unimproved condition as of the Effective Date, unless otherwise agreed to by the parties in writing. Underground improvements, such as drainage tiles, which have been installed with permission of the City, will not be removed.

ARTICLE 8

INSURANCE AND SUBROGATION

8.1 PFF's Insurance. PFF shall, from and after the Effective Date, maintain in full force and effect, at its expense, (i) statutory workers' compensation coverage and employer's liability coverage in the amount of One Million Dollars (\$1,000,000) per occurrence; (ii) business automobile liability coverage for bodily injury and property damage with a combined single limit per accident of One Million Dollars (\$1,000,000); and (iii) "occurrence type" general liability insurance against bodily injury and property damage arising from occurrences on the Land in the amount of One Million Dollars (\$1,000,000) per occurrence. All of the insurance obtained under this Section 8.1 shall name the City and any other Persons determined by PFF as additional insureds.

8.2 Insurance Requirements.

(a) All policies of insurance required hereunder shall be written by carriers authorized to do business in the State of Illinois and rated A-VIII or better in the current A.M. Best rating guide or a similar rating publication. The aforesaid rating classifications shall be adjusted if and to the extent that the applicable rating publication adjusts its rating categories.

(b) All policies shall provide that they may not be cancelled or not renewed unless at least ten (10) days' notice thereof has been provided to the additional insureds. In no event shall PFF be required to insure for liability limits in excess of coverage that is available at commercially reasonable rates. In the event that tort liability legislation is adopted that makes the limits of liability hereinabove provided in excess of commercially reasonable and prudent limits of liability, such limits shall be equitably reduced.

8.3 Certificates. Not later than the Effective Date, PFF shall furnish to the City a certificate evidencing the required coverages.

8.4 Waiver of Subrogation. The City and PFF agree that all insurance policies against loss or damage to property and business interruption or rent loss shall be endorsed to provide that any release from liability of, or waiver of claim for recovery from, another Person entered into in writing by the insured thereunder prior to any loss or damage shall not affect the validity of said policy or the right of the insured to recover thereunder. Such insurance policies shall further provide that the insurer waives all rights of subrogation that such insurer might have against the other Person. Without limiting any release or waiver of liability or recovery contained in any other section of this Lease, but rather in confirmation and furtherance thereof, each of the parties to this Lease waives all claims for recovery from the other party to this Lease for any loss or damage to any of its property or damages as a result of business interruption or rent loss insured under valid and collectible insurance policies to the extent of any recovery collectible under such insurance policies.

8.5 No Representation as to Adequacy of Coverage. The requirements set forth herein with respect to the nature and amount of insurance coverage to be maintained or caused to be maintained by PFF hereunder shall not constitute a representation or warranty by the City or PFF that such insurance is in any respect adequate.

ARTICLE 9

PUBLIC CHARGES AND TAXES

9.1 Public Charges. From and after the Effective Date until the expiration of the Term, and notwithstanding the fact that fee simple title to the Land shall be held by the City, PFF covenants and agrees, subject to the terms, conditions, and provisions of this Lease, to pay and discharge, before any fine, penalty, interest, or cost may be added, all Public Charges. Notwithstanding the provisions in the preceding sentence, PFF shall have the right to contest the amount or validity, in whole or in part, any of Public Charges by appropriate proceedings and, if PFF is prosecuting such proceedings with reasonable diligence, PFF, to the extent permitted by law, may postpone or defer the payment of such Public Charges so long as such contest shall continue. All Public Charges relating to a fiscal period of a taxing authority, (i) a part of which occurs prior to the Effective Date and part of which occurs after the Effective Date, or (ii) a part of which occurs after the expiration of the Term or earlier termination of this Lease (whether or not such Public Charges are imposed or become a lien upon the Land or become payable prior to the date of expiration of the Term or earlier termination of this Lease), shall be adjusted when paid as between the City and PFF as of the Effective Date or as of the date of the expiration of the Term or earlier termination of this Lease, as the case may be, so that PFF shall pay the same proportion of such Public Charges that the part of such fiscal period during which this Lease was in full force and effect bears to that entire fiscal period, and the City shall pay the remainder thereof.

