



COMMUNITY DEVELOPMENT BLOCK GRANT

AMENDED

FIVE-YEAR CONSOLIDATED PLAN 2015-2019

SUBSTANTIAL AMENDMENT # 2

REVISED NOVEMBER 2018

**PREPARED BY:
COMMUNITY DEVELOPMENT DEPARTMENT
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2018 - Addition of new program:

- Demolition of condemned/abandoned residential properties.

Changes to existing programs:

- Addition of acquisition, construction, reconstruction, rehabilitation or installation of distribution lines and facilities of privately-owned utilities which include the placing underground of new or existing distribution facilities or lines and street lighting project types to Public Improvements
- Change in project scope for Owner Occupied Housing Rehabilitation Projects to accommodate larger rehabilitation projects.

Executive Summary

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

1. Introduction

The Consolidated Plan (the Plan) is a five-year plan that provides a unified vision for developing actions designed to address housing and community development needs. Development of the Plan is a collaborative approach that creates the opportunity for citizen participation in setting long-term strategies and short-term actions to meet priority needs. The Plan also puts in place the foundation for more effective program performance and reporting.

The Plan serves five separate, but integrated, functions required by the Department of Housing and Urban Development (HUD). The Plan is:

- a planning document that builds on a participatory process at the lowest levels
- an application for Federal funds under HUD's formula grant programs
- a strategy to be followed in carrying out HUD programs
- an Action Plan that identifies specific projects to carry out the identified strategy, and
- a basis for assessing performance in meeting the qualitative and quantitative strategic goals.

In preparing the Plan, the City of DeKalb (the City) must examine a variety of sources in order to address five major components of the document. These components are:

- Housing market analysis
- Housing & non-housing needs assessment (priority needs)

- 5-year strategies and objectives
- Quantifiable annual actions (action plan)
- Citizen participation and consultation

This Plan identifies strategies for addressing the housing and community development needs for the community for the years 2015 through 2019. Individual Action Plans for the use of Community Development Block Grant (CDBG) funds will be prepared for each of the five years. The fourth of these Action Plans, which provides for funding in the City's CDBG Program Year 25 (April 1, 2018 through March 31, 2019), is included as an amended section in this document.

The Plan for the City was amended in 2017 to change the scope of targeted projects for Public Facilities funding. This change broadened the scope of projects to include flood, water/sewer, and street improvements in low/moderate income neighborhoods in the City. This change allows the City to consider a variety of infrastructure projects depending on the most critical needs. In 2018, the Plan will be amended again to include one new program, an additional expansion of Public Facilities projects, and an expansion of the Housing Rehabilitation Program. The City will implement a Demolition Program to address condemned residential structures that are a blight in several neighborhoods. The City will use CDBG funds to remove these structures and restore the properties to vacant lots suitable for future redevelopment. The expansion of Public Facilities includes installation of lighting to increase public safety, and acquisition, construction, reconstruction, rehabilitation or installation of distribution lines and facilities of privately-owned utilities which includes the placing underground of new or existing distribution facilities and lines to increase broadband access in low/moderate income residential neighborhoods. Owner Occupied Housing Rehabilitation will be reconfigured into two programs: Emergency Repairs of \$5,000 or less as a forgivable loan and Emergency Repairs of \$5,001 to \$15,000 as a combination forgivable loan (grant)/repayable loan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The following are identified housing and community development needs of the citizens of the City in the years of 2015 through 2019 and the objectives to help address those needs. All objectives are qualitative in nature and identify ways they will enhance the quality of life for City residents. In addition, five-year goals are provided for those objectives that are quantitative and can be defined by the number of individuals that will receive direct assistance. The objectives and accompanying five-year goals are for all community needs, not only those to be funded through CDBG.

The City has implemented a system designed to measure the performance outcomes of CDBG-funded activities. Each local objective includes one of three HUD-identified objectives and one of three outcomes. While some objectives may meet more than one performance measure, only the most closely identified with the activity has been listed.

HUD Objectives are defined as:

DH – Decent Housing – Activities that focus on housing programs where the purpose of the program is to meet individual, family or community needs.

SL – Suitable Living Environment – Activities designed to benefit communities, families, or individuals by addressing issues in their living environment.

EO – Creating Economic Opportunities – Activities related to economic development, commercial revitalization, or job creation.

HUD Outcomes are defined as:

Availability/Accessibility – Activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low-/moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basis of daily living available and accessible to low-/moderate-income people where they live.

Affordability – Activities that provide affordability in a variety of ways in the lives of low-/moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.

Sustainability – Promoting Livable or Viable Community – Activities aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income by removing or eliminating slums or blighted areas through multiple activities or services that sustain communities or neighborhoods.

3. Evaluation of past performance

The goals and objectives for the previous five years are based on priority needs identified in the 2010-2014 Plan. The Plan recognized four strategic areas that correspond to the HUD priority needs categories. Many projects were funded, and the collective impact of these activities resulted in substantial improvements to the lives and neighborhoods of low-/moderate-income residents of the City.

During the previous five years, expenditures were made for the following programs:

- Down payment assistance for first time homebuyers
- Housing rehabilitation for low-income individuals and families
- Public services funding to agencies that provide a variety of programs to assist families and individuals of all ages
- Long-range planning to address homelessness
- Public Facilities projects to repair and update water mains and sidewalks in low/moderate income areas

- Addressed accessibility issues for a social service provider that serves a targeted population
- Acquisition/Demolition/Disposition of several residential structures in a FEMA-designated Flood Area

Measurable progress was made on all 15 objectives that were included in the Plan for 2010-2014. The City met the goals identified in the Plan.

4. Summary of citizen participation process and consultation process

Citizen participation in the development of the Plan is essential. Special consideration was given to encourage the participation of low-/moderate-income persons, persons with special needs, and persons who provide services to these populations. Participation was encouraged through social service provider discussion groups, formal service provider meetings, special interest focus group meetings, on-line surveys, public meetings, and a public hearing. Information received during these meetings was used to develop the original Plan for 2015-2019 and the 2015 Action Plan: Proposed Use of Funds for One Year. In addition, comments that were received during the preparation of previous Action Plans and the review of accomplishments reported in the Consolidated Annual Performance Evaluation Report (CAPER) were taken into consideration.

Citizen Participation is also essential to the amendment process. Substantial amendments to the Plan include publication of a Public Notice, publication of the proposed changes on the City's website, distribution of the Plan to local sites for public viewing, a 30-day comment period, and a Public Hearing where a summary of the proposed changes is presented to City Council and the public. This process took place for both substantial amendments to the Plan.

5. Summary of public comments

To be added following the Public Comment Period/Public Hearing.

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

7. Summary

The Plan is being amended in 2018 to better reflect the current needs of the community. New Public Facilities projects have been identified that will provide a greater level of benefit to low-/moderate-income neighborhoods. The addition of a Demolition Program will allow the City to address spot areas of blight to improve residential neighborhoods. The expansion of the Owner Occupied Housing Rehabilitation Program will offer greater opportunities for assistance to homeowners whose needs greatly exceed the prior program limits. Small Housing Rehabilitation projects will continue to be forgivable loans/grants. Larger rehabs (up to \$15,000) will be structured as a combination forgivable loan (grant)/repayable loan. Funds returned to the City under this program will be used to establish a pool of funds that will be available to fund future housing rehabilitation activities.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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

Agency Role	Name	Department/Agency
CDBG Administrator	DEKALB	Community Development Department

Table 1 – Responsible Agencies

Narrative

The City is the lead agency responsible for overseeing all aspects of the development of the Consolidated Plan. The Community Development Department is responsible for administering programs covered by the Consolidated Plan. All CDBG programs are coordinated by the City and carried out by City staff, through City staff and contractors, or through subrecipients that are monitored by the City for compliance with CDBG regulations.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The City provided a variety of opportunities for consultation with entities involved in the provision of housing and social services to low/moderate-income residents. This included focus group sessions, one-on-one interviews, and agency monitoring visits. The City also reviewed information provided on quarterly reports submitted by agencies that receive CDBG Public Services Grants. This information provided a description of the income, race/ethnicity, age, and special needs of individuals receiving funds. Information gathered from these resources was used to determine needs, gaps in service, and strategies to address identified priorities.

The City also consulted with a variety of public and private agencies that provide assisted housing, health services, social services, and fair housing services. Consultations included public forums, one-on-one discussion, review of needs assessments, review of complaints filed by clients, on-line surveys, and on-site monitoring. Information gained from this process was used to develop the goals and objectives contained in the Plan.

Extensive work was done with the DeKalb County Continuum of Care (CoC) to review resources available to address the needs of homeless persons. City staff also met with the executive board of the agency that provides emergency shelter, supportive services for permanent housing, and transitional housing for homeless persons. Input from the board's long-range planning was used to determine one- and five-year goals. This process ensures the goals and objectives of the Plan are consistent with the efforts of the CoC and its partnering agencies.

