



DATE: Tuesday, March 25, 2025
TIME: 6:00 PM
PLACE: 400 South Vine Street, Urbana, IL 61801

AGENDA

- A. Call to Order and Roll Call**
- B. Approval of Minutes of Previous Meeting**
 - [1. February 25, 2025 - Public Hearing](#)
 - [2. February 25, 2025 - Regular Meeting](#)
- C. Additions to Agenda**
- D. Public Input**
- E. Presentations**
- F. Staff Report**
 - [1. Staff Briefing](#)
- G. Unfinished Business**
- H. New Business**
 - [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. A Resolution Approving the Transfer of Volume Cap in Connection with Private Activity Bonding Authority \(Private Bond Cap Allocation – EIEDA, Series 2025\)](#)
 - [3. A Resolution Approving the Transfer of Volume Cap in Connection with Private Activity Bonding Authority \(Private Bond Cap Allocation – IHDA, Series 2025\)](#)
- I. 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 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>.

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@urbanaininois.us. 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@urbanaininois.us



DRAFT MINUTES
COMMUNITY DEVELOPMENT COMMISSION PUBLIC HEARING
Tuesday, February 25, 2025, City Council Chambers
400 South Vine Street, Urbana, IL 61801

Call to Order: At 6:02 p.m., Chairperson Anne Heinze-Silvis called the meeting to order.

Roll Call: The roll was called by Community Development Coordinator, Nick Olsen. A quorum was present.

Commission Members Present: Anne Heinze-Silvis, Chris Diana, and Patricia Jones

Commission Members Excused/Absent: Robert Freeman; DeShawn Williams

Others Present: Breaden Belcher, Grants Management Division Manager; Nick Olsen, Community Development Coordinator

Staff Presentation: Mr. Olsen and Mr. Belcher gave a presentation on the City of Urbana and Urbana HOME Consortium Draft Consolidated Plan for 2025-2029 and Annual Action Plan for FY 2025-2026. Mr. Belcher started by explaining the HUD planning and reporting process for CDBG and HOME programs, and the relationship between the 5-year Consolidated Plan and 1-year Action Plan.

He explained the different components contained in the Consolidated Plan and Action, including the needs assessment, market analysis, and strategic plan.

Mr. Olsen then provided an overview of some key data points included in the Consolidated Plan related to rent, cost burden, and homelessness. He also spoke about key takeaways from a Community Needs Survey and Service Provider Consultations, noting priority in community feedback for affordable housing, senior housing, and homeless shelter and services.

Mr. Belcher discussed needs, goals, and projects identified in the Plans related to housing and community development. He also presented funding estimates for the Consolidated Plan: \$3,557,948 in CDBG, \$6,449,468 in HOME, and \$1,800,315.79 in HOME-ARP over the 5-year period. He noted that these amounts are estimates based on prior year funding, and amounts in the final draft will be adjusted once actual allocations are known. He closed the presentation by discussing where the draft plan can be reviewed, and how comments can be provided to staff.

Commissioner Jones asked how prior year balances work with respect to HUD programs. Mr. Belcher explained that generally, funds are allowed to rollover, and that some projects occur over multiple years.

Commissioner Diana asked if the Plan includes a breakdown of availability and cost of housing in different bedroom sizes and structure types. Mr. Olsen explained that some of those data points are explored in the Market Analysis section.

Commissioner Heinze-Silvis asked about different needs among different segments of the market, including students and low-income families, and how affordability relates to zoning policies. Mr. Olsen explained that the Plan tries to breakdown needs according to different demographics, but also noted that the Consolidated Plan intersects with other local policies and plans to address housing needs. Mr. Belcher noted that data analysis has been complemented by qualitative takeaways from consultations and surveys.

Commissioner Diana noted increasing construction costs, and commented on the impact this has on housing costs, and the kinds of housing that gets built.

Public Input: There was none.

Audience Participation: There was none.

Adjournment: At 6:41 p.m., Chairperson Heinze-Silvis adjourned the public hearing.

Recorded by:

Nick Olsen
Community Development Coordinator

**City of Urbana
Community Development Commission
DRAFT Meeting Minutes**

DATE: Feb. 25, 2025

TIME: 6:00 P.M. (Actual: 6:41)

LOCATION: Urbana City Council Chambers
400 S. Vine Street, Urbana, IL

A. Call to Order and Roll Call

Commissioner	PRESENT
Chris Diana	Yes
Robert Freeman	No
Patricia Jones	Yes
Anne Heinze Silvis	Yes
DeShawn Williams	No

Staff present: Nick Olsen (Community Development Coordinator), Breaden Belcher (Grants Division Manager)

B. Approval of Minutes of Previous Meeting

Corrections noted: Yes No

Approved: Yes No

w/Corrections: Yes No N/A

Moved by: Patricia Jones Seconded by: Chris Diana

C. Additions to the Agenda

None

D. Public Input

None

E. Presentations

1. Staff Report:

Mr. Belcher:
-Neighborhood Cleanup Day scheduled for May 10, 2025; mailings going to target areas out soon.
-Community Services Grant accepting applications until April 7.
-Remaining uncertainty around federal funds; draws are currently still going through. Funding amounts in draft Consolidated Plan will be adjusted when actual allocations are announced.

Commissioners Jones and Heinze-Silvis asked about content in the Consolidated Plan related to demographics and disproportionate impact in light of recent executive orders. Mr. Olsen and Mr. Belcher responded that no new guidance had been issued to HUD to date, and that the current Plan's content reflects the template that was provided by HUD.

Other presentation(s):

None

F. **Unfinished Business:**

None

G. **New Business:**

None.

H. **Adjournment**

TIME: (Actual: 6:48)



DEPARTMENT OF COMMUNITY DEVELOPMENT SERVICES

GRANTS MANAGEMENT DIVISION

TO: Community Development Commission Members
FROM: Breaden Belcher, Grants Division Manager
DATE: March 25, 2025
SUBJECT: Staff Briefing

Grants Management Division Activities

- Neighborhood Cleanup Day
- Community Services Grant Program



DEPARTMENT OF COMMUNITY DEVELOPMENT SERVICES

*Grants Management Division***m e m o r a n d u m**

Meeting: March 25, 2024 Community Development Commission

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**

Summary*Action Requested*

The City of Urbana Grants Division requests the Community Development Commission forward the attached resolution approving the City of Urbana and Urbana HOME Consortium Consolidated Plan (2025–2029) and Annual Action Plan (2025–2026) to the Urbana Committee of the Whole with a recommendation of approval.

Brief 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 outlines the Priority Needs and Goals relating to affordable housing and community and economic development in the Consortium-wide area and details the resources and strategies that will be utilized to meet these needs and goals.

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 activities that the City and Consortium will undertake during the 2025-2026 program year in order to meet the needs and goals outlined in the Consolidated Plan. 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.

The Consolidated Plan and Annual Action Plan are completed electronically and submitted to HUD through the Integrated Disbursement and Information System (IDIS). The beginning of the 2025-2026 program year is July 1, 2025. HUD requires submission of the Consolidated Plan and Annual Action Plan no fewer than 45 days prior to the beginning of the program year.

Expected CDBG and HOME allocations can be found on page 94 of the Consolidated Plan. The budget summary is provided in Attachment A of this memo. HUD has not yet determined official allocations for the upcoming program year. As a result, funding estimates are based on prior year numbers. Once final allocations are announced, staff will update the Consolidated Plan and Annual

Action Plan accordingly. Per the city's public participation guidelines, approval of the adjusted allocations by the Commission will be required only if the allocations are 25% over or under the estimates.

Relationship to City Services and Priorities

Impact on Core Services

There are considerable impacts on core services associated with the preparation of the Consolidated Plan and Annual Action Plan. The plans guide the utilization of substantial federal resources that support critical affordable housing and community and economic development needs for low-income households throughout the City of Urbana, and the Consortium-wide area.

Strategic Goals and 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 Commission Actions

The prior five-year Consolidated Plan was recommended for approval by the Commission on March 24, 2020, and Commission has recommended for approval each subsequent Annual Action Plan. Most recently, the Commission recommended for approval the 2024-2025 Annual Action Plan on March 26, 2024.

Recommendation

Staff recommends the Community Development Commission forward the resolution to the Urbana Committee of the Whole with a recommendation of approval.

Prepared By: Breaden Belcher, Grants Division Manager

**Attachment A – Summary of Estimated Budget
FY 2025-2026**

CDBG

CDBG Revenue	Amount	Description
FY24-25 Allocation <i>*estimated</i>	\$389,487.00	<i>Estimated allocation in 2025-2026</i>
Carryover	\$700,000.00	<i>Prior year CDBG rollover</i>
<i>Total Funding:</i>	\$1,089,487.00	<i>Total available in 2025-2026</i>
CDBG Set Asides	Amount	Description
Admin (20%)	\$70,000.00	<i>Staff salaries, planning, admin</i>
Public Service (15%)	\$58,000.00	<i>Public services for low-income households</i>
<i>Category Subtotal:</i>	\$128,000.00	
Housing Programs & Program Delivery	Amount	Description
Housing Rehab Program	\$130,000.00	<i>Homeowner rehab program</i>
Rental Rehab Program	\$90,000.00	<i>Rental rehab program (pilot)</i>
Housing Program Delivery	\$30,000.00	<i>Program delivery expenses</i>
Property acquisition/demo/new constr.	\$100,000.00	<i>Blight reduction activities in CDTA</i>
<i>Category Subtotal:</i>	\$350,000.00	
Community & Economic Development	Amount	Description
<i>Public Infrastructure</i>	\$236,487.00	<i>CDTA Sidewalks & Lighting</i>
<i>Public Facilities</i>	\$250,000.00	<i>Public facilities RFP</i>
<i>Economic Development</i>	\$100,000.00	<i>ED activities RFP</i>
<i>Code Enforcement</i>	\$25,000.00	<i>Code enforcement in CDTA</i>
<i>Category Subtotal:</i>	\$611,487.00	
<i>Grand Total:</i>	\$1,089,487.00	