9.2 Real Estate Taxes. During the Term, PFF shall pay all real estate taxes due or payable in connection with the Land, including in connection with the development, construction, ownership,

leasehold, financing, use, and/or operation of the Land during the term of this Lease and any extensions or renewals.

9.3 Sales Tax. To the extent that activities performed on the Land incur the obligation to pay sales tax, PFF or their contractors, agents, sublessees, concessionaires, licensees, or others shall ensure that the sales taxes are paid timely and in full.

ARTICLE 10

CITY’S RIGHT OF ENTRY AND INSPECTION

During the Term, the City shall have the right, upon reasonable prior written notice to PFF, to enter into and upon the Land for purposes of inspecting the Land, provided that such inspection does not interfere with PFF’s permitted activities. Said right shall be exercised only during usual business hours except in the case of an emergency.

ARTICLE 11

DEFAULTS AND REMEDIES

11.1 Default by PFF. The occurrence of any one or more of the following events constitutes a default by PFF under this Lease (a “PFF Default”):

(a) Failure by PFF at any time to pay Annual Base Rent to the City within ten (10) days after notice of such failure is given to PFF by the City;

(b) Failure by PFF to observe or perform any other covenant, agreement, condition, or provision of this Lease for a period of more than thirty (30) days after PFF’s receipt of a notice from the City specifying the failure in reasonable detail; provided, however, that PFF shall not be in default with respect to matters that cannot be reasonably cured within such thirty (30) day period, so long as PFF has promptly commenced such cure and diligently proceeds to complete the same to the City’s reasonable satisfaction; and

(c) Institution of bankruptcy, reorganization, receivership, arrangement, insolvency, or liquidation proceedings, or other proceedings for relief under any federal or state bankruptcy law, or similar law for the relief of debtors, by or against PFF, and, if instituted against PFF, not dismissed within one hundred eighty (180) days after such institution.

11.2 City’s Remedies. If a PFF Default occurs, in addition to any other rights or remedies the City may have under this Lease, the City may enforce the provisions of this Lease by seeking specific performance or the enforcement of any other appropriate legal or equitable remedy, including money damages, including the right to terminate this Lease.

11.3 Default by the City. The occurrence of one or more of the following events constitutes a default by the City under this Lease (a “City Default”). Failure by the City to observe or perform any covenant, agreement, condition, or provision of this Lease for a period of more than thirty (30) days after receipt by the City of a notice from PFF specifying the failure in reasonable detail; provided, however, that the City shall not be in default with respect to matters that cannot reasonably be cured within such thirty (30) day period, so long as the City has promptly commenced such cure and diligently proceeds in a reasonable manner to complete the same to PFF’s reasonable satisfaction.

11.4 PFF's Remedies. If a City Default occurs, in addition to any other rights or remedies PFF may have under this Lease, PFF may enforce the provisions of this Lease by seeking specific performance or the enforcement of any other appropriate legal or equitable remedy, including money damages or the right to terminate this Lease.

11.5 Attorney Fees. If litigation occurs arising out of this Lease, a substantially prevailing party shall be entitled to recover reasonable attorney fees and other costs of such suit as damages.

ARTICLE 12

MAINTENANCE OF GOOD STANDING

As long as PFF is a tenant of the City pursuant to this Lease, PFF shall remain in good standing as a limited liability company in the State of Illinois.

ARTICLE 13

ENVIRONMENTAL MATTERS

PFF shall comply with the following covenants:

(a) From and after the Effective Date, and any other time during which PFF uses or is in possession of the Land, PFF shall not permit: (i) any Hazardous Substance, except products or substances used in compliance with applicable law in the ordinary course of PFF's business to be brought, taken, transported, handled, manufactured, refined, treated, stored, used, generated, emitted, released, discharged, or disposed of upon, about, beneath, or from the Land; (ii) any violation of any Environmental Law in connection with the Land; or (iii) any lien or other encumbrance with respect to the Land to be imposed pursuant to Section 107(f) of the Superfund Amendments and Reauthorization Act of 1986, 42 U.S.C. 9607(l), or any similar statute.

(b) PFF shall obtain and maintain (or cause to be obtained or maintained) in full force and effect and comply with all permits and licenses required under any Environmental Law in connection with any use of or activity on the Land.