The City strives to ensure broad-based participation in the Plan process. A CDBG Committee comprised of representatives from business and development, healthcare, faith-based organizations, special needs populations, and community residents met to evaluate past performance of the CDBG program, review the needs identified by other public and private agencies, and determine appropriate goals/objectives to meet identified needs.

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)).

The City provided a variety of opportunities for consultation with entities involved in the provision of housing and social services to low-/moderate-income residents. This included workshops, focus groups, one-on-one interviews, and agency monitoring visits. The City also reviewed information provided on quarterly reports submitted by agencies that receive CDBG Public Services grants. This information provides a description of the income, race/ethnicity, age, and special needs of individuals receiving services. Information gathered from these resources was used to determine needs, gaps in services, and strategies to address identified priorities.

To determine the exact needs of the clients, the City consulted with a variety of public and private agencies that provide assisted housing, health services, social services, and fair housing services.

The City consulted with the DeKalb County Health Department concerning the lead-based paint hazards in DeKalb County and the procedures to be used when suspected cases of lead poisoning are identified. The Health Department also works with social service, health care, and child care providers to insure they have appropriate information pertaining to potential lead hazards, and procedures to be followed if lead poisoning is suspected. All reported cases are managed by the Illinois Department of Public Health, remediation is prescribed by that agency, and the City works with eligible families to comply with the required remediation procedures through the housing rehabilitation program.

The City also coordinates with the DeKalb County Housing Authority regarding needs assessment and planning to address the affordable housing needs of low- to moderate-income individuals and families. Other areas where the City strives to enhance coordination include support of child care subsidies that allow families with small children to work to improve their standard of living by providing transportation for childcare services, and support of local transportation services that increase access to local resources and medical facilities such as Kishwaukee Community Hospital, the Cancer Care Center, doctors' offices, etc. The City also provides funds for several social service agencies to address the needs of people with disabilities, the homeless, children of low-income families, and other special populations.

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 consulted with the CoC to determine the needs of homeless persons, the staff and board of the homeless shelter, Hope Haven, Inc., and the domestic violence shelter, Safe Passage, Inc., on strategies to address homelessness and related issues during the next five years. In addition, homeless individuals, persons threatened with homelessness, and formerly homeless individuals were involved in the process.

Resources, gaps, and future needs for homeless, chronically homeless, and those at risk for homelessness were identified by the CoC in the 10-year plan to address homelessness. This information was also used in identifying Plan strategies and goals.

In addition, City staff are active members of the CoC, attend all meetings and participate in all activities related to the CoC to ensure seamless coordination of services between the City and local homeless service providers. CDBG also provides funding to support homeless services targeted to address the needs of the chronically homeless, families with children, veterans, and unaccompanied youth.

The long-range planning developed by the homeless shelter's board was used to help determine one- and five-year goals for the City's Plan. This process will ensure the goals and objectives of the Plan are consistent with the efforts of the CoC and its participating agencies.

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

The Housing Authority and Hope Haven Shelter administer an Emergency Shelter Grant through the CoC. Consultation regarding administration of these funds occurs as part of the collaboration during CoC meetings, and with consultations with the staff and board of Hope Haven to identify needs and target resources to meet the identified needs.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	BEN GORDON CENTER
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Persons with Substance Abuse
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency was consulted one-on-one during an on-site visit and again during groups such as Networking for Families and the CoC. City staff is a member of both groups. The anticipated outcomes of the consultation were to determine the need for continued support through Public Services Funding, and to identify areas where coordination of services can be improved. Other outcomes are to address the issue of homelessness caused by addiction, and the need for transitional housing services to reintroduce previously homeless individuals back into the community once they have gained sobriety and are working toward independence.
2	Agency/Group/Organization	CASA-DeKalb County, Inc.
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CASA was consulted through a meeting at their agency to discuss the needs they see in the community. The anticipated outcome was to substantiate the need for continued financial support of their agency through Public Services Funding. A specific outcome through CDBG funding is to support the reunification and/or maintenance of family relations and provide greater stability to families in crisis.
3	Agency/Group/Organization	CHILDREN’S LEARNING CENTER (CLC)
	Agency/Group/Organization Type	Services-Children Services-Education

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Opportunity
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CLC was consulted during a meeting at their agency to discuss the needs they see in the community. The anticipated outcome was to substantiate the need for continued financial support of their agency through Public Services Funding. A specific outcome is to improve the economic status of families by providing transportation to daycare and school allowing low income parents to work.
4	Agency/Group/Organization	DEKALB PARK DISTRICT
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Other Government-Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The DeKalb Park District was consulted through a meeting with the employees who administer the program funded with CDBG dollars to discuss the needs they see in the community. The anticipated outcome was to substantiate the need for continued financial support of their agency through Public Services Funding. The CDBG funding provides scholarships, some of which are used by children with disabilities, to attend summer camp. This increases the independence of individuals with disabilities, improves their integration into and access to the community, and provides parents of children with disabilities a childcare option during the summer so they can continue to work.
5	Agency/Group/Organization	ELDER CARE SERVICES
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Elder Care Services was consulted through a meeting at their agency to discuss the needs they see in the community. Elder Care Services also participated in group settings with the Networking For Families group, the CoC, and Senior Service Providers. The anticipated outcome was to substantiate the need for continued financial support of their agency through Public Services Funding. Funding this program addresses the need for greater options for the elderly including housing rehab to maintain safe, affordable housing that is integrated into the community, and rehab funding for accessibility features that allow the elderly to stay in their homes safely as their physical capabilities become compromised by age.</p>
6	<p>Agency/Group/Organization</p>	<p>HOPE HAVEN OF DEKALB COUNTY, INC.</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Education Services-Employment Services-Victims</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Homelessness Strategy Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Anti-Poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Hope Haven was a large part of the consultation process for determining needs in the City. Consultation was held with employees and residents on-site at the shelter along with participation in Networking for Families and CoC meetings. The anticipated outcome was to determine the needs of the community homeless population, determine if they were being sufficiently served, and develop strategies to improve upon existing services.</p>

7	Agency/Group/Organization	RAMP
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	RAMP was consulted through a meeting at their agency to discuss community needs for individuals with a disability. They also participated in group settings with Networking For Families, the CoC, and focus groups with recipients of their programs. The anticipated outcome was to substantiate the need for continued financial support to programs to assist people with disabilities through Public Services Funding. CDBG funding for this agency allows for increased independence and integration of persons with disabilities into the mainstream of the community in terms of housing, education, and employment.
8	Agency/Group/Organization	SAFE PASSAGE
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-Homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Safe Passage was consulted through meetings at their agency to discuss with staff and residents the needs they see in the community regarding services offered to victims of domestic violence and their children. They also participated in group settings with Networking For Families and the CoC. The anticipated outcome was to substantiate the need for continued financial support of the agency through Public Services Funding. Safe Passage works with both the abuser and the abused to counsel and educate them about different options and coping strategies to eliminate domestic violence within families.

9	Agency/Group/Organization	VOLUNTARY ACTION CENTER (VAC)
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	VAC was consulted through a meeting at their agency to discuss the needs they see in the community. The anticipated outcome was to substantiate the need for continued financial support of their agency through Public Services Funding. This funding supports both transportation services and Meals On Wheels, a nutrition program for the elderly, frail elderly, and individuals with disabilities who require healthy, balanced, nutritious meals delivered to their homes.
10	Agency/Group/Organization	DeKalb County Housing Authority
	Agency/Group/Organization Type	Housing PHA Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Homeless Service-Fair Housing Other Government-Federal Other Government-State Other Government-County Other Government-Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Nutritional Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority was a large part of the process for creating the Plan. HA staff was consulted through private meetings and group forums. Their data, studies, reports, and information were used to help create the Plan. The Housing Authority is the lead agency for the CoC of which City staff is a member. The meetings and information provided were part of the planning process for the Plan. The anticipated outcome of the consultation was to create a collaborative plan that allows the City and the Housing Authority to continue to improve coordination, share goals, and support each other's efforts to enhance quality of life within the community.
11	Agency/Group/Organization	Disabilities/CDBG Advisory Commission
	Agency/Group/Organization Type	Services-Persons with Disabilities Service-Fair Housing Other Government-Local City Commission
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of DeKalb Disabilities Commission also serves as the CDBG Advisory Board. It is are made up of appointed officials representing people with disabilities, organizations that assist people with disabilities, and/or people who have a disability. The group meets monthly and is part of the regular planning process for CDBG programming. The anticipated outcome of the consultation was to determine proper use of CDBG funding, review Analysis of Impediments documents, Fair Housing initiatives, insure proper ADA coordination, and improved coordination and resources for the resident population with disabilities.
12	Agency/Group/Organization	Center for Governmental Studies
	Agency/Group/Organization Type	Services-Education Other Government-State

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-Poverty Strategy</p>
<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Center for Governmental Studies of Northern Illinois University (NIU) was consulted with over a two-year period through various workshops involving representatives from the community, the local school district, City officials and residents, and through independent meetings. The purpose of the consultations was the creation of a local housing study that the City and NIU collectively prepared. The goals and objectives of the Plan were discussed and determined as a result of the findings from the Housing Study. The anticipated outcome of the consultation was to determine the needs of the area based on current trends, markets, and findings of the comprehensive housing study originally completed in 2012 and updated in 2015.</p>

13	Agency/Group/Organization	DeKalb County Community Services
	Agency/Group/Organization Type	Housing Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services-Victims Health Agency Other Government-State Other Government-County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DeKalb County Community Services (now known as DeKalb County Community Action Agency) was consulted through their Community Services Block Grant (CSBG) Committee at various monthly meetings. City staff serves on the CSBG Committee along with representatives from County-wide municipalities, social service agencies, business owners, homeless persons from local shelters, and low-income individuals. The anticipated outcome of the consultation was to create a collaborative alignment of goals and objectives with the City's Plan and the County's Five-Year Strategic Plan for the funding they receive to assist residents of DeKalb County.