HOME & HOME ARP

HOME Revenue	Amount	Description
FY24-25 Allocation	\$612,367.00	<i>Estimated allocation in 2025-2026</i>
Carryover	\$3,080,212.00	<i>Prior year HOME rollover</i>
<i>Total Funding:</i>	\$3,692,579.00	<i>FY24-25 allocation + prior year HOME Balance</i>
HOME Set Asides	Amount	Description
<i>Admin (10%)</i>	\$61,000.00	<i>Staff salaries, planning, admin</i>
<i>CHDO Developer</i>	\$150,000.00	<i>CHDO developer set aside</i>
<i>CHDO Operating (5%)</i>	\$30,000.00	<i>CHDO operating cap</i>
<i>Category Subtotal:</i>	\$241,000.00	
Consortium Split	Amount	Description
<i>City of Champaign (53%)</i>	\$1,829,337.00	<i>Champaign neighborhood revitalization projects</i>
<i>City of Urbana (47%)</i>	\$1,622,242.00	<i>TBRA and Urbana neighborhood revitalization projects</i>

HOME ARP Revenue	Amount
Rollover	\$1,800,316.00
HOME ARP Expenses (Set Asides)	Amount
<i>Admin</i>	\$173,315.00
HOME ARP Expenses (Projects)	Amount
<i>Affordable Housing Development</i>	\$1,000,000.00
<i>Acq/Dev NCS</i>	\$150,000.00
<i>Supportive Service Contracts</i>	\$179,925.00
<i>Non-Profit Capacity Building & Operating</i>	\$297,076.00

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-Gonzales 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 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 City of Urbana and Urbana HOME Consortium 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 Grants Division staff, assisted by the Urbana Community Development Commission, has prepared the Consolidated Plan and Annual Action Plan for public review; and

WHEREAS, said Consolidated Plan and Annual Action Plan were placed on file for public review beginning February 24, 2025, and ending March 25, 2025; and

WHEREAS, the Urbana Community Development Commission public hearings on September 24, 2024 and February 25, 2025 to receive comments on the Consolidated Plan and Annual Action Plan;

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

Section 1.

That the City of Urbana and Urbana HOME Consortium Consolidated Plan for Fiscal Years 2025-2029 and Annual Action Plan for Fiscal Year 2025-2026, in substantially the form as attached hereto, are 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 Consolidated Plan and Annual Action Plan to implement the CDBG and HOME programs and to provide such additional information as may be required.

PASSED BY THE CITY COUNCIL this Date day of Month, Year.

AYES:

NAYS:

ABSTENTIONS:

Darcy E Sandefur, City Clerk

APPROVED BY THE MAYOR this Date day of Month, Year.

Diane Wolfe Marlin, Mayor

City of Urbana & Urbana HOME Consortium

Consolidated Plan

2025 – 2029



City of Urbana
Community Development Services
Department
Grants Division

400 South Vine Street
Urbana, Illinois 61801



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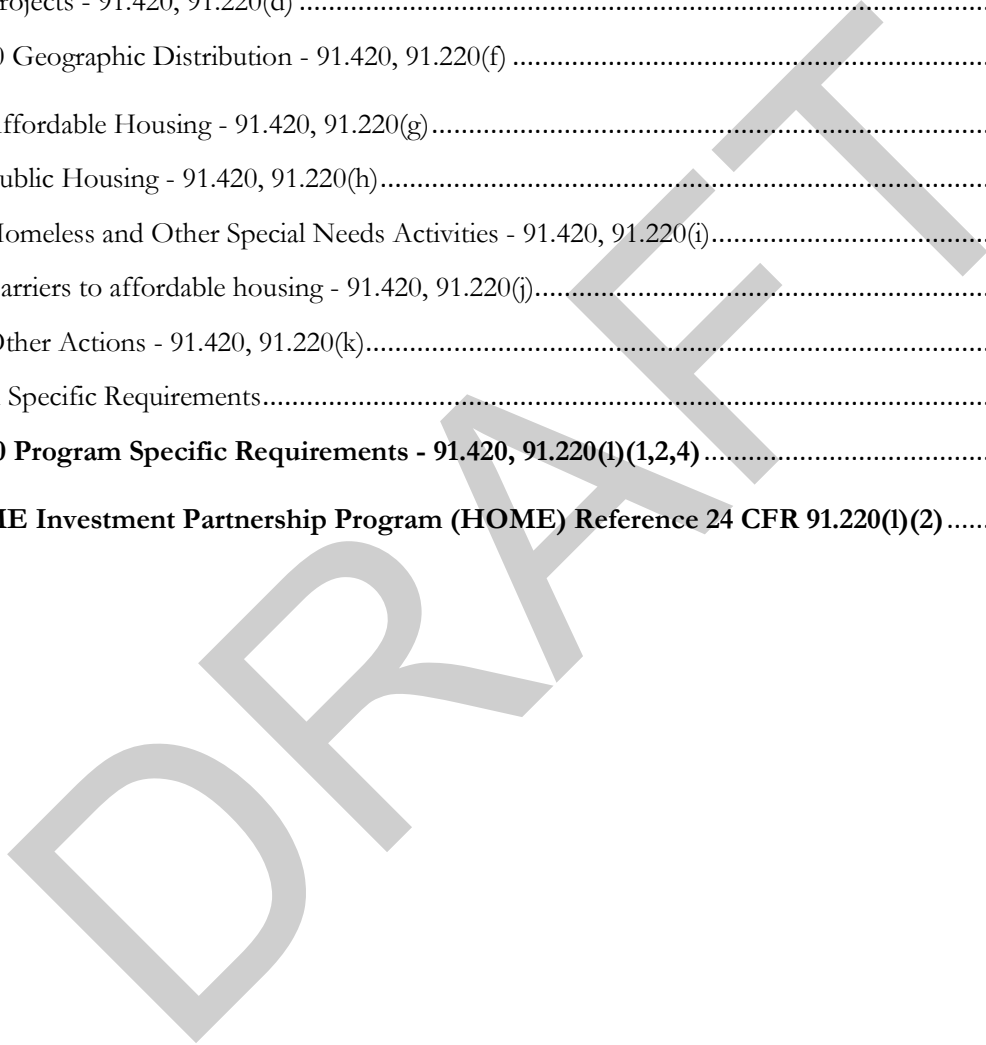
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Executive Summary

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

Public engagement and participation are critical to the development of the Consolidated Plan and Annual Action Plan. This process is ongoing. The draft Plan is currently available for public review, and comments will be accepted through March 25, 2025.

Summary of public comments

A summary of public comments will be provided once the 30-day public comment period has ended.

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

A summary of public comments will be provided once the 30-day public comment period has ended.

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.

Consolidated Plan Public Contact Information

Copies of the draft Consolidated Plan and Annual Action Plan are available for public review on the city's website. Questions or comments can be sent to Grants@UrbanaIL.gov.

Physical copies of the Consolidated Plan are available for review at the following locations:

Urbana City Hall

Community Development Services Department & City Clerk's Office
400 South Vine Street
Urbana

Urbana Free Library

210 West Green Street
Urbana

Champaign County Regional Planning Commission

Community Services Department
1776 E. Washington Street
Urbana

The City of Champaign is responsible to make the Plan available at the following locations:

Champaign Public Library

200 West Green Street
Champaign

Douglas Branch Library

504 E Grove
Champaign

Neighborhood Services Department

205 W. Park Ave., Suite 100
Champaign

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 attend 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.

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

Staff are continuing to solicit feedback on the draft plan through the following activities:

The draft Consolidated Plan is available for public review and comment during the 30-day comment period, which began **Monday, February 24, and ends Tuesday, March 25**. A full summary of the public engagement activities undertaken by both parties will be provided after the close of the 30-day public comment period.

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 as part of the stakeholder engagement process described above. 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. The results of the community need survey will be provided after the close of the 30-day public comment period.

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.

During the 30-day public comment period, the draft Consolidated Plan will be presented to the CSPH for review and comment. The community needs survey has also been sent out 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 Urbana currently serve on the Continuum's Rating and Ranking Committee, which is responsible for allocating ESG funds on an annual basis. Furthermore, as members of the Executive Committee, staff from both cities have had opportunities to develop and evaluate

1. *Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities* outcomes, develop funding, policies, and procedures for the administration of HMIS.

A complete description of this process will be provided after the completion of the 30-day public comment period.

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

Public participation is a key component of Consolidated Plan process, as CDBG and HOME funds directly impact neighborhoods across Urbana, Champaign, and Champaign County as a whole. Receiving input from residents that will be directly impacted by CDBG and HOME funds not only helps to improve services, but also ensures funds are targeted to high-impact programs. Without this feedback, the Consortium would have no means of gauging public opinion on past performance or plan future activities that effectively address the needs of residents.

Public participation activities undertaken to date include engagement through social media, public events and neighborhood meetings, public hearings, and a comprehensive community needs survey. In addition, the draft of Consolidated Plan is currently available for public review and comment during the 30-day public comment period, which ends March 25, 2025.

Summarize citizen participation process and how it impacted goal setting

A full and detailed summary of the public participation process will be provided after the close of the comment period.

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

Data Source

Comments:

from the Consortium-level default data source, so county-wide income medians from 2000 and 2020 decennial Census were used.

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 2016-2020 CHAS
Source:

DRAFT

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

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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

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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
Hispanic	1,778	359	613	200

Table 18 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

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			Special Purpose Voucher		
				Total	Project-based	Tenant-based	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 Source: PIC (PIH Information Center); 2025 MTW Report

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 Source: PIC (PIH Information Center)

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)

DRAFT

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.

NA-40 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 placed 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%
<i>Total</i>	<i>32,578</i>	<i>99.0%</i>

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 Source: 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.

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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)

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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 as 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 residents and public housing developments in Champaign County.

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.