ARTICLE 14

ASSIGNMENTS

14.1 Assignment or Sublease by PFF. PFF shall not assign, transfer, or sublease the leasehold estate created by this Lease or the Land, with or without consideration, to any Person, without the prior written consent of the City. The City shall be entitled to require, except as otherwise provided in this Article 14, as conditions to its consent to an assignment, transfer, or sublease of the leasehold estate created by this Lease or the Land, that the proposed transferee or sublessee shall have the qualifications and financial responsibility, as reasonably determined by the City, necessary and adequate to fulfill the obligations undertaken in this Lease by PFF.

14.2 Assignment by the City. The City shall not have the right to assign, delegate, pledge, or transfer its rights or obligations under, or its interest in this Lease (or increase burdens on PFF under this

Lease, increase rights of the City under this Lease, or decrease the obligations of the City under this Lease), in whole or in part.

14.3 Assignees. Upon any assignment or sublease pursuant to this Article 14, PFF and any such assignee or sublessee, in addition to any other consideration that may pass between them in connection therewith, shall be deemed to have covenanted not to make any further assignment or sublease contrary to the provisions of this Article 14. If any assignee of this Lease is not a limited liability company, the representations and warranties by PFF set forth in Article 14 shall be appropriately modified to take into account the nature of the assignee.

ARTICLE 15

REPRESENTATIONS AND COVENANTS OF PFF

PFF represents and warrants as follows, as of the date hereof and at all times from and after the date hereof until the expiration or termination of this Lease:

15.1 Valid Existence. PFF is duly organized, validly existing, and in good standing under the laws of the State of Illinois and is qualified to do business in and in good standing with Champaign County. PFF has full organizational power to own its property and conduct its business as herein contemplated.

15.2 Power; No Limitation on Ability to Perform. PFF has full organizational power and authority to execute and deliver this Lease and to perform all of its obligations under this Lease. PFF needs no consents, authorizations, or approvals or other actions that have not been duly given and is not required to give notices and make filings with any governmental authority, regulatory body, or other Person in connection with the execution and delivery of this Lease or any other agreement, document, or instrument executed and delivered by PFF in connection herewith that has not been duly given or filed.

15.3 Valid Execution. The execution and delivery of this Lease by PFF has been duly and validly authorized by all necessary organizational action on behalf of PFF. This Lease and all other agreements, documents, and instruments executed and delivered by PFF in connection herewith when executed and delivered on behalf of PFF shall be valid and binding obligations of PFF.

15.4 Defaults. The execution, delivery, and performance of this Lease and of each agreement, document, and instrument executed and delivered by PFF in connection herewith do not and will not violate or result in a violation of, contravene or conflict with, or constitute a default under, (i) any agreement, document, or instrument to which PFF is a party; (ii) any law, statute, ordinance, or regulation applicable to PFF; or (iii) the organic documents of the Lease.

15.5 Financial Capacity. PFF will, as of the Effective Date, have sufficient net worth to perform its obligations under this Lease. PFF shall inform the City in writing, not later than thirty (30) Business Days, following any material adverse change in its financial condition that would prevent PFF from performing its obligations under this Lease.

ARTICLE 16

PRIORITY OF LEASE

All rights of the City hereunder shall be prior to any leasehold deeds of trust, collateral assignments, and other documents executed by PFF in connection therewith securing leasehold loans now or hereafter encumbering all or any part of the Land, such that it shall be treated as an “unsubordinated fee.”

ARTICLE 17

MISCELLANEOUS

17.1 Amendment; Waiver. No alteration, amendment, or modification hereof shall be valid unless set forth in writing by an instrument in recordable form and executed by the parties hereto with the same formality as this Lease, which instrument shall be recorded, at the request of either party, in the land records of Champaign County. The failure of PFF or the City to insist in any one or more instances upon the strict performance of any of the covenants, agreements, terms, provisions, or conditions of this Lease or to exercise any election herein contained, shall not be construed as a waiver or relinquishment for the future of such covenant, agreement, term, provision, condition, election, or option, but the same shall continue and remain in full force and effect. No waiver by PFF or the City of any covenant, agreement, term, provision, or condition of this Lease shall be deemed to have been made unless expressed in writing and signed by an appropriate official of PFF or the City. The payment by either party to this Lease of sums due and payable hereunder, with knowledge of the breach of any covenant, agreement, term, provision, or condition herein contained, shall not be deemed a waiver of such breach.