14	Agency/Group/Organization	DeKalb County Health Department
	Agency/Group/Organization Type	Services-Children Services-Persons with HIV/AIDS Services-Health Services-Education Health Agency Child Welfare Agency Other Government-County
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Anti-Poverty Strategy Nutritional Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The DeKalb County Health Department was consulted through on-site consultation. The anticipated outcome of the consultation was to determine the level of lead-based paint hazards in the community and to discuss areas to coordinate efforts.
15	Agency/Group/Organization	DeKalb County Veterans Assistance Commission
	Agency/Group/Organization Type	Services-Housing Services-Elderly Persons Services-Persons with Disabilities Services-Homeless Services-Health Services-Education Services-Employment Service-Fair Housing Other Government-County Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Needs-Veterans Non-Homeless Special Needs Anti-Poverty Strategy Veterans Assistance
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The DeKalb County Veterans Assistance Commission was consulted both one-on-one at their site but also at CoC meetings. The anticipated outcome was to define and establish ways to better collaborate and offer assistance to veterans.

16	Agency/Group/Organization	DeKalb County Youth Service Bureau
	Agency/Group/Organization Type	Services-Children Services-Homeless Services-Education Services-Victims Child Welfare Agency Other Government-County
	What section of the Plan was addressed by Consultation?	Homeless Needs-Families with children Homelessness Needs-Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Youth Service Bureau was consulted through CoC meetings, one-on-one meetings, and participated in an on-line survey to determine priority needs. The anticipated outcome was to improve on areas of coordination.
17	Agency/Group/Organization	DeKalb County Economic Development Corporation
	Agency/Group/Organization Type	Services-Employment Other Government-County Regional Organization Planning Organization Business and Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The DeKalb County Economic Development Corporation (DCEDC) was consulted one-on-one and through various larger group consultations. The anticipated outcome was to identify market trends, areas of strength and weakness in the business and industrial market place, and to determine ways to improve coordination among the various organizations.

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

City staff has made every effort to consult as many agency types as can be identified within the community to ensure a comprehensive assessment of community needs and widespread input into the Plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care (CoC)	DeKalb County Housing Authority	To address the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans, unaccompanied youth, and other persons at risk of homelessness.

Table 3 – Other local / regional / federal planning efforts

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

The City is represented on the Regional Planning Committee, the CoC, and the Regional Transportation Committee. These committees also have representation from DeKalb County and surrounding communities. Through committee activities, adjacent governments provided input and were involved in identification of priority non-housing community development needs, and in setting strategies and goals to meet those needs.

The City collaborated with NIU to create a DeKalb Housing Information Project Report.

The CoC provides a Homeless Prevention Task Force, with City of DeKalb Police as the main source of identification of unsheltered homeless individuals in the community. DeKalb Police also participate in Camp Power, a summer camp for at-risk youth that increases the socialization of children living in a low-income subsidized property, provides adequate nutrition during the summer months, and decreases crime rates at a property that traditionally sees an increase in these statistics during the that time of year.

The City maintains a Crime-Free Housing Task Force that improves the quality of housing stock for low-to moderate-income families.

The City coordinates services with DeKalb Township and the General Assistance Program which helps individuals who are without income and at risk of becoming homeless to stabilize and obtain housing while building skills towards future employment.

The City participates in the community wide coordination of efforts to meet the needs of low-/moderate-income individuals and families.

Narrative (optional):

The agencies listed as participants in the process are those who were contacted during the creation of the original 2014 - 2019 Plan. This level of outreach will take place again starting in 2019 as the City begins the process of creating the 2020 - 2024 Plan.

PR-15 Citizen Participation

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

Citizen participation is an essential component in development of the Plan. Participation by low-/moderate-income persons, persons with special needs, minorities, non-English speaking persons, public housing residents, and persons who provide services to those populations, along with local and regional institutions, the CoC, businesses, developers, nonprofit organizations, philanthropic organizations, and community and faith-based organizations is encouraged.

Development of the Plan required a broad level of participation by members of the community who utilize services and assistance, as well as those who manage the programs. The City provided a variety of opportunities for citizen input in order to insure a comprehensive look at the needs of all citizens in the creation of the original plan.

Opportunities for citizen input were provided at the following meetings: Networking for Families; Social Service Providers Visioning Workshop; Disabilities/CDBG Advisory Commission; CoC meetings; special interest focus groups for housing, neighborhoods, and social services; City Council meetings and a public hearing. An on-line survey to help determine priority needs was created and sent to all area service providers and their clientele, along with neighboring jurisdictions, local businesses, local organizations, boards, commissions, business leaders, hospitals, nursing homes, Veterans Affairs offices, and mental health facilities. The original plan was posted on the City's website and was made available to the public.

The Consolidated Plan that was amended in 2018 was available for a 30-day public review period. The Draft of the Amended Plan was posted on the City website. A Public Notice and a press release were issued advising citizens of the changes to the plan and both provided information on how to submit comments. A Public Hearing was also held. Access to the Public Hearing was assured by providing timely and adequate notice, by assuring that the meeting site was accessible to persons with disabilities, and by providing assistive services and/or translation services upon request.

Comments received during the public comment period were incorporated into the amended Plan prior to submittal to HUD.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Persons with disabilities	The meeting was attended by seven Disabilities/CDBG Advisory Commission members and three members of the general public. The meeting was held to share proposed goals and objectives of the Plan and address the areas of the Plan that would assist persons with disabilities.	There were very few comments. All in attendance were in favor of Plan recommendations and attended simply to see what was proposed. There was general discussion regarding further promotion of the housing rehabilitation programs to address accessibility issues, and continued collaboration with the RAMP agency.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted / broad community	The meeting was held as part of Networking for Families monthly meeting. The meeting was attended by approximately 40 people from the Committee and included citizens of the community. An overview of the proposed Plan and findings from the consultations were presented.	An overall support of continued Public Services to the various agencies was very well received, as was the continuation of a residential owner-occupied rehabilitation program. There was favorable discussion regarding how specific agencies carried out various objectives of the Plan.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted / broad community	The Plan was the topic of discussion at a City Council meeting. All Council members were present for the presentation and approximately 20 residents attended the open public meeting.	The comments received were all from City Council members. There were no citizen comments. There were several comments about increasing Public Services funding beyond the 15% of grant funds allowed by HUD regulation. The 15% cap was explained and there were no further comments. There were also comments about Public Facilities funding and how to best target projects in low-/moderate-income areas.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Residents of Public and Assisted Housing	The Housing Authority conducted resident meetings at five of their DeKalb locations followed by a public hearing to discuss goals and objectives for their Public Housing Authority (PHA) Plan and the collaborative effort with the City on the CDBG Five-Year Plan. The meetings were primarily attended by residents of the five separate buildings but were open to the public.	Tenants provided input on desires for their respective buildings, reviewed the proposed projects, and discussed the overall operations of the PHA. They also noted a lack of sufficient public transportation as their priority local concern.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Internet Outreach	Non-English Speaking - Specify other language: Spanish Non-targeted / broad community	The survey was sent directly to approximately 100 organizations with instructions to forward to boards, committees, commissions, clientele, and residents. It was also posted on the City of DeKalb website. The survey results showed a breakdown of area priority needs.	The survey results showed priority needs for public services, public facilities, housing programs, overall services and infrastructure.		
6	Homeless Panel	Residents of a Homeless Shelter	Hope Haven hosted a panel of six residents of the homeless shelter. The Plan was reviewed and priority needs were discussed. Residents were asked to identify areas of need within the community.	The residents overwhelmingly noted the lack of public transportation as their number one priority need in the community. Also noted was difficulty in obtaining housing vouchers.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Homeless Panel	Non-targeted / broad community	Print copies of the Plan were available at the DeKalb Public Library, the Chamber of Commerce, the City Clerk's Office, the City Manager's Office, and the front desk at City Hall.	There were no comments received.		
8	Public Meeting	Homeless and at risk of Homelessness	The Plan was presented at two consecutive CoC meetings. The first was to introduce the Draft Plan and discuss the process, the second was to give an update of the progress.	No specific comments were received; however, support of the collaborative efforts between the City and the Housing Authority in their efforts to align the goals and objectives of the two entities was expressed.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Meeting	Non-targeted / broad community	The Plan was presented at the DeKalb/Sycamore Area Transportation Study (DSATS) Public Meeting to gather feedback for their 2040 Long Range Transportation Plan.	There were no public comments received regarding the Plan.		
10	Public Hearing	Non-targeted / broad community	A Public Hearing was held during a City Council meeting at the conclusion of the 30-day public review period.	There were no comments received during the public hearing or via mail or e-mail in response to the public notice.		
11	Internet Outreach	Non-targeted / broad community	The Plan was made available on the City's website for 30 days prior to the Public Hearing.	No comments were received.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