	<p>Include specific housing and commercial characteristics of this target area.</p>	<p>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.</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 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>
	<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>5</p>	<p>Area Name:</p>	<p>Bristol Park Neighborhood 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>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.</p>	
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>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.</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 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>	

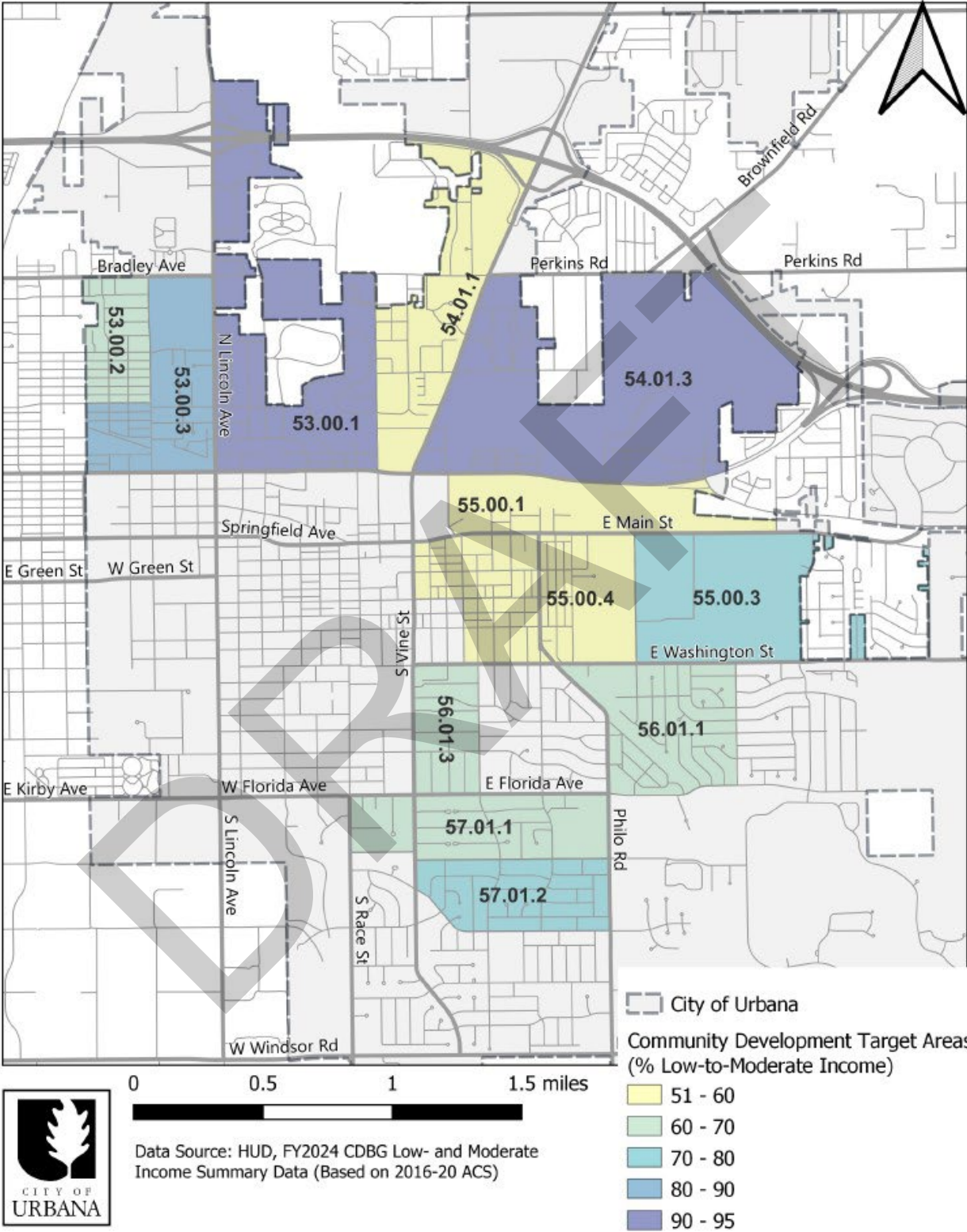
<p>Identify the needs in this target area.</p>	<p>The City of Champaign previously invested substantial local funding in the infrastructure needs of this community and continues to work with the neighborhood association (Beardsley Park Neighborhood Group) to identify needs and solutions. The detention 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</p>	<p>Area Name: 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

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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

		<p>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</p>
	Geographic Areas Affected	Urbana Consortium-wide Area
	Associated Goals	Support Households in Need
	Description	<p>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.</p>
	Basis for Relative Priority	<p>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	Community Development
	Priority Level	Low
	Population	<p>Low Income Moderate Income Chronic Homelessness Non-housing Community Development Families with Children Elderly</p>

	Geographic Areas Affected	Urbana Community Development Target Areas
	Associated Goals	Encourage Community and Economic Development
	Description	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.
	Basis for Relative Priority	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.
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

Allocations of federal funds are determined annually by Congress and will fluctuate from year to year. These fluctuations will be taken into account during the annual budgeting process.

Over the five-year Consolidated Plan period, the City of Urbana anticipates receiving an annual CDBG of approximately \$389,487. HUD allows 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.

During the same 5-year period, the Urbana HOME Consortium anticipates receiving an annual allocation of approximately \$612,367. 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.

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:		
CDBG	public – federal	<ul style="list-style-type: none"> ➤ Acquisition ➤ Admin and Planning ➤ Economic Development ➤ Housing ➤ Public Improvements ➤ Public Services 	\$389,487	\$200,000	\$500,000	\$1,089,487	\$3,557,948	<p>Total expected CDBG available over five-year Con Plan is \$4,647,435.</p> <p>Expected Amount Available for Remainder of Con Plan (Column 5) estimated at annual grant of \$389,487 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 ➤ HOME ARP projects & services 	\$612,367	\$0	\$3,080,211.96	\$3,692,578.96	\$6,449,468	<p>Total expected HOME and HOME ARP over five -year Con Plan is \$10,142,047.</p> <p>Expected Amount Available for Remainder of Con Plan (Column 5) estimated at annual grant of \$612,367 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	\$1,800,315.79	\$1,800,315.79	\$1,800,315.79	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.

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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.

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Five Year Goals
1.	Invest in Affordable Housing	2025	2029	Affordable Housing	Urbana Consortium-wide Area	Affordable Housing	CDBG: \$625,000 HOME: \$8,337,047	Rental units constructed: 75 units Homeowner housing added: 20 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: \$1,540,000 HOME: \$1,500,000 HOME ARP: \$627,000	Public service activities low/mod benefit: 60 households Rental units rehabilitated: 10 units Homeowner housing rehabilitated: 140 units TBRA: 60 households Shelter beds added: 20 beds Homelessness Prevention: 50 persons Other: 15
3.	Encourage Community and Economic Development	2025	2029	Non-Housing Community Development	Urbana Community Development Target Areas	Community Development	CDBG: \$2,132,435	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: \$350,000 HOME \$406,000 HOME ARP \$173,315.79	Other: 15
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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 provide funding to affordable housing developers and CHDOs for the development of affordable housing for homeownership. An estimated 20 units will be produced during the five-year Consolidated Plan period.</p> <p>Activity 2: New Construction - Rental Housing</p> <p>The Urbana HOME Consortium will provide funding to affordable housing developers, including CHDOs, and the Housing Authority of Champaign County, for the development of affordable rental housing throughout the Consortium-wide area. An estimated 75 units will be produced during the five-year Consolidated Plan period.</p> <p>Activity 3: Acquisition/Demolition</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 affordable housing developers, or CHDOs for the development of affordable housing. An estimated five blighted structures will be acquired and demolished during the five-year Consolidated Plan period.</p> <p>Activity 4: 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.</p>

<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: Housing rehabilitation</p> <p>The City of Urbana will utilize CDBG funds to provide rehabilitation assistance to low-income homeowners and renters. Assistance may include grants for emergency repairs, roof repair and replacement, and accessibility modifications for individuals with a disability and Seniors. An estimated 150 households will be served in the five-year Consolidated Plan period.</p> <p>Activity 2: 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 3: 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 4: 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 5: HOME ARP Non-Congregate Shelter Development</p> <p>The Urbana HOME Consortium will provide funding for the acquisition, rehabilitation, or new construction of non-congregate homeless shelter. An estimated 20 beds will be created during the five-year Consolidated Plan period.</p> <p>Activity 6: HOME ARP Capacity & Operating</p>
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	HOME ARP funds will be committed to non-profit homeless service providers to help support programs and services for households experiencing or at risk of experiencing homelessness.
Encourage Community and Economic Development	<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 1,250 households will benefit over five years.</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 services throughout the community. An estimated 50 households will benefit over five years.</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 50 households will benefit over five years.</p>
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(h)

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 a 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.

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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)

1. Introduction

Allocations of federal funds are determined annually by Congress and will fluctuate from year to year. These fluctuations will be taken into account during the annual budgeting process. Below are the expected HUD resources for Fiscal Year 2026 (FY26), the first year of the City's five-year Consolidated Plan. FY26 begins on July 1, 2025, and ends June 30, 2026.

In FY26, the City of Urbana anticipates receiving a CDBG allocation of approximately \$389,487. Funds will be allocated to priorities that are consistent with the five-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 anticipates receiving an allocation of approximately \$612,367. 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.

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Program	Source of Funds	Uses of Funds	Expected Amount Available in FY26				Expected Amount Available Remainder of Con Plan	Narrative Description
			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 	\$389,487	\$200,000	\$500,000	\$1,089,487	\$3,557,948	<p>Total expected CDBG available over five-year Con Plan is \$4,647,435.</p> <p>Expected Amount Available for Remainder of Con Plan (Column 5) estimated at annual grant of \$389,487 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 	\$612,367	\$0	\$3,080,211.96	\$3,692,578.96	\$6,449,468	<p>Total expected HOME and HOME ARP over five -year Con Plan is \$10,142,047.</p> <p>Expected Amount Available for Remainder of Con Plan (Column 5) estimated at annual grant of \$612,367 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	\$1,800,315.79	\$1,800,315.79	\$1,800,315.79	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)

1. 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: \$125,000 HOME: \$3,390,227.74 HOME ARP: \$1,000,000	Rental units constructed: 15 units Homeowner housing added: 4 units Buildings demolished: 1 building Code enforcement: 400 units
2.	Support Households in Need	2025	2026	Affordable Housing Homeless Non-Homeless Special Needs	Urbana Consortium-wide Area	Affordable Housing Community Services	CDBG: \$308,000 HOME: \$300,000 HOME ARP: \$724,948.79	Public service activities low/mod benefit: 12 households Rental units rehabilitated: 2 units Homeowner housing rehabilitated: 28 units TBRA: 12 households Shelter beds added: 4 beds Homelessness Prevention: 10 persons Other: 3

3.	Encourage Community and Economic Development	2025	2026	Non-Housing Community Development	Urbana Community Development Target Area	Community Development	CDBG: \$586,487	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: \$70,000 HOME: \$61,000 HOME ARP: \$101,122.71	Other: 3