17.2 Consent. Unless otherwise specifically provided herein, no consent or approval by PFF or the City permitted or required under the terms of this Lease shall be of any validity whatsoever unless the same shall be in writing, signed by the party by whom or on whose behalf such consent is given.

17.3 Severability. If any article, section, subsection, term, or provision of this Lease or the application thereof to any party or circumstance shall, to any extent, be held invalid or unenforceable, the remainder of the article, section, subsection, term, or provision of this Lease or the application of the same other than such applications as are held invalid or unenforceable shall not be affected thereby and each remaining article, section, subsection, term, or provision of this Lease shall be valid and enforceable to the fullest extent permitted by law.

17.4 Prorations. Any prorations to be made under this Lease shall be computed on the basis of a Rent Year or calendar year, as the case may be, containing three hundred sixty-five (365) days.

17.5 Terms. The singular includes the plural, and vice versa, and the masculine, feminine, and neuter adjectives and pronouns include one another to the extent that the content clearly requires.

17.6 Captions. The captions of articles and sections are for convenient reference only and shall not be deemed to limit, construe, affect, modify, or alter the meaning of such articles or sections.

17.7 Binding Effect. Each of the provisions of this Lease shall be binding upon and inure to the benefit of the City and PFF, and their respective successors and assigns.

17.8 Lease Contains All Terms. All of the representations, agreements, understandings, and obligations of the parties are contained herein and in the Exhibits attached hereto and in any and all other documents referred to herein.

17.9 No Relationship of Parties. Nothing contained in this Lease shall be deemed or construed by the parties hereto or by any third party to create the relationship of principal and agent, partnership, joint venture, or any association between the City and PFF.

17.10 Notices. All notices, demands, requests, and other communications required or permitted under this Lease shall be in writing, and shall be deemed to be delivered when actually received or, if earlier and regardless of whether actually received or not, five (5) days after deposit in a regularly maintained receptacle for the United States mail, registered or certified, postage prepaid, or the next Business Day if sent by a nationally recognized overnight courier service, addressed to the addressee as follows:

For the City: City of Urbana
400 South Vine Street
Urbana, IL 61801
Attention: Community Development Services Director

With a copy to: City of Urbana
400 South Vine Street
Urbana, IL 61801
Attention: City Attorney

For PFF: Prairie Fruits Farm and Creamery
4410 North Lincoln Avenue
Champaign, IL 61822
Attention: Lauren Brokish

Either party may from time to time by written notice given to the other parties pursuant to the terms of this Section 17.10 change the address to which notices shall be sent.

17.11 Applicable Law. This Lease has been prepared in Champaign County, Illinois and shall be governed in all respects by the laws of the State of Illinois.

17.12 Cross-References. Any reference in this Lease to a Recital, Section, Article, or Exhibit is a reference to a recital, section, article, or exhibit, as appropriate, of this Lease, unless otherwise explicitly indicated.

17.13 Effective Date. This Lease shall be a legally binding agreement, in full force and effect, as of the Effective Date.

17.14 Accord and Satisfaction. Payment by either party hereto, or receipt or acceptance by a receiving party, of any payment due hereunder in an amount less than the amount required to be paid hereunder shall not be deemed an accord and satisfaction, or a waiver by the receiving party of its right to receive and recover the full amount of such payment due hereunder. Notwithstanding any statement to the contrary on any check or on any letter accompanying such check or payment, the receiving party may accept such check or payment without prejudice to the receiving party's right to recover the balance of such payment due hereunder or to pursue any other legal or equitable remedy provided in this Lease.

17.15 No Merger. There shall be no merger of this Lease and the leasehold estate hereby created with the fee estate or the Land or any part thereof by reason of the fact that the same person, firm,

corporation, or other legal entity may acquire or hold, directly or indirectly, this Lease or the leasehold estate and the fee estate in the Land or any interest in such fee estate.

17.16 Further Assurances. PFF and the City shall execute, acknowledge, and deliver, after the date hereof, without additional consideration, such further assurances, instruments, and documents, and shall take such further actions, as the City and PFF shall reasonably request of the other party in order to fulfill the intent of this Lease.