While the following section provides an estimate of the housing needs in the City over the next five years, it is important to note that the City finds it difficult to get an accurate needs assessment from the statistics provided in the following tables because of the large population of college students within the City. Due to this large population of students, the results show a larger portion of the population in the 0-30 AMI (Number of Households Table) than would a similar community that did not have a university. One of the largest problems identified is a housing cost burden of greater than 50% of income, followed by housing costs greater than 30%. For the number of households having one or more of the housing problems, renters with 0-30% AMI have the highest rate, followed by owners in the 50-80% AMI. For renters, this is due to the large college population. For homeowner's, it is more likely the elderly on a fixed income who don't have the financial resources to adequately maintain and afford their homes.

If it was possible to evaluate the statistics without including the student population, there could be a more accurate assessment of the actual needs of the community. Because the college students tend to have very low income, it is not an accurate measure when compared to individuals or families of similar income where the cost burden is greater than 50% HAMFI.

The housing stock in DeKalb tends to be older and consists of 8,800 rental units. The majority of problems that exist in the current stock tend to be cost burden-related rather than substandard housing conditions. This is because many of the rental units are targeted toward college students. These units have a high turnover rate and are rehabbed each year to be re-rented to other college students. Although this contributes to a higher quality of housing in the community, it also contributes to higher rental rates which are difficult for families of low income to afford.

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

Summary of Housing Needs

The City does not have identified areas of slum and blight. There is no concentration of slum and blight in any specific area. Housing issues tend to be randomly distributed throughout the lower income areas of the City. The City shows a high number of people of low income that are paying more than 30% of HAMFI but this figure is distorted by the large number of college students who report low-income and live in the community but have higher levels of spendable money due to parental support. The housing stock is older but data shows a very low percentage of substandard units. A housing study performed by the Center for Governmental Studies at Northern Illinois University in collaboration with the City showed the greatest areas of housing needs to be among the very-low income and very-high income residents for appropriate housing options.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	39,018	44,273	13%
Households	12,980	15,059	16%
Median Income	\$35,153.00	\$40,003.00	14%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,480	2,225	2,425	1,500	5,430
Small Family Households	790	445	665	545	2,815
Large Family Households	150	175	320	115	525
Household contains at least one person 62-74 years of age	170	180	435	180	780
Household contains at least one person age 75 or older	115	320	135	95	350
Households with one or more children 6 years old or younger	630	355	360	200	820

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	10	25	0	0	35	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	85	0	35	0	120	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	80	40	10	130	0	35	60	20	115
Housing cost burden greater than 50% of income (and none of the above problems)	2,265	595	120	15	2,995	260	110	235	150	755
Housing cost burden greater than 30% of income (and none of the above problems)	275	860	470	90	1,695	20	160	300	190	670

	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
Zero/negative Income (and none of the above problems)	230	0	0	0	230	25	0	0	0	25

Table 7 – Housing Problems Table

Data 2007-2011 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	2,360	705	195	25	3,285	260	150	295	170	875
Having none of four housing problems	590	1,075	1,325	690	3,680	20	300	610	610	1,540
Household has negative income, but none of the other housing problems	230	0	0	0	230	25	0	0	0	25

Table 8 – Housing Problems 2

Data 2007-2011 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	545	385	170	1,100	125	65	195	385
Large Related	55	95	30	180	60	35	140	235
Elderly	120	130	10	260	79	155	160	394
Other	1,895	905	415	3,215	15	55	85	155

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	2,615	1,515	625	4,755	279	310	580	1,169

Table 9 – Cost Burden > 30%

Data 2007-2011 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	470	150	0	620	125	35	85	245
Large Related	55	0	0	55	60	0	50	110
Elderly	110	50	0	160	59	40	95	194
Other	1,705	420	120	2,245	15	40	10	65
Total need by income	2,340	620	120	3,080	259	115	240	614

Table 10 – Cost Burden > 50%

Data 2007-2011 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	85	0	25	10	120	0	0	60	0	60
Multiple, unrelated family households	0	30	35	0	65	0	35	0	20	55
Other, non-family households	0	50	15	0	65	0	0	0	0	0
Total need by income	85	80	75	10	250	0	35	60	20	115

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	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 12 – Crowding Information – 2/2

Data Source
Comments:

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

Housing for single adults who are considered low-income, not disabled, not elderly and non-homeless, continues to be the greatest need.

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.

The current number of families on the Housing Authority (HA) wait list is 3,763 which includes 2,566 families waiting for Housing Choice Vouchers and 1,197 families who are waiting for low-income public housing. Of the families that are waiting, 2,377 are families with children, 216 are elderly, and 2,363 are families with disabilities. The HA does not track statistics on victims of domestic violence, dating violence, sexual assault, or stalking.

What are the most common housing problems?

The most common housing problems are the high cost of housing and the cost burden for people with low- to moderate-incomes, overcrowding (especially for large families), and substandard housing as the only option for people of low-income.

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

Renters with the lowest AMI (0-30%) are most likely to experience one or more housing problems. Homeowner's at 50-80% of AMI are most likely to experience one or more housing problems (these are usually the elderly).

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

The following is a list of characteristics linked to housing instability that put individuals and families with children at risk of homelessness:

- mental illness
- addictions
- lack of stable income
- lack of affordable housing
- lack of jobs that pay a living wage
- lack of public transportation
- domestic violence

Similar characteristics put formerly homeless and those receiving rapid re-housing assistance but nearing the termination of that assistance at risk of homelessness.

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:

The City does not have an estimate of the at-risk populations.

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

Housing characteristics linked with instability and increased risk of homelessness are the high cost of housing, severe cost burden, overcrowding (especially for larger families), and substandard housing as the only option for people with low-incomes. These problems are exacerbated for residents with mental illness, addictions, and victims of domestic violence.

Discussion

Housing issues in the City are closely related to housing cost burden. The overall condition of housing in the City is good to average. The City does not have slum or blighted sectors. Problematic properties are widely dispersed in the low- /moderate-income neighborhoods throughout the City.

NA-15 Disproportionately Greater Need: Housing Problems – 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

Disproportionate greater needs within the City are more acute in the lowest income population. Due to the area's demographics, the greatest level of need is seen in the white population, followed by Black/African American, and Hispanic.

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	3,030	355	190
White	1,965	195	140
Black/African American	420	105	40
Asian	300	0	10
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	305	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*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	1,625	465	0
White	1,150	380	0
Black/African American	100	40	0
Asian	130	20	0
American Indian, Alaska Native	0	0	0

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	214	30	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*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	1,375	1,750	0
White	940	1,450	0
Black/African American	29	165	0
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	370	99	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*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	335	980	0
White	270	870	0
Black/African American	0	35	0

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
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	30	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*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

The City is a predominately white community (74.9% based on 2010 Census Bureau information); therefore, data shows that most housing issues are for white households. Black/African American households make up 12.8% of the population and data shows that as the second highest concentration of housing issues. In general terms, the lower the income the greater the occurrence of one or more housing issues (lacks complete kitchen facilities, lacks complete plumbing facilities, more than one person per room or cost burden greater than 50%). There are two neighborhoods with a higher than average concentration of minorities in the City; one predominately Hispanic and the other predominately Black/African American. Both neighborhoods are composed of primarily rental units and are low- to moderate-income areas. The college student population is not addressed as a separate category in the above charts; however, their needs can range from extremely low-income to higher levels of income. They could also represent an area of disproportionate need within the community.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 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

The following data was reviewed and very few disproportionately greater needs were found to exist.