Table 45 – Goals Summary

2. 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 provide funding to affordable housing developers and CHDOs for the development of affordable housing for homeownership. An estimated 4 units will be produced during the one-year Annual Action Plan period.</p> <p>Activity 2: New Construction - Rental Housing</p> <p>The Urbana HOME Consortium will provide funding to affordable housing developers, including CHDOs, and the Housing Authority of Champaign County, for the development of affordable rental housing throughout the Consortium-wide area. An estimated 15 units will be produced during the one-year Annual Action Plan period.</p> <p>Activity 3: Acquisition/Demolition</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 affordable housing developers, or CHDOs for the development of affordable housing. An estimated one abandoned or sub-standard structure will be acquired and demolished during the one-year Annual Action Plan period.</p> <p>Activity 4: 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.</p>

<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: Housing rehabilitation</p>
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	<p>The City of Urbana will utilize CDBG funds to provide rehabilitation assistance to low-income homeowners and renters. 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 one-year Annual Action Plan period.</p> <p>Activity 2: 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 one-year Annual Action Plan period.</p> <p>Activity 3: CDBG public services</p> <p>Over the course of the one-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. An estimated 12 households will receive assistance in one year.</p> <p>Activity 4: 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. In one year, an estimated 10 persons will receive assistance.</p> <p>Activity 5: HOME ARP Non-Congregate Shelter Development</p> <p>The Urbana HOME Consortium will provide funding for the acquisition, rehabilitation, or new construction of non-congregate homeless shelter. An estimated 5 beds will be created during the one-year Annual Action Plan period.</p> <p>Activity 6: HOME ARP Capacity & Operating</p> <p>HOME ARP funds will be committed to non-profit homeless service providers to help support programs and services for households experiencing or at risk of experiencing homelessness.</p>
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Encourage Community and Economic Development	<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 over 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 services throughout the community. An estimated 10 households will benefit over 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 over one year.</p>
Planning and Administration	Planning and administration of the CDBG, HOME, and HOME ARP programs.

DRAFT

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	\$70,000
	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	\$125,000
	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.
	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	\$308,000
	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 to 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	\$586,487
	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	\$61,000
	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	\$1,860,420.70
	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 seven 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	\$1,349,807
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(h)

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.

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
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HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(1)(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



DEPARTMENT OF COMMUNITY DEVELOPMENT SERVICES

Grants Management Division

m e m o r a n d u m

Meeting: March 25, 2025 Community Development Commission
Subject: **A RESOLUTION APPROVING THE TRANSFER OF VOLUME CAP IN CONNECTION WITH PRIVATE ACTIVITY BONDING AUTHORITY (Private Bond Cap Allocation –EIEDA, Series 2025)**

A RESOLUTION APPROVING THE TRANSFER OF VOLUME CAP IN CONNECTION WITH PRIVATE ACTIVITY BONDING AUTHORITY (Private Bond Cap Allocation – IHDA, Series 2025)

Summary

Action Requested

Staff requests that the Community Development Commission forward the attached Resolutions, approving the transfer of the City's 2025 Private Activity Bond Cap to the Illinois Housing Development Authority and the Eastern Illinois Economic Development Authority, to the Urbana Committee of the Whole with a recommendation of approval.

Brief Background

The Urbana Community Development Commission is asked to make a recommendation to Council on allocation of the City's Private Activity Bond Cap before May 1, 2025. In the event the City does not allocate its 2025 Private Activity Bond Cap for specific projects or purposes as of May 1, 2025, the unallocated bond cap will be reserved to the Governor's Office on June 1, 2025 (the "Home Rule Pool").

Two requests were received for the City allocation of bond cap: 1) for affordable housing initiatives through the Illinois Housing Development Authority (IHDA), and 2) the Eastern Illinois Economic Development Authority (EIEDA) for developing, constructing, acquiring, or improving affordable housing. There is also the option to provide bond cap to some combination of the two. Any unused bond cap not ceded for any combination of these programs will automatically be ceded back to the State of Illinois for use by another municipality.

Relationship to City Services and Priorities

Impact on Core Services

There will be no impact to the City budget or core services in ceding volume bond cap to EIEDA or IHDA, as there would be no financial risk associated with issuing the bonds for the City, and any potential associated risk would be assumed by the issuer. The City may also see benefits from eligible local projects in the future if they are supported with the bond financing provided through IHDA or EIEDA.

Strategic Goals and Plans

Approval of the proposed Resolutions is compatible with the findings and strategies described in the City of Urbana and Urbana HOME Consortium FY 2020-2024 Consolidated Plan and Draft FY 2025-2029 Consolidated Plan related to the affordable housing needs of low- and moderate-income households. Allocating Bond Cap to IHDA and EIEDA would provide a potential funding source for local affordable housing projects.

Previous Commission Actions

The Commission reviewed Resolutions for 2024 Volume Cap allocation to the Illinois Housing Development Authority and the Eastern Illinois Economic Development Authority on March 26, 2024 and forwarded the resolutions to the Committee of the Whole, after which they were approved by City Council.

Discussion

A Private Activity Bond is a tax-exempt bond issued by a local or state government for financing a project owned and operated by a private user. Private Activity Bonds are issued to finance various types of facilities, including multi-family housing projects and single-family dwellings. Private Activity Bonds issued by the City are special obligations and do not constitute a debt or indebtedness of the City and do not give rise to a charge against the general credit or taxing power of the City.

In accordance with the IRS Code, each municipality in Illinois is allowed to issue Private Activity Bonds at \$130 per capita population (38,209) for 2025. The State of Illinois outlines the per capita amount and the population size for this calculation in the attached guidelines. The State of Illinois will recapture any bond allocation unused by the City as of May 1 of that year. The City of Urbana has a total of \$4,967,170 in 2025 Private Activity Bond Cap available that may be utilized for:

- 1) Multi-family affordable housing projects
- 2) Nonprofit development projects (e.g., hospitals, YMCAs, etc)
- 3) Industrial development projects (e.g., manufacturing)
- 4) Below-market-rate financing for affordable housing
- 5) Mortgage credit certificates in support of homeownership
- 6) Below-market-rate financing for limited types of industrial developments

In 2024, City Council allocated Private Activity Bonds to the Eastern Illinois Economic Development Authority for affordable housing activities and to the IHDA Affordable Housing Program.

IHDA is allowed to issue taxable and tax-exempt bonds for the purpose of developing, constructing, acquiring, or improving affordable housing within the State of Illinois. IHDA has invested in several projects in the City of Urbana including Crystal View, Highland Green, Steer Place, and Pinewood. IHDA. IHDA also uses Private Activity Bonds to provide mortgage assistance to qualifying households. Between 2015 and 2024, 127 Urbana households received mortgage assistance through IHDA. IHDA partners with local lenders to assist qualifying households through its programs.

EIEDA may issue taxable and tax-exempt bonds for the purpose of developing, constructing, acquiring, or improving affordable housing within the State of Illinois. EIEDA has invested in housing authority projects in Champaign, including the Haven at Market Place. By ceding part of the

City's bond cap to EIEDA, the City may be able to access these funds for affordable housing projects.

Recommendation

Staff recommends the Community Development Commission forward the resolutions to City Council with a recommendation of approval for an allocation of the City of Urbana 2025 Private Activity Bond Cap in the following manner: Half (50%) of its allocation in the amount of \$2,483,585 from the City of Urbana to be utilized by EIEDA for eligible projects including the creation of affordable single-family, multifamily, and senior housing and the other half (50%), \$2,483,585, to IHDA to be utilized for eligible projects, including issuance of single-family or multi-family mortgage revenue bonds.

Attachments

1. EIEDA Resolution
2. IHDA Resolution
3. State of Illinois Guidelines and Procedures for the Allocation of Private Activity Bond Authority 2025

RESOLUTION NO. _____

**A RESOLUTION APPROVING THE TRANSFER OF VOLUME CAP IN
CONNECTION WITH PRIVATE ACTIVITY BONDING AUTHORITY**

(Private Bond Cap Allocation – EIEDA, Series 2025)

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 any function pertaining to its government and affairs; and

WHEREAS, Section 146 of the Internal Revenue Code of 1986, as amended (“Code”), provides that the City has volume cap equal to \$130 per resident of the City in calendar year 2025, which volume cap may be allocated to certain tax-exempt private activity bonds; and

WHEREAS, Sections 6 and 6.1 of the Illinois Private Activity Bond Allocation Act (30 ILCS 345/6 and 6.1) authorize the corporate authorities of any home rule unit, before May 1 of each calendar year, to reallocate all or any portion of its unused volume cap to any home rule or non-home rule unit, the State, or a State agency; and

WHEREAS, the Urbana City Council, after due consideration, finds that the City’s best interests are served by the transfer a portion of the City’s volume cap allocation for calendar year 2025 to Eastern Illinois Economic Development Authority (“Issuer”), to be applied toward the issuance of private activity bonds (“Bonds”) by the Issuer for the purpose of supporting eligible projects including the creation of affordable single-family, multifamily, and senior housing, or for such other purpose permitted by this Resolution.

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

Section 1. Pursuant to Sections 6 and 6.1 of the Illinois Private Activity Bond Allocation Act, the City hereby transfers and reallocates \$2,483,585 of its volume cap for calendar year 2025 to the Issuer, which shall issue the Bonds using such transfer of volume cap, without any further action

required on the part of the City. The adoption of this Resolution shall be deemed to be an allocation of such volume cap to the issuance of the Bonds or other private activity bonds.

Section 2. The City and the Issuer shall maintain a written record of this Resolution for the term of all private activity bonds it issues for that calendar year to which such allocation applies.

Section 3. The officers, officials, agents, and employees of the City are hereby authorized, empowered, and directed to perform all acts as may be necessary to carry out the purposes and intent of this Resolution.

Section 4. The invalidity of any section or provision of this Resolution hereby passed and approved shall not invalidate other sections or provisions thereof.

Section 5. All Resolutions or orders, or parts thereof, in conflict herewith are, to the extent of such conflict, hereby superseded. This Resolution shall be in full force and effect from and after its passage.

Section 6. Upon approval of this Resolution, the City Clerk is directed to give notice of the reallocation made herein to the Governor of the State of Illinois pursuant to 30 ILCS 345/6 and the guidelines and procedures promulgated thereunder.

PASSED BY THE CITY COUNCIL this ____day of April, 2025.

AYES:
NAYS:
ABSTENTIONS:

Darcy E. Sandefur, City Clerk

APPROVED BY THE MAYOR this ____day of April, 2025.