17.17 Counterparts. This Lease may be executed in two or more counterparts, each of which shall be deemed an original but all of which together shall constitute one and the same instrument.

17.18 Sole Obligations of the City. The parties hereby agree that the provisions of this Lease shall be and are the sole obligation of the City with respect to the Land.

SIGNATURES ON FOLLOWING PAGES

IN WITNESS WHEREOF, the City of Urbana has caused this Lease to be executed in its corporate name by _____, its Mayor, and attested by _____, its City Clerk, and its seal to be hereunto affixed and does hereby constitute and appoint _____, its true and lawful Attorney-in-Fact for it and in its name to acknowledge and deliver this Lease as its act and deed.

ATTEST:

THE CITY:

CITY OF URBANA, a municipal corporation

By: _____

By: _____

Name:

Name:

City Clerk

Mayor

APPROVED AS TO LEGAL SUFFICIENCY:

By: _____

Matthew Roeschley
City Attorney

IN WITNESS WHEREOF, Prairie Ag Concepts, Inc., has caused this Lease to be executed by Lauren Brokish, who is the President of Prairie Ag Concepts, authorized to bind the said Lessee.

ATTEST:

PFF:

Prairie Ag Concepts, Inc., an Illinois corporation

By: N/A

By: _____

Name:

Lauren Brokish

Title:

President

EXHIBIT A

Land Description

PIN: 25-15-29-400-023

PART OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 20 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, CHAMPAIGN COUNTY, ILLINOIS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 20 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, CHAMPAIGN COUNTY, ILLINOIS; THENCE SOUTH 89 DEGREES 41 MINUTES 23 SECONDS WEST ALONG THE SOUTH LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 1,203.87 FEET; THENCE NORTH 00 DEGREES 41 MINUTES 59 SECONDS WEST ALONG A LINE PARALLEL WITH THE EAST LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 188.62 FEET; THENCE NORTH 73 DEGREES 34 MINUTES 08 SECONDS EAST, A DISTANCE OF 258.83 FEET; THENCE NORTH 89 DEGREES 41 MINUTES 23 SECONDS EAST ALONG A LINE PARALLEL WITH THE SOUTH LINE OF THE NORTHWEST QUARTER OF THE SOUTH EAST QUARTER OF SAID SECTION 29, A DISTANCE OF 954.73 FEET; THENCE SOUTH 00 DEGREES 41 MINUTES 59 SECONDS EAST ALONG THE EAST LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 260.49 FEET TO THE POINT OF BEGINNING.

SAID TRACT CONTAINS 6.99 ACRES, MORE OR LESS, ALL SITUATED IN CHAMPAIGN COUNTY, ILLINOIS.

PIN: 25-15-29-400-024

PART OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 20 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, CHAMPAIGN COUNTY, ILLINOIS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARENT TRACT:

THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 20 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, CHAMPAIGN COUNTY, ILLINOIS, EXCEPT THE FOLLOWING DESCRIBED TRACTS:

COMMENCING AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 29, THENCE NORTH ALONG THE HALF SECTION LINE A DISTANCE OF 988 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING NORTH A DISTANCE OF 162 FEET; THENCE EAST 160 FEET; THENCE SOUTH 162 FEET; THENCE WEST 160 FEET MORE OR LESS TO THE HALF SECTION LINE BEING THE TRUE POINT OF BEGINNING.

AND ALSO EXCEPT:

JAMESTOWN SUBDIVISION NO. 1 RECORDED JANUARY 2, 2003 AS DOCUMENT 2003R00014.

AND ALSO EXCEPT:

MIDDLEFORK SUBDIVISION NO. 1 RECORDED OCTOBER 19, 2000 AS DOCUMENT 2000R24369.

AND ALSO EXCEPT:

ILLINOIS FARM TO TABLE SUBDIVISION RECORDED SEPTEMBER 23, 2008 AS DOCUMENT 2008R24978.