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	2,705	675	190
White	1,755	400	140
Black/African American	375	150	40
Asian	300	0	10
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	260	45	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*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	595	1,505	0
White	440	1,095	0
Black/African American	10	130	0
Asian	70	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0

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
Hispanic	80	164	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*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	475	2,645	0
White	255	2,140	0
Black/African American	0	195	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	220	250	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*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	135	1,180	0
White	65	1,070	0
Black/African American	0	35	0

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
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	30	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*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

The racial population of DeKalb as a whole was looked at and compared to information provided in the above charts. With that information, and the high percentage of white residents within the City, there was not a disproportionately greater need assessed for any particular ethnic or racial group. Data showed less than 10% difference between population as a whole and the percent of population experiencing one or more of the four housing problems in all areas except the Asian population (4.1% total population) in the 80-100% AMI. However, it is unclear what type of housing problem exists for that particular segment.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 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:

The predominately white population of the City of DeKalb experiences the highest disproportionately greater need in terms of housing cost burdens.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	7,695	2,905	3,610	190
White	6,385	2,030	2,470	140
Black/African American	520	215	370	40
Asian	170	95	385	10
American Indian, Alaska Native	0	10	0	0
Pacific Islander	0	0	0	0
Hispanic	430	510	365	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

In all income categories, the disproportionately greater need due to housing cost burden is experienced by the white population which is the largest demographic population in the City. Hispanics are the next highest incidence in the 30-50% category, followed by Black/African Americans, Asians and Hispanics in the over 50% HAMFI category.

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 City finds it difficult to get an accurate needs assessment because of the large population of college students within the City. This results in a larger percentage of population in the 0-30% AMI category than would typically be found in a similar community that does not have a university. One of the largest problems identified is a housing cost burden greater than 50% of income. The predominately white population within the City experiences the greatest level of need in all categories.

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

Jobs that pay a living wage to decrease the housing cost burden and transportation to get to the jobs that pay a higher wage rate are both identified needs of the community for all populations.

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

Although whites are the predominate racial category in DeKalb, there are two neighborhoods that have a higher racial or ethnic concentration than the City at large. One is predominately Black/African American, and the other is predominately Hispanic. Both are considered low- to moderate-income areas as is much of the City. The neighborhood with the higher density of Hispanic residents tends to be a cultural hub with businesses, social services, churches, and community centers that speak Spanish and cater to the population.

NA-35 Public Housing – 91.205(b)

Introduction

The City works very closely with the local Housing Authority (HA), not only to ensure that our goals and objectives are similar and that all of the projects are consistent with the City's Plan, but also through the collaborative involvement with the CoC.

The mission statement of the HA is to positively impact lower income people by providing affordable housing. The vision statement states that they will be a national model of progressive, efficient and caring public housing. In order to fulfill this mission, they have identified six goals in their recently adopted five year plan: 1.) High quality maintenance properties, 2.) Safety of tenants, 3.) Responsiveness to tenants and voucher clients, 4.) High perceived value and acceptance in the community, 5.) Highly qualified, highly committed staff and board, and 6.) Data-driven operations. Within those goals, the HA gives specific examples of how they will carry them out. It is within those areas that we find consistency between City goals and objectives, the HA, and the CoC.

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	0	271	519	0	506	13	0	0

Table 22 - 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)

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	0	11,317	13,264	0	13,347	10,056	0
Average length of stay	0	0	5	4	0	4	0	0
Average Household size	0	0	1	2	0	2	2	0
# Homeless at admission	0	0	0	8	0	1	7	0
# of Elderly Program Participants (>62)	0	0	82	32	0	32	0	0
# of Disabled Families	0	0	131	119	0	116	3	0
# of Families requesting accessibility features	0	0	271	519	0	506	13	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 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	219	259	0	252	7	0	0
Black/African American	0	0	50	254	0	248	6	0	0
Asian	0	0	2	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	4	0	4	0	0	0
Pacific Islander	0	0	0	0	0	0	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 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	8	24	0	23	1	0	0
Not Hispanic	0	0	263	495	0	483	12	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The HA gives preference to families and individuals claiming a disability or who are at or over the age of 62. Specific to a waiting list for accessible units - the HA currently has no tenants waiting for an accessible unit. Current county-wide statistics show that the PHA's Housing Choice Voucher and Public Housing waiting lists demonstrate 63% of families and individuals claiming a disability and 6% elderly. The HA has 10 fully ADA accessible/504 compliant units within the City that are 100% occupied. Outside of the City, but within the county, are 24 units designated elderly and for people with disabilities. Current HA county-wide Public Housing and Housing Choice Voucher tenant statistics demonstrate 28% of public housing tenants are elderly and 58% have disabilities. For the Housing Choice Voucher program, 15% are elderly and 34% have disabilities. Overall of HA tenants, 19% are elderly and 43% have disabilities.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of the residents of Public Housing and Housing Choice Vouchers would be supportive services. Currently there is no funding available to provide supportive services to enhance the quality of life, maintain independent living and aging in a place to avoid institutionalization, or to extend their boundaries to self-sufficiency. For families, it is living wage jobs and policy relief to allow low-income families from being penalized for employment. The HA is a high performer and conducted over two million dollars in renovations over the last three years. Physical properties are in excellent condition as seen by recent HUD REAC scores. The Housing Choice Voucher program maintains 100% utilization even with an annual attrition rate of 13%.

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

The City per Quick Facts Census Data estimates a population of 43,849 and an AMI of \$39,412 (26% below the County and 31% below the State AMI). The City has a current estimated rate of 30.3% of persons below the poverty level. This equates to 13,286 people in poverty within the City. Using the average household size of 2.43 would provide an estimate of 5,468 households in poverty. The City, which includes DeKalb Township, is home to NIU where the student population substantially contributes to the diversity and the high poverty level. The City is also home to one of the State's largest privately-owned Multi-Family Project Based Section 8 Properties. Overall subsidized units in the area are 1,850. Comparison of housing need to the population at large is similar.

Discussion

Per the above data, with an estimated 5,468 households in poverty and only 1,850 subsidized units in the area, there would be 3,618 households in poverty who do not currently reside in subsidized units and are potentially in need of affordable housing. Although the area AMI is \$39,412, this is not representative of actual income levels because the demographics are divided between people who

make very low-income and people who make very high-income, so the average is skewed more towards the middle, which is not an accurate representation. Part of the reason for this inaccuracy could be the fact that the City is a university town with a large student population.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Information regarding the nature and extent of homelessness in the City is provided by the DeKalb County CoC Committee. The point-in-time count conducted in January 2015 identified only 2 unsheltered homeless people. Some of this is due to the HUD definition on homelessness which is very restrictive. The current HUD definition does not count all people who the CoC categorize as homeless. For example, there are currently six homeless people in the County jail who were not counted. There were no reports of homeless youth, but the school district reports many homeless youth and homeless teenage mothers who are doubled-up or couch surfing. The local homeless shelter cannot house them because they are under age 18 and would be in violation of HUD regulations. The school district also reports elementary school children who were passed off on other family members or friends, who are actually homeless but were not counted due to the HUD definition because they are not unsheltered. There are no rural homeless included in the counts because this is a City grant.

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)	25	0	131	131	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	36	2	129	129	0	0
Chronically Homeless Individuals	1	0	5	5	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	1	0	3	3	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	1	0	1	1	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Information provided by Hope Haven Homeless Shelter.

Indicate if the homeless population is: Has No Rural Homeless

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):

According to the local homeless services provider, there is no available data for estimating the number exiting homelessness each year or the estimate of the number of days persons experience homelessness. They are unable to estimate these numbers due to the fact that homelessness is not as pervasive an issue in DeKalb and we have proper resources to house the small number of homeless individuals we do have.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	14	128
Black or African American	13	139
Asian	1	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	28	0
Not Hispanic	241	0

Data Source

Comments:

Information provided by Hope Haven Hopeless Shelter

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

There is a very low percentage of families of veterans who seek emergency shelter at Hope Haven. Last year only two veteran families requested services.

Of the estimated 130 individuals in families with children served at the emergency shelter, approximately 25% struggle with addictions and/or mental illness. The remaining 75% are seeking housing due to domestic violence, family disputes, low wages, lack of affordable housing, or evictions.

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

The homeless population served by racial and ethnic group is as follows:

52% African American

47% Caucasian

1% Other

11% Hispanic

89% Non-Hispanic

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

DeKalb County has a very low unsheltered homeless population. During the January 2015 annual "Point in Time" count, only two unsheltered homeless males were identified.

The sheltered homeless consist of 48% homeless families and 52% individuals with no children. Approximately 25% have a substance abuse issue and/or diagnosable mental illness.

Discussion:

Although the majority of the population in the City is white, Black/African Americans experience the highest level of homelessness. Of the individuals and families served at the local homeless shelter, it is estimated that 25% experience issues with substance abuse/addictions and/or mental illness. Other factors contributing to homelessness include domestic violence, family issues, low wages, lack of affordable housing and/or past evictions. The unsheltered homeless population in DeKalb is very low, with the local police identifying individuals in need and linking them to the homeless shelter to immediately begin services.