Diane Wolfe Marlin, Mayor

RESOLUTION NO. _____

**A RESOLUTION APPROVING THE TRANSFER OF VOLUME CAP IN
CONNECTION WITH PRIVATE ACTIVITY BONDING AUTHORITY**

(Private Bond Cap Allocation – IHDA, Series 2025)

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 any function pertaining to its government and affairs; and

WHEREAS, Section 146 of the Internal Revenue Code of 1986, as amended (“Code”), provides that the City has volume cap equal to \$130 per resident of the City in calendar year 2025, which volume cap may be allocated to certain tax-exempt private activity bonds; and

WHEREAS, Sections 6 and 6.1 of the Illinois Private Activity Bond Allocation Act (30 ILCS 345/6 and 6.1) authorize the corporate authorities of any home rule unit, before May 1 of each calendar year, to reallocate all or any portion of its unused volume cap to any home rule or non-home rule unit, the State, or a State agency; and

WHEREAS, the Urbana City Council, after due consideration, finds that the City’s best interests are served by the transfer a portion of the City’s volume cap allocation for calendar year 2025 to the Illinois Housing Development Authority (“Issuer”), to be applied toward the issuance of single-family or multi-family mortgage revenue bonds (“Bonds”) by the Issuer or for such other purpose permitted by this Resolution.

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

Section 1. Pursuant to Sections 6 and 6.1 of the Illinois Private Activity Bond Allocation Act, the City hereby transfers and reallocates \$2,483,585 of its volume cap for calendar year 2025 to the Issuer, which shall issue the Bonds using such transfer of volume cap, without any further action required on the part of the City. The adoption of this Resolution shall be deemed to be an allocation

of such volume cap to the issuance of the Bonds or other private activity bonds, or mortgage credit certificates.

Section 2. The City and the Issuer shall maintain a written record of this Resolution for the term of all private activity bonds it issues for that calendar year to which such allocation applies.

Section 3. The officers, officials, agents, and employees of the City are hereby authorized, empowered, and directed to perform all acts as may be necessary to carry out the purposes and intent of this Resolution.

Section 4. The invalidity of any section or provision of this Resolution hereby passed and approved shall not invalidate other sections or provisions thereof.

Section 5. All Resolutions or orders, or parts thereof, in conflict herewith are, to the extent of such conflict, hereby superseded. This Resolution shall be in full force and effect from and after its passage.

Section 6. Upon approval of this Resolution, the City Clerk is directed to give notice of the reallocation made herein to the Governor of the State of Illinois pursuant to 30 ILCS 345/6 and the guidelines and procedures promulgated thereunder.

PASSED BY THE CITY COUNCIL this ____day of April, 2025.

AYES:
NAYS:
ABSTENTIONS:

Darcy E. Sandefur, City Clerk

APPROVED BY THE MAYOR this ____day of April, 2025.

Diane Wolfe Marlin, Mayor

STATE OF ILLINOIS



GUIDELINES AND PROCEDURES

FOR THE

ALLOCATION OF PRIVATE ACTIVITY BONDING AUTHORITY

IN ACCORDANCE WITH THE TAX REFORM ACT OF 1986

AND THE ILLINOIS PRIVATE ACTIVITY BOND ALLOCATION ACT

OFFICE OF THE GOVERNOR

Effective January 2, 2025

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Questions regarding these guidelines and procedures may be directed to the Capital Markets Unit of the Governor’s Office of Management and Budget at (312) 814-0023. **** Please note that the Hard Copy Submission Address has changed to 555 W. Monroe Street, Suite 1500-S-GOMB, Chicago, IL. 60661**

INTRODUCTION

The Federal Tax Reform Act of 1986 (the “Code”), as amended, imposes a limit on the aggregate amount of “tax exempt private activity” bonds (also known as “Volume Cap”) that can be issued in a state. While the Code provides an allocation scheme for specific issuing authorities, it also provides that a state may, by law, provide a different formula for allocating the State ceiling among the governmental units in the state having authority to issue such bonds. The State of Illinois (“the State”) has enacted procedures for the allocation of Volume Cap pursuant to the Illinois Private Activity Bond Allocation Act, 30 ILCS 345/1 *et seq.* (the “Illinois Allocation Act”).

The Governor’s Office is the entity charged with authority to allocate Volume Cap among the political subdivisions within the State. In the event of conflict between the Code, the Illinois Allocation Act, and these “2025 Guidelines and Procedures” (the “Guidelines”), the Code and the Illinois Allocation Act shall control. Any matters not covered by the Code or the Illinois Allocation Act or the Guidelines shall be decided by the Governor’s Office, and the Governor’s Office reserves the right to amend the Guidelines at any time.

These Guidelines are provided by the Governor’s Office to assist issuers in understanding how the allocation formula will be administered. They do not represent a binding legal interpretation of either the Code or the Illinois Allocation Act. The Governor’s Office will not make a legal determination of the applicability of the Code to an issuer, nor will it determine an issuer’s compliance under the Code. Issuers should consult their own legal counsel to make these determinations.

The Guidelines require certain issuers to submit requests to the Governor’s Office for allocations of Volume Cap. In addition, the Governor’s Office requires issuers within the State to report on reallocations and their use of Volume Cap.

PLEASE NOTE – ALL REQUESTS AND REPORTING SUBMISSIONS, AS DESCRIBED HEREIN, MUST BE SUBMITTED IN BOTH (i) HARD AND (ii) ELECTRONIC FORMATS (ADOBE ACROBAT “PDF”) TO THE FOLLOWING ADDRESSES:

HARD COPY SUBMISSIONS TO:

**Governor’s Office of Management and Budget
Capital Markets Unit – Volume Cap Submission
555 W. Monroe Street – Suite 1500-S-GOMB
Chicago, IL 60661
Attn: Sophia Ronis**

ELECTRONIC (PDF) SUBMISSIONS TO:

Omb.VolumeCapRequest2025@Illinois.gov

Please indicate the (i) name, (ii) status of your organization (Home Rule, Non-Home Rule or State Agency) and (iii) type of submission (either a “REPORT” or a “REQUEST”) in the “SUBJECT” line of your submission e-mail. Please include the following information for a primary and secondary contact person in the body of each electronic submission (email):

Name
Title
Department/Division
Phone Number
Email address

IMPORTANT NOTE – The time and date stamp of the email will be used for the purpose of determining the order in which the submissions are received unless otherwise noted herein.

**** Please note that the Hard Copy Submission Address has changed to 555 W. Monroe Street, Suite 1500-S-GOMB, Chicago, IL. 60661**

Calendar Year 2025 State Ceiling and Allocations

2025 State Ceiling – Background and Calculation

Section 146 of the Code limits the amount of qualified private activity bond debt that may be issued in a state during a calendar year (“the State Ceiling”). Section 146(d) of the Code was amended by H.R. 5662, the “Community Renewal Tax Relief Act of 2000 (the “CRTF Act”),” to specify that beginning in calendar year 2002 the limit shall be the greater of (i) \$75 multiplied by a state’s population or (ii) \$225 million. The CRTF Act further specifies that beginning in calendar year 2003 the volume limit may be adjusted annually for inflation. Pursuant to Revenue Procedure 2008-66 published by the Internal Revenue Service, the volume limit on qualified private activity bonds adjusted for inflation for calendar year 2025 is \$130 multiplied by the state’s population.

Section 146(j) of the Code further requires that the calculation of the State Ceiling be based on the most recent resident population estimate released by the U. S. Bureau of the Census before the beginning of the calendar year. On December 19, 2024, the Population Division of the U.S. Census Bureau issued “Table 1: Annual Estimates of the Population for the United States, Regions, States, and Puerto Rico: April 1, 2000, to July 1, 2024 (NST-EST2024-01)” which reports Illinois’s estimated population as 12,710,158.

Illinois 2025 State Ceiling is \$1,652,320,540.00 (\$130 x 12,710,158).

Allocations

Pursuant to the Illinois Allocation Act, the table below denotes the initial allocation of the 2025 State Ceiling.

Home Rule Units	\$1,048,394,230.00
Non-Home Rule Units	\$301,963,155.00
State Agencies/Authorities	\$301,963,155.00
Total	\$1,652,320,540.00

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HOME RULE UNITS

Allocation

January 1 Benchmark

As described in “2025 State Ceiling – Background and Calculation” above, each Home Rule community is allocated an amount equal to \$130 multiplied by its population and Cook County, as a Home Rule County, is allocated an amount equal to \$130 multiplied by the population of its unincorporated area. Based on the most recent US Census estimates the total amount for all Home Rule units has been determined to be \$ 1,048,394,230.00. Appendix C identifies the list of Home Rule units and the population count used by the Governor’s Office for the volume cap allocation. Special census estimates or other estimates for individual municipalities are not recognized by the Governor’s Office.

During the period from January 2, 2025, through May 1, 2025, Home Rule units may not apply to the State for an allocation under the Illinois Allocation Act. Rather, Home Rule units must determine and monitor their own private activity bond limits as provided in the Illinois Allocation Act. Please see reporting requirements detailed below in “Home Rule Reporting”.

June 1 Benchmark

The amount of Volume Cap available to each Home Rule unit of government with less than 2,000,000 inhabitants that has not been granted, transferred, or reserved by Home Rule units for specific projects or purposes as of May 1, 2025, shall be reserved to the Governor’s Office for reallocation on June 1, 2025 (the “home Rule Pool”). During the period of June 1 through July 15, 2025, one-half of the home rule Pool will be available to all Home Rule units with less than 2,000,000 inhabitants (the remaining half is available for allocation to the State or State Agencies as herein after described).

The Governor’s Office will accept Home Rule units’ requests for volume cap from the Home Rule Pool beginning on the first State business day on or after June 1, 2025. Requests will be accepted, via the methods described on page 3, only on or after 8:30 a.m., June 1, 2025. No requests can or will be accepted prior to this date and time. **On the first date that applications may be received all applications received between 8:30am and 5pm on such date shall be deemed equally first in line and the Governor’s Office shall grant cap as it may determine. If more than one request is received in a day, other than the first day that applications may be submitted, completed requests will be logged in by the time the electronic submission is received, and processed on a first come, first-granted basis.**

If a determination is made that there is a sufficient amount of allocation remaining in the Home Rule Pool upon a request made, an allocation approval letter will be sent to the applicant. The approval letter will be mailed by first class U.S. Mail to the signatory of the application letter. Express mail will be used upon request and at the issuer’s expense. The allocation is valid until the earlier the end of a period of 60 calendar days from the date of the letter or December 27 of the year of the allocation. This period is set by the Illinois Allocation Act and cannot be extended.