AND ALSO EXCEPT:

BEGINNING AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 20 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, CHAMPAIGN COUNTY, ILLINOIS; THENCE SOUTH 89 DEGREES 41 MINUTES 23 SECONDS WEST ALONG THE SOUTH LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 1,203.87 FEET; THENCE NORTH 00 DEGREES 41 MINUTES 59 SECONDS WEST ALONG A LINE PARALLEL WITH THE EAST LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 188.62 FEET; THENCE NORTH 73 DEGREES 34 MINUTES 08 SECONDS EAST, A DISTANCE OF 258.83 FEET; THENCE NORTH 89 DEGREES 41 MINUTES 23 SECONDS EAST ALONG A LINE PARALLEL WITH THE SOUTH LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 954.73 FEET; THENCE SOUTH 00 DEGREES 41 MINUTES 59 SECONDS EAST ALONG THE EAST LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 29, A DISTANCE OF 260.49 FEET TO THE POINT OF BEGINNING.

SAID NET TRACT CONTAINS 9.77 ACRES, MORE OR LESS, ALL SITUATED IN CHAMPAIGN COUNTY, ILLINOIS.

EXHIBIT B

Project Concept and Objectives

A Vision for Regenerative Agriculture & Agritourism Growth

Prairie Fruits Farm is Illinois' first farmstead creamery and **Champaign County's premier agritourism destination**. We house a working dairy with over 100 goats, an on-site creamery producing award-winning artisan cheeses, an on-farm restaurant, and event spaces that welcome thousands of visitors annually.

Our farm currently offers a **diverse range of agritourism experiences**, including:

- Cheese tastings and workshops
- Goat hikes and farm tours
- On-site dining and special events
- Guided nature walks on our existing trails
- Interactive educational programs for all ages

To build upon this success, we are seeking a **long-term lease (20 years)** on this parcel to implement an ambitious **land improvement and agritourism expansion strategy** that will significantly benefit Urbana's economy and community.

Agricultural and Land Regeneration Plan

This parcel was previously used as a **staging area for roadwork construction** and has been undergoing **soil regeneration** by our team through cover cropping and nutrient management. **In 2024, we introduced organic vegetable production, beginning with a large organic garlic patch.**

- **Future Expansion Plans:**
 - Increase **vegetable production** and crop diversity.
 - Continue using **cover cropping** to improve soil health, including:
 - **Sunflowers** – Serving as a soil-enriching crop, a pollinator attractor, and an agritourism feature.
 - **Sorghum Sudan Grass** – Used for soil improvement and **fodder for our goat herd**, which produces the milk used in our award-winning cheeses.
- **Planned Land Improvements:**
 - **Educational Walking Path** (in collaboration with Prairie Rivers Network) around the lake to engage visitors in environmental conservation and sustainable farming practices.
 - **Pollinator Patch** (in collaboration with the Champaign County Soil and Water District) to support biodiversity and native species.

Economic Impact & Future Agritourism Expansion

Enhancing Urbana's Tourism Economy

Prairie Fruits Farm is already a **leading regional tourism attraction**, with visitors traveling from across Illinois and beyond. **Data from Experience Champaign-Urbana confirms significant growth in visitation**, including:

- 10.1% increase in visitors from Chicago
- **72.1% increase in visitors from Indianapolis**
- **1.8 visitor-to-resident ratio**, up from 1.02 in 2023

However, **our current infrastructure limits our ability to meet growing visitor demand**. To fully leverage this opportunity, we are developing a **multi-use retail and classroom facility** on our adjacent property **that will rely on the leased land for its infrastructure and visitor access**.

The Future Prairie Fruits Farm Classroom & Retail Shop

- **Retail Store:** Offering Prairie Fruits Farm's cheeses, gelatos, and other local products.
- **Classroom Space:** Hosting cheese-making workshops, farm-to-table cooking classes, and sustainability education programs.
- **ADA-Compliant Restrooms:** Improving accessibility and visitor comfort.

Projected Outcomes:

- **Increase visitor numbers by 25% annually.**
- **Extend visitor stay durations and regional spending.**
- **Generate additional tax revenue for Urbana through tourism and retail sales.**

The **parking lot and walking path improvements** included in this lease proposal are **directly tied to the success of this project**, ensuring that Prairie Fruits Farm remains a thriving agritourism hub for years to come.