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

Introduction:

Non-homeless special needs populations that require housing and supportive services include the elderly, frail elderly, persons with disabilities (mental, physical and developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents.

Describe the characteristics of special needs populations in your community:

The census data shows that 7.9% of the population is over 65. Many live in low- to moderate-income neighborhoods in single-family homes that they've owned for many years; others reside in apartments that are distributed throughout the community. Income ranges from extremely low to well above median and housing options reflect this by offering low-income subsidized properties for the elderly, market rate units, and one development that caters to retirees with high incomes. Frail elderly are housed in a local assisted living facility or one of three skilled nursing care facilities in the City. There is also a retirement community for individuals with high incomes that provides skilled nursing care, but it is for residents of that community only. Persons with disabilities who have low incomes live in a subsidized high rise that is owned and operated by the Housing Authority, accessible family units in public housing, and accessible units that are distributed among project-based Section 8 properties, market rate apartments with accessible features or single family homes, both rental and owner-occupied. Of the individuals who require accessible housing, not all are able to obtain appropriate units. The Housing Authority reports 2,363 families with disabilities on the Wait List, 1,801 who are waiting for Housing Choice Vouchers and 853 who are waiting for Low Income Public Housing, although it is not possible to determine how many of these individuals require accessible units. Persons with alcohol and drug addiction live throughout the community and receive treatment on an outpatient basis. There are no inpatient addiction treatment facilities in the City. There is one facility for women who are recovering from addiction that houses several women and their children as they transition back to community living. The City has a very low number of individuals who report having HIV/AIDS and they and their families are part of the general community and receive services from the DeKalb County Health Department. As mentioned above, public housing residents are a mixture of the elderly, individuals with disabilities, and families with custody of minor children.

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

In general, there is always a need for additional affordable housing. The non-homeless special needs population tends to be of low income, either living on a fixed income or working at low-wage jobs that cannot support the cost of market rate housing. The City has several agencies that address the needs of these populations and supports their services with CDBG Public Services funding. Agencies include Elder Care Services; RAMP, a Center for Independent Living that provides services and advocacy for individuals with disabilities to help them achieve their maximum level of independence; Ben Gordon Center, who provides transitional housing for women with addictions; DeKalb Park District, where the City funds

scholarships for day camp so parents can work during the summer months while children are not in school; Children's Learning Center, where the City funds transportation from school to childcare so parents can work a full shift; CASA, who is the local court-appointed advocate for children in the judicial system; Hope Haven, the local homeless shelter; Safe Passage, the domestic violence shelter; and Voluntary Action Center, which provides transportation services on fixed routes and paratransit services for individuals with disabilities.

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

There are very few individuals who are reported as having HIV/AIDS within the service area. HIV Medical Case Management is a voluntary program so enrollment is not an indicator of the number of HIV cases in the City. HIV cases are reported to the county where the individual was diagnosed, not the county where the individual resides. Determining the size and characteristics of this population is very inexact. Their needs are addressed by the DeKalb County Health Department. Services include emergency rent and utility assistance; nutritional assistance; legal services; medical transportation assistance; mental health services; oral health care; substance abuse services; outpatient/ambulatory medical care, and AIDS drug assistance program. This population is integrated into the community. There are no specialized residential services for people with HIV/AIDS within the City.

Discussion:

Non-Homeless Special Needs within the City are addressed by a variety of agencies within the community. The City utilizes CDBG funds to support these services and collaborates with the various entities to ensure that all are aware of these needs and working together to ensure needs are met.

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

Describe the jurisdiction’s need for Public Facilities:

There are numerous agencies that provide emergency and supportive services to residents of the City. These services address a wide variety of identified needs for DeKalb's special needs populations such as food, clothing, rental assistance, counseling, transportation, assistance with childcare, job training, and employment. These agencies include senior centers, homeless facilities, youth centers, neighborhood facilities, child care centers, parks and/or recreational facilities, healthcare facilities, and mental health facilities.

How were these needs determined?

The needs were determined from citizen input at public meetings and public hearings. Input was also obtained from the social service network at regular meetings and via on-line survey.

Describe the jurisdiction’s need for Public Improvements:

Water/sewer improvements, street improvements, sidewalks and parking facilities were all determined to be Public Improvements needed in the community. The general infrastructure of the City is aging and showing signs of deterioration. The listed public improvements will assist the City in updating the infrastructure and will improve the quality of life within the community.

How were these needs determined?

The needs were determined by input obtained from the City's Public Works Department, the City Engineer, the Streets Department, and the Water Department.

Describe the jurisdiction’s need for Public Services:

The City has a need for transportation services, child care services, senior services, services for individuals with disabilities, legal services, youth services, substance abuse services, employment training, health services, and fair housing activities. Through community outreach conducted by the City, there was an identified gap in transportation that allows individuals to seek employment opportunities during non-traditional times such as 2nd and 3rd shifts, in the industrial areas of the City, in neighboring communities, and on weekends. It was recommended that an expansion of transportation services be explored. The City has a transportation planning staff that administers a regional transportation grant program and the need for additional transportation has been identified by them as well. The City continues to collaborate with and support transportation planning staff and the regional transportation program by providing leveraging funds to continue the development of a stronger transportation system.

How were these needs determined?

The needs were determined by the community-wide needs assessment which included public meetings, public hearings, an on-line survey, and input from the social service network. The City also collaborated with the DeKalb/Sycamore Area Transportation System (DSATS), a program receiving state funding to provide transportation services.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City's housing stock consists of 56% rented and 44% owned dwelling units with an additional capacity to house over 7,500 people in group quarters. The group quarters capacity includes 4,984 on-campus residence hall units. Of the rented units, approximately 69% are traditional multi-family units, 24% are single-family, and the remaining 7% are mixed use and rooming houses. The owned dwelling units consist of mobile homes (5%) and non-mobile homes (95%). Mobile homes are all located within one neighborhood.

Although the majority of all dwelling units are rented, the highest concentrations of rented units are found in ten neighborhoods, nine neighborhoods if the NIU campus is excluded. Alternatively, 14 neighborhoods contain predominately owned dwelling units.

Both population and dwelling unit density tend to be higher in neighborhoods that have mostly rented dwelling units. The densest neighborhoods are adjacent to NIU and in the City Center. As one might expect, neighborhoods with the youngest residents and lowest median household income are either on, adjacent to, or near the university. Neighborhoods with residents with median ages and higher median household incomes are located to the north and south.

More than one half of all subsidized dwelling units are concentrated in one neighborhood. Housing Choice Vouchers are distributed more widely but nearly half of the vouchers are used in only two neighborhoods. The highest concentration of housing assistance is found in the neighborhoods close to NIU. These neighborhoods also report the highest number of quality of life issues and personal safety incidents.

Five neighborhoods have 50% or more of their housing stock built prior to 1940. These are located primarily in the city-center. On average, the oldest dwelling units are single-family rented units. Overall, the housing stock in DeKalb is in good to average condition. The condition of the housing varies by neighborhood. Some neighborhoods have very few issues with exterior condition, but several have a very high number of issues widely disbursed throughout the neighborhood. Neighborhoods with the highest number of exterior condition issues are located in the city-center which tends to be rental units. Those that are viewed as in need of major repair or are substandard are suitable for rehabilitation.

Despite the downturn in the economy, there are few "vacant or abandoned" residential buildings within the City. Only 1% of residential properties were foreclosed in 2011. Foreclosed homes in all price ranges are represented, and the properties are distributed throughout various neighborhoods within

the City, but they do not constitute slum or blighted areas. These residences go back on the market and are sold to new owners or rehabbers who recondition the property and place it back on the market. Many are sold as single-family owner occupied residences, others are purchased and converted to single-family rental properties.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	6,894	42%
1-unit, attached structure	1,626	10%
2-4 units	1,337	8%
5-19 units	3,610	22%
20 or more units	2,542	16%
Mobile Home, boat, RV, van, etc.	272	2%
Total	16,281	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	468	6%
1 bedroom	47	1%	2,240	27%
2 bedrooms	833	12%	3,542	42%
3 or more bedrooms	5,792	87%	2,137	25%
Total	6,672	100%	8,387	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

Colonial House serves seniors and individuals with disabilities. It is an apartment complex with 110 subsidized units. Barb City Manor has 69 apartments and has Section 8 subsidies for senior citizens. Greenbrier is a 16 unit facility for residents 62 and older or those with a disability. University Village has 534 units and is both project-based Section 8 and IHDA funded. Gideon Court is also a project-based Section 8 property and houses families with children, elderly and individuals with disabilities in 150 units. Edens Garden accepts Section 8 Housing Choice Vouchers. Heritage Woods of DeKalb is an assisted living facility that houses the elderly who need supported housing services. It accepts Medicaid. The Housing Authority has a Housing Choice Voucher program and public housing properties. The largest of the public housing properties is Taylor Street Plaza for those 62 and older or with a disability. This property has 150 subsidized units. There are also two family properties, Lewis

Court and Garden Estates, which are targeted for families with custody of minor children. There are 30 subsidized units for families between these two properties.