July 15 Benchmark

On and after July 15, 2025, the amount of the unused allocation from the Home Rule Pool shall be available to both Home Rule units of government (with less than 2,000,000 inhabitants) and to State agencies. Requests submitted prior to July 15 that are not completely fulfilled must be re-filed after July 15 if cap is still requested.

The Governor's Office will accept Home Rule units' requests for volume cap from the Home Rule pool beginning on the first State business day on or after July 15, 2025. Requests will be accepted, via the methods described on page 3, only on or after 8:30 a.m., July 15, 2025. No requests can or will be accepted prior to this date and time. **On the first date that applications may be received all applications received between 8:30am and 5pm on such date shall be deemed equally first in line and the Governor's Office shall grant cap as it may determine. If more than one request is received in a day, other than the first day that applications may be submitted, completed requests will be logged in by the time the electronic submission is received, and processed on a first come, first-granted basis.**

Please Note –

- A completed "Allocation Request Letter" (Appendix A) and a copy of an "official action," as defined in the Illinois Allocation Act, **must accompany all** request submissions (June 1 or July 15). A submission **will not** be deemed complete unless a copy of an official action is included in the transmittal.
- No Home Rule unit may be granted more than 10% of the amount of total allocation initially available for Home Rule units for a single project. Home Rule units may submit separate requests for multiple projects. Requests must be for specific projects, not general use. Requests will be processed only for allocation to be used directly by the requesting Home Rule unit. Joint requests from more than one unit or requests from one unit for allocation that will also be used by other units of government will not be considered. Once an allocation is given to a specific unit, the Governor's Office will not object if units pool their allocations and join together in a bond issue as advised by legal counsel.
- The allocation approval letter to Home Rule units of government is valid for a period of 60 calendar days from the date of the letter or through December 27, 2025, whichever date comes first. If an issuer's allocation has expired, it may apply for a new allocation if allocation is still available. Such application will be processed by the Governor's Office in the same manner as any other new application.
- The State, a State Agency, or Home Rule unit may reallocate all or a portion of its ORIGINAL allocation to a Home Rule Unit, the State, a State Agency, or a Non-Home Rule Unit of local government. Home Rule units may reallocate by official action of their governing body only as to volume cap reserved prior to May 1, 2025. Home Rule units **MAY NOT** reallocate any allocation granted by the Governor's Office after June 1. Please see "REALLOCATION PROVISIONS" for further details.

Home Rule Reporting

Confirmation of Issuance

Pursuant to Section 7 of the Illinois Allocation Act, any Home Rule unit utilizing Volume Cap (regardless of its source) is required to report, within 10 calendar days of issuance, the following:

- (a) Name of the Issuer.
- (b) Principal amount of the issue.
- (c) Purpose for which the private activity bonds were issued.
- (d) The amount, if any, used to refund any prior issue of private activity bond; and
- (e) IRS 8038.

A form of the “Confirmation of Bond Issuance” letter is provided in Appendix A.

If the amount of bonds issued as stated in the confirmation letter is less than the amount approved for allocation for that project, the amount of unused allocation shall be added to the remaining pool allocation available. This “lapsed” volume cap will be offered first to all issuers who have requested volume cap whose requests were not completely fulfilled, in the order that such requests were initially filed. If more than one request was initially filed at the same time, the order of filing will be randomly assigned for purposes of offering lapsed cap. Volume cap is not considered lapsed unless the issuer or issuer’s representative states in writing that all or a portion of the cap will not be used.

Mid-Year Reporting

No later than May 10, 2025, each Home Rule unit with less than 2,000,000 inhabitants must report to the Governor’s Office in writing on volume cap (i) granted, (ii) transferred, or (iii) reserved by official action of the unit’s governing body prior to May 1, 2025. The form described in Appendix A is provided for this purpose – “Report of Allocation Granted by Home Rule”.

Once Volume Cap is properly reserved by a Home Rule unit prior to May 1, 2025, the Governor’s Office will not object to the subsequent transfer or reallocation of such cap or filing of a carry-forward of such volume cap, and no notice to the Governor’s Office of any such subsequent action is required. Please note, however, that Home Rule units must provide notice to the Governor’s Office, as provided in Section 6 of the Illinois Allocation Act, within fourteen days of said reallocation.

Please Note - Copies of “Official Action,” as defined in the Illinois Allocation Act, must accompany this reporting submission. Submission will not be deemed complete unless a copy of Official Action is included with the submissions.

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NON-HOME RULE UNITS

Allocation Requests

January 1 Benchmark

The 2025 allocation of Volume Cap available on or after January 2, 2025, to be issued by Non-Home Rule units of local government is expected to be \$301,963,155.00. Non-Home Rule units are defined as municipalities or counties, other than Home-Rule units. All other forms of government, such as local water districts or airport authorities, must apply for Volume Cap as a State Agency.

The Governor's Office will accept Non-Home Rule units' requests for Volume Cap from the Local Government Pool beginning on the first State business day on or after January 2, 2025 (January 3, 2025). Requests will be accepted, via the methods described on page 3, only on or after 8:30 a.m., January 3, 2025. No requests can or will be accepted prior to this date and time. **On the first date that applications may be received all applications received between 8:30am and 5pm on such date shall be deemed equally first in line and the Governor's Office shall grant cap as it may determine. If more than one request is received in a day, other than the first day that applications may be submitted, completed requests will be logged in by the time the electronic submission received, and processed on a first come, first-granted basis.**

If a determination is made that there is a sufficient amount of allocation remaining in the total available allocation, an allocation approval letter will be sent to the applicant. The approval letter will be mailed by first class U.S. Mail to the signatory of the application letter. Express mail may be used upon request and at the issuer's expense.

July 15 Benchmark

Of the total amount allocated to Non-Home Rule units, the amount of remaining allocation as of July 14, 2025 (the "Non-Home Rule Pool") shall be reserved to the Governor's Office on July 15, 2025, to be allocated to the State, State agencies or Non-Home Rule units as described in the Illinois Allocation Act. Requests submitted prior to July 15 that are not completely fulfilled must be re-filed on or after July 15 if volume cap is still requested.

The Governor's Office will accept Non-Home Rule units' requests for Volume Cap from the Non-Home Rule Pool beginning on the first State business day on or after July 15, 2025. Requests will be accepted, via the methods described on page 3, only on or after 8:30 a.m., July 15, 2025. No requests can or will be accepted prior to this date and time. **On the first date that applications may be received all applications received between 8:30am and 5pm on such date shall be deemed equally first in line and the Governor's Office shall grant cap as it may determine. If more than one request is received in a day, other than the first day that applications may be submitted, completed requests will be logged in by the time the electronic submission is received, and processed on a first come, first-granted basis.**

Please Note –

- A completed "Allocation Request Letter" (Appendix A) and a copy of an "Official Action," as defined in the Illinois Allocation Act, **must** accompany **all** request submissions (January 1 or July 15). A submission **will not** be deemed complete unless a copy of Official Action is included in the transmittal.
- No Non-Home Rule unit may not be granted more than 10% of the amount of total allocation initially available to units of local government for a single project. Non-Home Rule units may submit separate requests for multiple projects. Requests must be for specific projects, not general use. Non-Home Rule units do not have power under statute to transfer or reallocate cap to other Non-Home Rule or Home-Rule units. Requests may be made only for cap that will be used within the Non-Home Rule unit's jurisdiction, as

evidenced by such documentation or evidence as the Governor's Office shall request. Letters of intent from lenders shall be deemed prima facie evidence. Units planning to pool their allocations must certify their intent to comply with this section in their request letter.

Item H3.

- The allocation approval letter is valid for a period of 60 calendar days from the date of the letter. This period is set by the Illinois Allocation Act and cannot be extended.
- Pursuant to Section 6 of Illinois Allocation Act, a Non-Home Rule unit IS NOT AUTHORIZED TO REALLOCATE all or any unused portion of its allocation. Direct and indirect reallocations by Non-Home Rule Units are strictly prohibited. This prohibition is discussed more fully in the "Reallocation Provisions" of these Guidelines.
- The proceeds from bonds utilizing Volume Cap allocated to a Non-Home Rule unit pursuant to these Guidelines must be used within the jurisdiction of the Non-Home Rule unit.

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Non-Home Rule Reporting

Confirmation of Issuance

Pursuant to Section 7 of the Illinois Allocation Act, Non-Home Rule units are required to report, within 10 calendar days of issuance, the following:

- (a) Name of the Issuer.
- (b) Principal amount of the issue.
- (c) Purpose for which the private activity bonds were issued.
- (d) The amount, if any, used to refund any prior issue of private activity bond; and
- (e) IRS 8038.

A form of the “Confirmation of Bond Issuance” letter is provided in Appendix A.

If the amount of bonds issued as stated in the confirmation letter is less than the amount approved for allocation for that project, the amount of unused allocation shall be added to the remaining pool allocation available. This “lapsed” volume cap will be offered first to all issuers who have requested volume cap whose requests were not completely fulfilled, in the order that such requests were initially filed. If more than one request was initially filed at the same time, the order of filing will be randomly assigned for purposes of offering lapsed cap. Volume cap is not considered lapsed unless the issuer or issuer’s representative states in writing that all or a portion of the cap will not be used.

Annual Reporting of Housing Projects

The Illinois Allocation Act requires Non-Home Rule units to provide an annual report of all private activity bonds issued for any housing purposes which utilizes volume cap allocated by the State. Details on the reporting requirement can be located in the Section 7.5 of the Illinois Allocation Act. A form to aid reporting has been provided in Appendix B to these Guidelines. Calendar Year 2025 submissions are to be sent via the instructions set forth on page 3 of these Guidelines by February 1, 2025. An additional copy of this report only must also be submitted to the Illinois Housing Development Authority (“IHDA”) at the following address:

Illinois Housing Development Authority
 Attention: General Counsel
 111 E. Wacker Drive
 Suite 1000
 Chicago, IL 60601

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STATE AGENCIES

Allocation Requests

For calendar year 2025 there is expected to be \$301,963,155.00 for use by State Agencies, (the “State Agency Pool”), defined as any State agency, commission, board, authority, or body politic and corporate of the State authorized by law to issue Private Activity Bonds, other than a Non-Home Rule or Home-Rule unit.