City of Urbana
400 S. Vine Street, Urbana, IL 61801
www.UrbanaIL.gov

MEMORANDUM FROM THE OFFICE OF THE MAYOR TO THE URBANA CITY COUNCIL

Meeting: June 9, 2025, Council Meeting
Subject: Board and Commission Appointments

Summary

Action Requested

City Council is asked to approve the appointment of Sarah Womack to the Sustainability Advisory Commission for a term ending June 30, 2028.

Brief Background

Sarah Womack has lived in Urbana for over 10 years and works as a Research Specialist in Agriculture. She currently manages the Poultry Research Farm at the University of Illinois, where she coordinates research projects, oversees daily bird care, supervises staff, and manages departmental budgets. Sarah holds a bachelor's degree in Molecular and Cellular Biology and a master's degree in Animal Sciences, both from the University of Illinois.

"I am interested in serving on the Sustainability Advisory Commission because I would like to use my skills, knowledge, and passion to give back to the community that has given me so much for such a significant part of my life. I believe my background will give me a solid base of knowledge to build off of to serve my community. I am invested in the future of my community and the people who make it special."

Relationship to City Services and Priorities

Impact on Core Services

City of Urbana Board and Commission members play a crucial role in helping City leaders address specific issues, offering professional expertise, involving the community in decision-making, and connecting residents, City staff, and Council.

The Sustainability Advisory Commission assists the Mayor and City Council in identifying the highest priorities for sustainable management of natural resources, particularly water and energy, for the City government and residents. The commission recommends goals and workable means to reach them.

Strategic Goals & Plans N/A
Previous Council Actions N/A

Discussion

Recommendation

City Council is asked to approve the appointment of Sarah Womack to the Sustainability Advisory Commission for a term ending June 30, 2028.

Next Steps

If approved, the Office of the Mayor will notify Sarah Womack of her appointment as a Commission member and of Open Meetings Act requirements.

Originated by: Mindy Hewkin, Administrative Assistant
Reviewed: Kate Levy, Executive Coordinator
Approved: DeShawn Williams, Mayor



City of Urbana
400 S. Vine Street, Urbana, IL 61801
www.UrbanaIL.gov

MEMORANDUM FROM THE OFFICE OF THE MAYOR TO THE URBANA CITY COUNCIL

Meeting: June 9, 2025, Council Meeting
Subject: Board and Commission Appointments

Summary

Action Requested

City Council is asked to approve the appointment of Deb Newell to The Urbana Free Library Board for a term ending June 30, 2026.

Brief Background

Deb Newell has been a resident of Urbana for over 45 years and is a retired librarian. She served as the Library Coordinator for all eight schools in the Urbana School District, as well as the building librarian at Thomas Paine Elementary. In her role as Coordinator, Deb managed district library budgets, wrote grant proposals, gave presentations to the School Board, and provided support to building librarians. As a school librarian, she taught classes, supported both teachers and students, and maintained the school's collection.

“As a librarian and U.S. citizen, I strongly adhere to the American Library Association’s Intellectual Freedom guidelines to advocate for every library user to ‘read, seek information, and speak freely as guaranteed by the First Amendment.’ I wish to serve on The Urbana Free Library Board to promote a strong public library that will provide a well-balanced collection and varied programming that will supply free access to every member of the Urbana community.”

Relationship to City Services and Priorities

Impact on Core Services

City of Urbana Board and Commission members play a crucial role in helping City leaders address specific issues, offering professional expertise, involving the community in decision-making, and connecting residents, City staff, and Council.

The Urbana Free Library Board of Trustees approves an annual budget for the library and requests the corresponding levy from the Urbana City Council. The Library Board of Trustees is also charged with setting policy for the library, anticipating and directing the development of future library services, and hiring the Executive Director.

Strategic Goals & Plans N/A

Previous Council Actions N/A

Discussion

Recommendation

City Council is asked to approve the appointment of Deb Newell to The Urbana Free Library Board for a term ending June 30, 2026.

Next Steps

If approved, the Office of the Mayor will notify Deb Newell of her appointment as a Board member and of Open Meetings Act requirements.

Originated by: Mindy Hewkin, Administrative Assistant

Reviewed: Kate Levy, Executive Coordinator

Approved: DeShawn Williams, Mayor