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

We do not anticipate the loss of any affordable housing units at this point in time.

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

The availability of housing units does not meet the needs of the population based on the analysis of the number of households in poverty versus the number of subsidized units available in the community.

Describe the need for specific types of housing:

The needs for the area include additional subsidized units for large families and high-end housing for those with incomes exceeding 100% median area income. Only 8% of subsidized housing is made up of 3 bedroom units. This presents a hardship for large families with low income. There is also a lack of housing options for those with very high incomes, both owner-occupied and rental.

Discussion

The City offers a variety of housing options across the various income levels to address a variety of housing needs. Much of the rental inventory within the City is designed for college students and is located near NIU. These units tend to be of higher rent because they are typically rented by several students who are living together. This allows the landlord to charge a higher total rent while still keeping the overall cost affordable for the individual students. This practice makes the units less affordable to families who are in need of a higher number of bedrooms. There is also an issue with these units being less attractive to families because they are located in student areas and inhabited by a large population of students whose social lives and living practices do not always mix well with those of families with children.

Although the community has a number of subsidized housing options, there is an insufficient number of units available to meet the level of need in the community. The local Housing Authority has 3,763 families on the wait list for Housing Choice Vouchers and Low Income Public Housing. This number does not include families who are waiting for other subsidized housing options that are not managed by the Housing Authority. There is great need for affordable housing within the community.

Likewise, there is an insufficient number of options for the highest income levels. Due to the downturn in the economy, new housing construction has come to a virtual standstill. Although there are some existing homes in the higher price range for sale, a recent housing study within the City identified a lack of housing options for this income level.

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

Introduction

HUD defines affordable as total housing costs that do not exceed 30% of household income. According to Quick Facts Census Data, the City has an estimated population of 43,849 and an area median household income of \$39,732. The City has a current estimated rate of 30.3% of persons below the poverty level. This equals to 13,286 people in poverty within the City. Using the average household size of 2.43, this would provide an estimate of 5,468 households in poverty. Using the affordability rate of 30% of income towards rent and utilities, this would allow for \$11,823 per year or \$985 monthly for housing and utility expenses. The most recent (2011) median home value is \$176,800.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	126,400	176,800	40%
Median Contract Rent	499	676	35%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,857	22.1%
\$500-999	5,330	63.6%
\$1,000-1,499	993	11.8%
\$1,500-1,999	119	1.4%
\$2,000 or more	88	1.1%
Total	8,387	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	735	No Data
50% HAMFI	2,075	305
80% HAMFI	6,295	990
100% HAMFI	No Data	2,130
Total	9,105	3,425

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	571	675	874	1,240	1,444
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments: HUD 2015 Fair Market Rent Documentation System for DeKalb County, Illinois

Is there sufficient housing for households at all income levels?

According to a March 2013 housing study done by the City and NIU, where an over and under supply analysis was completed to evaluate the number of owner and renter households, household incomes, and their ability to pay, there were five key findings: 1.) A potential under supply in owned dwelling units with fair market value greater than \$242,000, 2.) A potential over supply in owned dwelling units with fair market value between \$81,000-\$241,000, 3.) College students have a major impact on the supply of rented units despite their low-household incomes, 4.) A potential over supply of dwelling units renting between \$500-\$1,249, 5.) A potential undersupply for rented dwelling units that rent for less than \$500 and more than \$1,250. However, simply analyzing the City of DeKalb Census Quick facts demonstrates 15,309 households within the City with a median income of \$39,412. Using affordability as 30% of income towards rent and utilities, that would allow for \$11,823 annually/\$985 monthly for housing expenses.

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

While home values/prices had previously been steadily declining, they are stabilizing, but still low. Rents tend to stay close in range; however, rents for 3 bedroom units demonstrated an increase. Affordability is determined by 30% of household income. Until there are a higher number of living wage paying jobs in the area, affordability will always be a factor. The National Low Income Housing Coalition 2014 Out of Reach Report states that an hourly wage of \$17.34 is necessary to support rent and utilities for a standard two bedroom one bathroom unit in Illinois. The estimated average wage for a renter is \$14.40. Until this changes, affordability of housing will continue to be an issue.

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

The area Fair Market Rents are as follows: \$571 for an efficiency; \$675 for a 1 bedroom unit; \$874 for a 2 bedroom unit; \$1,240 for a 3 bedroom unit; and \$1,444 for a 4 bedroom unit. The local landlord's association does not track the Area Median Rent, but overall, rents tend to be somewhat higher in the

City than in the surrounding communities due to the increased demand for rental units by the student population of NIU who wish to live off campus.

Discussion

According to a March 2013 housing study done by the City and NIU, there continues to be a shortage of rental housing options with rents under \$500 for people of very low income. Likewise, there is a shortage of units with rents of more than \$1,250 for the high income population. There is an undersupply of housing in owned dwelling units with fair market values greater than \$242,000 and an oversupply in owned dwelling units with fair market values between \$81,000 and \$241,000. College students have a major impact on the supply of rental units despite their low-household incomes.

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

Introduction

Overall, the housing stock in the City is in good to average condition. In the past, City staff have conducted several neighborhood surveys to identify areas of concern. Less than 35% of the residential properties in the surveyed areas were in need of major repairs or were substandard but suitable for rehabilitation. Only 1% of the properties were determined to be non-repairable. No major changes in the overall condition of these neighborhoods has occurred over the period of time these surveys took place. The 2010 Census reported only 35 housing units in the entire City as "lacking complete plumbing facilities."

Definitions

The City's Building Department provided the following definitions for "substandard conditions" and "substandard condition but suitable for rehabilitation" as identified by local code:

Substantial Damage: Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damage condition would equal or exceed 50% of the market value of the structure before the damage occurred.

Substantial Improvement: Any repair, reconstruction, rehabilitation, addition or improvement of a building or structure, the cost of which equals or exceeds 50% of the market value of the structure before the improvement or repair is started. If the structure has sustained substantial damage, any repairs are considered substantial improvement regardless of the actual repair work performed. The term does not, however include either:

1. Any project for improvement of a building required to correct existing health, sanitary or safety code violations identified by the building official and that are the minimum necessary to assure safe living conditions.
2. Any alteration of a historic structure provided that the alteration will not preclude the structure's continued designation as a historic structure.

1612.3 Establishment of flood hazard areas: To establish flood hazard areas, the governing body shall adopt a flood hazard map and supporting data. The flood hazard map shall include, at a minimum, areas of special flood hazard as identified by the Federal Emergency Management Agency in an engineering report entitled "The Flood Insurance Study for (insert name of jurisdiction)," dated (insert date of issuance), as amended or revised with the accompanying Flood Insurance Rate Map (FIRM) and Flood Boundary and Floodway Map (FBFM) and related supporting data along with any revisions thereto. The adopted flood hazard map and supporting data are hereby adopted by reference and declared to be part of the section.

(B) Substantial Damage: For the purpose of determining compliance with the flood provisions of this code, damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred.

(B) Substantial Improvement: For the purpose of determining compliance with the flood provisions of this code, any repair, alteration, addition, or improvement of a building or structure, the cost of which equals or exceeds 50% of the market value of the structure before the improvement or repair started. If the structure has sustained substantial damage, any repairs are considered substantial improvement regardless of the actual repair work performed. The term does not, however, include either:

1. Any project for improvement of a building required to correct existing health, sanitary, or safety code violations identified by the code official and that is the minimum necessary to assure safe living conditions, or
2. Any alteration of a historic structure, provided that the alteration will not preclude the structure's continued designation as a historic structure.