The Governor’s Office may allocate among all State Agencies from the State Allocation Pool available after January 2, 2025. In addition, State Agencies may apply beginning on or after the first State business day after June 1, 2025, for the allocation retained by the Governor’s Office from the Home-Rule Pool and beginning on or after July 15, 2025, for the allocation retained, if any, from the Non-Home Rule Pool. Requests submitted prior to June 1 which are not completely fulfilled, and requests submitted prior to July 15 which are not completely fulfilled must be re-filed after July 15 if cap from the Non-Home Rule pool is requested. Please see “HOME RULE” and “NON-HOME RULE” sections for submission procedures.

Please Note-

- **Requests will be processed only for allocation to be used directly by the requesting State Agency. Requests may be requested and granted on a lump-sum by private activity bond category or individual project basis as the Governor’s Office may determine. Joint requests from more than one State Agency or unit of government or requests from one State Agency for an allocation that will be used by other units of government will not be considered. Once an allocation is given to a specific State Agency, the Governor’s Office will not object if units pool their allocations and join together in a bond issue as advised by legal counsel.**
- **State Agencies may submit requests for allocations of any amount. The 10% limit does not apply to State Agencies**
- **The Governor’s Office may consult with State Agencies prior to submission of their allocation requests and determine the amount of allocation that shall be requested and approved. The allocation shall be valid through the end of the calendar year.**
- **State Agencies may reallocate their unused allocation in the manner described in “REALLOCATION PROVISIONS” with the approval of the Governor’s Office. A State Agency that issues bonds after receiving a reallocation from a Home-Rule unit or another State Agency shall submit the information described in the “Reporting” section below.**
- **State Agencies may also file a carry-forward for an allocation remaining at the end of one calendar year to the next under certain circumstances, with the approval of the Governor’s Office. Issuers should consult their legal counsel with respect to the applicability of this provision to their circumstances.**

State Agency Reporting

Confirmation of Issuance

Pursuant to Section 7 of the Illinois Allocation Act. State Agencies are required to report, within 10 calendar days of issuance, the following:

- (a) Name of the Issuer.
- (b) Principal amount of the issue.
- (c) Purpose for which the private activity bonds were issued.
- (d) The amount, if any, used to refund any prior issue of private activity bond; and
- (e) IRS 8038.

A form of the “Confirmation of Bond Issuance” letter is provided in Appendix A.

If the amount of the bonds issued as stated in the confirmation letter is less than the amount approved for allocation for that project, the unused allocation amount shall be retained by the State Agency unless otherwise directed by the Governor’s Office.

Annual Reporting of Housing Projects

Pursuant to the Illinois Allocation Act, State Agencies are required to provide an annual report of all private activity bonds issued for any housing purposes which utilize volume cap allocated by the State. Details on the reporting requirement can be located in Section 7.5 of the Illinois Allocation Act and a form has been provided in Appendix B for submission. Calendar Year 2025 Submissions are to be sent via the instructions set forth on page 3 of these guidelines by February 1, 2025. An additional copy of this report only must also be submitted to the Illinois Housing Development Authority (“IHDA”) at the following address:

Illinois Housing Development Authority
 Attention: General Counsel
 111 E. Wacker Drive
 Suite 1000
 Chicago, IL 60601

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REALLOCATION PROVISIONS

Reallocations by the State, a State Agency, or a Home Rule Unit

The State, any State Agency, or Home Rule unit may voluntarily reallocate to any Non-Home Rule unit of local government, Home-Rule unit, the State, or any State Agency all or any portion of its unused allocation. The State Agency or Home Rule unit reallocating all or a portion of its unused allocation must provide notice to the Governor's office within fourteen days of said reallocation.

Consistent with the Illinois Allocation Act and these Guidelines, entities that issue private activity bonds on the basis of reallocations must submit to the Governor's Office written evidence of such reallocation and a confirmation of bond issuance letter within ten calendar days from the date the bonds are issued.

Reallocations by a Non-Home Rule Unit Are Prohibited.

Non-Home Rule units may not reallocate to any issuer. This prohibition applies to direct reallocations and to reallocations attempted via an intergovernmental or other agreement. Allocations made to Non-Home Rule units pursuant to the Illinois Allocation Act and these Guidelines may not be used in an issuance by another governmental entity on behalf of the Non-Home Rule unit or as a surrogate for the Non-Home Rule unit via an intergovernmental or other agreement.

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STANDARD FORM OF LETTERS

(Letterhead of Signatory)

**ALLOCATION REQUEST LETTER
FROM ALL ISSUERS**

(Date)

Office of the Governor
Governor’s Office of Management and Budget
555 W Monroe Street - Suite 1500 S GOMB
Chicago, IL. 60661

Attn: Sophia Ronis

ATTENTION: Debt Management Unit

RE: Issuer: _____
Type: (Home-Rule, Non-Home Rule or State Agency)
Maximum Principal Amount: _____
Bond Description: (project, beneficiary, location, type/category of bonds)

Dear Governor J B Pritzker:

In accordance with the Tax Reform Act of 1986 as passed by 99th Congress 2nd Session (1986), as amended, and *30 ILCS 345*, the (name of issuer) respectfully requests an allocation for the above-captioned private activity bonds. In preparation for this bond issue to date, all applicable Federal and State requirements have been complied with. A copy of the inducement resolution or similar official action for this issue has been attached herewith.

[(The following is required only of Non-Home Rule units which expect to join other units in a single bond issue as described in the guidelines): I hereby certify that (name of issuer) intends to comply with requirements set forth in the Governor's Office guidelines and will not transfer or reallocate any cap received from the Governor's Office to other Non-Home Rule or Home-Rule units and will use the cap only within our jurisdiction.]

I hereby certify, under penalty of perjury, that to the best of my knowledge the issuance of the Private Activity Bond was or will not be made in consideration of any bribe, gift, gratuity or direct or indirect contribution to any political campaign.

Please forward the allocation approval letter to the undersigned [or to: _____]. Bond counsel for these bonds [is expected to be _____, who may be reached at [phone number]] [has not yet been selected].

Sincerely,

(Name of issuer)

(Signature of authorized public official)

(Title)

(Phone number)

[Note: The Bond description cannot be materially changed after submission.]

(Governor’s Letterhead)

BOND ALLOCATION APPROVAL LETTER

(Date)

Allocation Number (our assigned number)

(Name of issuer)

Attention: (Name of Official)

Re: Issuer: _____
Type: (Home-Rule, Non-Home Rule or State Agency)
Maximum Principal Amount: _____
Bond Description: (project, beneficiary, location, type/category of bonds)

Ladies and Gentlemen:

In accordance with the Tax Reform Act of 1986, as amended, and 30 ILCS 345, the above-captioned Issuer has requested an allocation for Private Activity Bonds with respect to the above-captioned bonds. In support of this request, I have been presented with the resolution duly adopted by the Issuer or similar official action with respect to the above-captioned bonds.

I hereby allocate \$_____ of the State’s 2025 maximum limit on private activity bonds to the above-captioned Issuer.

Pursuant to Section 6 of the Illinois Private Activity Bond Allocation Act, this allocation is only valid if:

- (1) the proceeds from the bonds (the “Bonds”) utilizing the bond volume cap are to originate single family mortgages to finance the purchase of homes located within the jurisdiction of the unit local government applying for the bond volume cap, or the costs associated therewith, or, if not so used, applied to redeem the Bonds; and
- (2) the unit of local government is the Issuer of the Bonds.

“Issuer” as used herein is the entity named on the Bonds and obligated for the repayment of the Bonds and does not include an entity for whom bonds have been issued by another party via an intergovernmental or other agreement.

This allocation is valid through and including _____. If the above-captioned bonds have not been issued by said date this allocation automatically expires and is available for reallocation.

Sincerely,
J B PRITZKER

Governor

(Letterhead of Signatory)

**CONFIRMATION OF BOND ISSUANCE
TO BE PROVIDED BY ISSUER**

(Date) [Within 10 calendar days of issuance]

Allocation Number: (assigned by us in the allocation approval letter)

Office of the Governor
Governor's Office of Management and Budget
555 W Monroe Street - Suite 1500 S GOMB
Chicago, IL. 60661
Attn: Sophia Ronis

ATTENTION: Debt Management Unit

Re: Issuer: _____
Type: (Non-Home-Rule, Home-Rule or State Agency)
Date of Issuance: _____
Principal Amount Issued: _____
Bond Description: (project, beneficiary, location, type/category of bonds)

Dear _____:

In accordance with the Tax Reform Act of 1986, as amended, and the Illinois Private Activity Bond Allocation Act, the above-captioned Issuer is giving notice that the above-captioned private activity bonds have been issued. With regard to the issuance of these bonds, all applicable federal and state requirements have been complied with. The total allocation provided for this bond issue in the Allocation Approval Letter dated _____ was \$_____. The total principal amount actually issued was \$_____ and, therefore, the amount of \$_____ is unused allocation that may be added to the total available allocation.

Sincerely,

(Name of issuer)

(Signature of authorized public official)
(Title)

Attachments

[Note: If the bonds were issued on the basis of a voluntary reallocation of unused allocation or as a result of a carry-forward of allocation from a prior year, this fact should be so stated in this confirmation letter and a copy of the written evidence of such reallocation or carry-forward should be attached.]

(Letterhead of Signatory)

**REPORT OF ALLOCATION GRANTED
BY HOME-RULE UNITS**

(Date) [Due Thursday, May 10, 2025]

Office of the Governor
Governor’s Office of Management and Budget
555 W Monroe Street - Suite 1500 S GOMB
Chicago, IL. 60661
Attn: Sophia Ronis

ATTENTION: Debt Management Unit

Re: Issuer: (Home-Rule unit)
Total 2025 Volume Cap Allocation: [see list attached to guidelines for population, multiplied by \$130.00]

Volume Cap allocations granted, transferred, or reserved by Issuer resolution prior to May 1, 2025:

- 1. Principal Amount of Issue: _____
- Bond Description: (Type of bond)
- (Repeat as necessary identify all specific allocations)
- If reallocated to another issuer, state name of issuer: _____

Copies of allocation resolutions or ordinances are attached. [Note: Memorandums of agreements with businesses need not be attached.]

Total Allocation Granted or Reallocated \$ _____

Sincerely,

(Name of issuer)

(Signature of authorized public official)
(Title)
(Phone number)

APPENDIX B

ANNUAL HOUSING REPORT

SAMPLE FORM

Bond Issuer Annual Reporting Form

Statutory Requirement (30 ILCS 345/7.5)	Explanation/Detail	Insert Required Information
Information Required for All Bond Issues		
Bond Issuer	Entity Issuing Bonds:	
Person Completing Report (Drafter)	Name:	
Drafter Contact Information	Company:	
	Address:	
	Address:	
	City, State, Zip:	
	Phone:	
	E-mail Address:	
Reporting Period	Calendar Year:	
Date of Report	Date (no less than 45 days prior to end of Reporting Period):	
Bond Proceeds Used for Projects and Loans	Percentage of Total Issuance:	
Total Cost of Issuance	Amount:	
Bond Proceeds Used to Refund Prior Bonds	Amount:	
Unused Proceeds at Time of Report	Amount:	
Plan for Use of Any Unused Proceeds	<i>Attach Narrative and Supporting Documentation Showing Commitments to Utilize Proceeds, including timetable for use.</i>	
For Multifamily Rental Units Only		
Total Number of Developments	Total:	
Total Number of Units	Total:	
Income Levels for All Units (using Area Median Income, or "AMI")	No. Units at 30% AMI or less:	
<p><i>NOTE: The table of current AMI figures to be used in compiling this information may be found by calling the Illinois Housing Development Authority at 312-836-5200.</i></p>	No. Units at 40% AMI:	
	No. Units at 50% AMI:	
	No. Units at 60% AMI:	
	No. Units at 80% AMI:	
	No. of Other Restricted Units (% AMI):	
	No. of Other Restricted Units (% AMI):	
	No. of Other Restricted Units (% AMI):	
	Unrestricted (Market Rate):	
Annual Comprehensive Housing Plan Priorities (see below for priority key)	<i>Attach detail showing the number units serving the priority populations described below, along with documentation showing efforts to serve Priority Populations, when available.</i>	
For Single Family Units Only		
Loans and Households Achieving Homeownership with Bond Proceeds	Number of Mortgage Loans:	
	Number of Households:	
Loan Amounts, Actual and Effective Interest Rates	<i>Attach List of Individual Loan Amounts, detailing the actual and effective interest rate for each loan.</i>	
Annual Comprehensive Housing Plan Priorities (see below for priority key)	<i>Attach detail showing the number units serving the priority populations described below, along with documentation showing efforts to serve Priority Populations, when available.</i>	
First-time Homebuyers	Number:	
Homeownership Counseling	No. of assisted homeowners who received any homeownership counseling:	
Key to Priorities		
Disabled - No. Units Serving People with Disabilities (as defined in the Illinois Comprehensive Housing Plan, found at www.ihda.org ; choose "Housing Policy and Planning" in the left margin)		
Extremely Low Income - No. Units Serving Very Low-Income (less than 30% AMI) Households and Families		
Homeless - No. Units Serving Homeless People and Families and Those At-Risk of Homelessness		
Live Near Work - No. Units Serving Low and Moderate-Income Families and People Unable to Find Affordable Housing Near Employment or Transportation		
Preservation - No. of Units for Low-Income Families and People Living in Existing Affordable Housing that is in Danger of Becoming Unaffordable		
Very Low Income - No. Units Serving Very Low-Income (31 to 50% AMI) Households and Families		
QUESTIONS?		
Any questions on how to complete this form should be directed to IHDA's CFO or General Counsel at 312-836-5200 or TTD 312-836-5222.		

APPENDIX C
POPULATION ESTIMATES

Item H3.

Home Rule Unit ¹	Population ²	Home Rule Unit ¹	Population ²
Addison Village	35,167	East Dundee Village	3,130
Alsip Village	18,198	East Hazel Crest Village	1,245
Alton City	25,006	East St. Louis City	17,919
Arlington Heights Village	74,495	Edwardsville City	26,654
Aurora City	177,563	Elgin City	113,177
Bannockburn Village	1,005	Elk Grove Village Village	31,659
Barrington Hills Village	4,018	Elmhurst City	45,272
Bartlett Village	39,992	Elmwood Park Village	23,604
Bartonville Village	5,779	Elwood Village	2,197
Batavia City	26,235	Evanston City	75,544
Bedford Park Village	582	Evergreen Park Village	19,211
Belleville City	40,726	Fairview Heights City	16,324
Bellwood Village	17,890	Flora City	4,719
Belvidere City	25,297	Forest View Village	766
Benton City	6,598	Freeport City	23,413
Berkeley Village	5,089	Galesburg City	29,255
Berwyn City	54,414	Gilman City	1,701
Bloomington Village	22,298	Glendale Heights Village	32,484
Bloomington City	78,587	Glen Ellyn Village	28,364
Bolingbrook Village	74,088	Glenview Village	47,258
Bridgeview Village	16,324	Glenwood Village	8,352
Bryant Village	165	Golf Village	499
Buffalo Grove Village	42,482	Granite City City	27,121
Burbank City	28,164	Gurnee Village	30,303
Burnham Village	3,869	Hanover Park Village	36,376
Cahokia Heights City	17,114	Harvey City	19,590
Calumet City City	34,358	Harwood Heights Village	8,722
Calumet Park Village	6,685	Hazel Crest Village	12,897
Carbon Cliff Village	1,792	Herrin City	12,202
Carbondale City	21,592	Highland Park City	30,163
Carlock Village	556	Highwood City	5,335
Carol Stream Village	38,966	Hillside Village	8,005
Carpentersville Village	37,099	Hodgkins Village	1,470
Cartersville City	5,808	Hoffman Estates Village	50,682
Champaign City	89,189	Homer Glen Village	24,446
Channahon Village	14,138	Hopkins Park Village	588
Chicago City	2,664,452	Huntley Village	28,138
Chicago Heights City	26,184	Inverness Village	7,362
Chicago Ridge Village	13,834	Jacksonville City	17,279
Christopher City	2,637	Johnston City City	3,325
Cicero Town	81,004	Joliet City	150,033
Collinsville City	23,779	Kankakee City	23,602
Cook County, Unincorporated	100,224	Lake Barrington Village	5,095
Country Club Hills City	16,013	Lake Bluff Village	5,549
Countryside City	6,147	Lake Forest City	19,252
Crainville Village	1,473	Lake in the Hills Village	28,700
Crystal Lake City	40,861	Lansing Village	28,000
Danville City	28,206	LaSalle City	9,423
Darien City	21,698	Lincolnshire Village	7,922
Decatur City	68,670	Lincolnwood Village	12,989
Deerfield Village	18,884	Lockport City	26,105
DeKalb City	40,211	McCook Village	240
De Pue Village	1,588	McHenry City	28,117
Des Plaines City	58,010	Manhattan Village	10,340
Dolton Village	20,410	Marion City	16,729
Downers Grove Village	49,706	Mascoutah City	8,634
Du Quoin City	5,694	Matteson Village	18,439

1. Home Rule Communities: Secretary of State – Index Department

2. Population Data Source: Population Division of the U.S. Census Bureau - "Table 1: Annual Estimates of the Population for the United States, Regions, States, and Puerto Rico: April 1, 2020, to July 1, 2023 (NST-EST2023-POP-17) on December 27, 2024

<u>Home Rule Unit¹</u>	<u>Population²</u>	<u>Home Rule Unit¹</u>	<u>Population²</u>
Maywood Village	22,880	Robbins Village	4,493
Melrose Park Village	23,666	Rockdale Village	1,972
Mettawa Village	544	Rock Island City	36,132
Midlothian Village	13,675	Rolling Meadows City	23,329
Moline City	41,965	Romeoville Village	40,955
Monee Village	5,097	Roselle Village	22,508
Monmouth City	8,567	Rosemont Village	3,766
Morton Grove Village	24,131	Round Lake Beach Village	26,783
Mound City City	489	St. Charles City	32,654
Mount Prospect Village	54,298	Sauget Village	132
Mount Vernon City	14,247	Savoy Village	8,891
Muddy Village	56	Schaumburg Village	75,750
Mundelein Village	31,790	Schiller Park Village	11,164
Murphysboro City	6,963	Sesser City	1,857
Naperville City	150,245	Sherman Village	4,599
Naples Town	96	Shorewood Village	18,369
Nauvoo City	923	Skokie Village	64,937
New Lenox Village	28,047	South Barrington Village	4,974
Niles Village	29,513	South Chicago Heights Village	3,835
Normal Town	52,618	South Holland Village	20,483
Norridge Village	14,620	Springfield City	112,544
Northbrook Village	33,977	Standard Village	218
North Chicago City	30,416	Stickney Village	6,803
Northfield Village	5,543	Stone Park Village	4,402
Northlake City	12,270	Streamwood Village	37,780
North Utica Village	1,332	Summit Village	10,616
Oakbrook Terrace City	2,690	Sycamore City	18,682
Oak Forest City	26,199	Thornton Village	2,273
Oak Lawn Village	55,734	Tilton Village	2,566
Oak Park Village	52,055	Tinley Park Village	53,886
O'Fallon City	31,968	Tuscola City	4,614
Old Mill Creek Village	162	University Park Village	7,002
Onarga Village	1,283	Urbana City	38,209
Orland Park Village	57,074	Valier Village	545
Oswego Village	37,074	Valmeyer Village	1,212
Palatine Village	64,869	Vernon Hills Village	26,677
Park City City	7,842	Volo Village	7,016
Park Forest Village	20,763	Warrenville City	15,027
Park Ridge City	37,897	Washington City	15,833
Pekin City	31,126	Waukegan City	87,642
Peoria City	110,460	West Chicago City	25,116
Peoria Heights Village	5,747	West City Village	641
Peru City	9,780	West Dundee Village	7,878
Phoenix Village	1,627	West Frankfort City	7,145
Plainfield Village	47,448	Wheaton City	52,938
Posen Village	5,334	Wheeling Village	37,725
Prairie Grove Village	1,947	Williamsville Village	1,430
Quincy City	38,803	Willowbrook Village	9,038
Rantoul Village	11,956	Wilmette Village	27,026
Richton Park Village	12,322	Winnetka Village	12,292
Riverdale Village	10,159	Woodridge Village	33,566
River Grove Village	10,282	Woodstock City	25,699
Riverwoods Village	3,737		

1. Home Rule Communities: Secretary of State – Index Department

2. Population Data Source: Population Division of the U.S. Census Bureau - "Table 1: Annual Estimates of the Population for the United States, Regions, States, and Puerto Rico: April 1, 2020, to July 1, 2023 (NST-EST2023-POP-17) on December 27, 2024