Substantial Structural Damage: A condition where:

1. In any story, the vertical elements of the lateral-force-resisting system, in any direction and taken as a whole, have suffered damage such that the lateral load-carrying capacity has been reduced by more than 20% from its pre-damaged condition, or
2. The vertical load-carrying components supporting more than 30% of the structure's floor or roof area have suffered a reduction in vertical load-carrying capacity to below 75% of the International Building Code required strength levels calculated by either the strength or allowable stress method.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,079	31%	4,921	59%
With two selected Conditions	90	1%	168	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	4,503	67%	3,298	39%
Total	6,672	99%	8,387	100%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,456	22%	1,436	17%
1980-1999	1,340	20%	2,123	25%
1950-1979	2,503	38%	3,853	46%
Before 1950	1,373	21%	975	12%
Total	6,672	101%	8,387	100%

Table 34 – Year Unit Built

Data Source: 2007-2011 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	3,876	58%	4,828	58%
Housing Units build before 1980 with children present	825	12%	565	7%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

As previously stated, the overall condition of the housing stock within the City is good to average condition. Student housing is located closer to NIU and consists of publicly and privately owned dormitories, rooming houses, and multi-unit complexes. These units have frequent turnover and tend to receive routine maintenance between tenants. Small-unit rental housing includes homes that have been converted to apartments, single-family homes in non-rental areas, buildings with four units or less, and downtown buildings with second floor apartments. Most of these are in older neighborhoods and tend to rent for less than multi-family housing. If there is an absentee landlord, they tend to be in poorer condition. Often, the owners of smaller buildings live in one of the units and rent out the rest. These tend to be better maintained when the owner lives on the premises. Duplexes and other

buildings with less than four units are available in both older and newer parts of the community. Many were built to house students and have four or five bedrooms. These units also receive regular maintenance due to tenant turnover. The majority of the stock of large multi-family housing units was built in the 1960's and has maintained its value due to high demand from both families and students, depending on the location. Single family housing was built in stages starting in the mid-1800's with the oldest homes being located in the downtown area. The second tier of homes was built in the 1950's and 1960's and were the first "subdivisions" in the area. These are the neighborhoods where the majority of requests for housing rehabilitation assistance are located. The latest housing boom started in the late 1990's with the development of several high-end subdivisions. These homes are well maintained and not in need of rehabilitation assistance. During the 2000's, the City saw an increase in moderate to higher income single family homes, moderately priced detached housing and some high income condominium units. These are the newest housing additions to the community and are not in need of rehabilitation assistance. The vacancy rate for apartments within the City averages 4 to 5%.

The City does not track foreclosures, but as previously noted, they are across all price ranges and are distributed throughout various neighborhoods in the City. There are no designated areas of slum or blight. Foreclosed homes in the City go back on the market and are sold to new owners or rehabbers who recondition the property and place it back on the market.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The 2010 Census shows 8,704 owner occupied and rental housing units that were constructed prior to 1979. The majority of these homes are found in established neighborhoods. Most of these properties are well maintained and, while they have a potential for lead hazard, the risks are diminished by the level of maintenance. The number of children reported by the DeKalb County Health Department to have a high lead blood level is minimal, with only five cases reported for the past calendar year. Of these cases, three children moved to the City from outside of the area and their lead levels are decreasing. They are still being monitored by the Health Department to ensure this trend continues. Two additional cases had lead levels that were also decreasing but appear to have moved out of the area, so final testing cannot be accomplished. The Housing Authority has done an assessment of their properties and found no evidence of lead-based paint. This also contributes to the very low number of cases in the community. Although there remains a potential for lead-based paint hazard, it is not an issue within the community at this time.

Discussion

The housing stock in the City is in overall good to average condition. There are 8,704 units constructed prior to 1979. These units are mostly located in "subdivisions" that were developed in the 1950's and 1960's and multi-family developments and are located in the older sections of the community. Most of the homes built in the 1950's and 1960's are in the moderate- to high-income price range and are well maintained by the owners. Many of the multi-family units of this age are student-oriented housing and

receive routine maintenance of the premises due the annual turnover of the residents. Other multi-family units are in project-based Section 8 or low income housing tax credit complexes, and the owners of these projects have received federal lead-hazard abatement grants. The Housing Authority has done an assessment of their properties and found no evidence of lead based paint. All these factors contribute to a very low incidence of lead-based paint poisonings in the community.

Other areas of concern for lead-based paint hazard are addressed by the City's revitalization efforts, which include housing rehabilitation using lead-safe work practices. Every homeowner who participates in the Owner Occupied Housing Rehabilitation Program is advised of lead safe rehabilitation practices and receives printed information on the topic. All contractor's doing work on City housing rehabilitation projects follow all rules and regulations regarding working with lead-based paint should there be any identified. Children within the City are routinely screened for unsafe lead levels and the Health Department distributes information and educational materials on this issue throughout the community.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Housing Authority of the County of DeKalb manages the public housing within the community. There are currently 180 units located within the City. These properties are well maintained, and the Housing Authority regularly assesses each location to determine maintenance and upkeep needs. The Housing Authority of the County of DeKalb is designated as a HUD High Performer.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			280	564			28	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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:

Within the City there are 180 units of public housing. 150 are 1 bedroom units in a 16 story high-rise and 30 units are split between two family sites consisting of 2-3 bedroom units. The PHA maintains between 98-100% occupancy and has a waiting list of approximately 1,197 households. 27 of the 180 units turned over YTD (1/1/2014 - 12/22/2014) or 15%.

Units within the jurisdiction are in very good shape. The 150 unit high rise is 44 years old and has had well over two million dollars in renovation over the last three years. The two family sites (30 units) are in excellent condition. The HA is a HUD high performer.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

Units are in quality condition. Capital funds are continually cut and the HA has sought non-HUD funding for reinvestment in the properties. Unit turnarounds are done in a manner that each unit is repaired and/or updated as needed to exceed decent, safe, and sanitary conditions and maintain a high occupancy rate. Roofs, windows and doors have recently been updated. All walkways, parking lots, lighting and one playground have been upgraded.

Inspection scores:

1. Taylor Street Plaza 2014 - 75, 2010 - 87
2. Lewis Court/Garden Estates 2014 - 80, 2010 - 88

While the buildings are in excellent condition, the HA has determined there to be a number of units in need of preventative maintenance. The five-year plan indicates that upgrades will include asbestos abatement, door replacement, landscaping, window replacement, brick ledge replacement, plumbing upgrades, faucet and bath tub replacements, upgraded lighting, floor replacement, and parking lot sealcoating.

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

The HA does not have funding for supportive services; however, the HA's management staff works with local human service providers to bring "in house" services to residents and/or recommend tenants to social service agencies with the necessary skills to foster self-sufficiency. Services and partnerships include: NIU to provide social interaction and basic nursing services through the nursing program; kitchen and support for Voluntary Action Center which provides nutritional meals for low-income, elderly and disabled households; Kishwaukee Community College hosts GED and Adult Basic Secondary Education classes on site at PHA for more than two years; Feed'em Soup Community Project bringing free groceries to PHA residents; Hope Haven Homeless Shelter Life Skills training, meals, and support for residents; DeKalb County Community Services "social living group" designed to enhance residents' lives through connection; RAMP Center for Independent Living services to improve life and help to remove barriers for persons with disabilities; and Hines Veterans Administration HUD-VASH voucher assistance for homeless military veterans.

Discussion:

The Housing Authority of the County of DeKalb provides 180 units of well operated and maintained housing within the City. The HA is a HUD High Performer and the properties are maintained in a condition that exceeds HUD's standards for decent, safe, and sanitary conditions. The properties have a high occupancy rate and preventative maintenance is undertaken on a routine schedule to ensure the properties are maintained in excellent condition. The HA does not have funding for supportive services but meets these needs through collaborations with local social service agencies and partnerships with other entities to ensure the non-housing supportive needs of the residents are met.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Emergency shelter for the homeless is provided by Hope Haven Homeless Shelter. This agency also provides permanent supportive housing for the chronically homeless who have disabilities. Safe Passage provides shelter and services for the victims of domestic violence. Youth Service Bureau provides services to homeless youth including temporary foster placement with relatives or in a foster home until the crisis is resolved. If the issue cannot be resolved, the youth is referred to the Illinois Department of Human Services for long-term foster placement. The community also has a facility for housing the chronically homeless with long-term mental illness that is coordinated by the local Housing Authority and the local community mental health provider as a Shelter Plus Care grant for subsidized housing.

Facilities and Housing Targeted to Homeless Households

	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)	14	0	0	2	0
Households with Only Adults	40	0	0	15	0
Chronically Homeless Households	0	0	0	26	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Data for this report was supplied by Hope Haven Homeless Shelter and the DeKalb County Continuum of Care

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

Hope Haven operates Life Skills Training for the homeless, formerly homeless and those at risk of homelessness. The Life Skills Training Center offers case management, benefit assistance, life skills classes, vocational skills training, clinical care outreach and meals. The goals of the Life Skills Training Center are to help the homeless transition to permanent housing, decrease the days the homeless spend in the shelter, and reduce the recidivism of homelessness. Other agencies within the City also serve this population including Ben Gordon Community Mental Health Center, Illinois Worknet, Elgin Community Health Clinic, and others to complement the services provided by the homeless service providers.

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.

In the City, several agencies work together to provide services to the chronically homeless. Dresser Court is a 26-unit SRO that provides project-based housing subsidies and supportive services for chronically homeless individuals who have a disability. It is run in coordination with Hope Haven and the HA. Gurler Street Apartments is a 10-unit apartment complex that provides project-based rental assistance for 20 individuals, as well as 12 tenant-based rental subsidies. It provides permanent housing for chronically homeless individuals with long-term mental illness and other disabilities. It is run by a partnership between the HA and Ben Gordon Center. As mentioned elsewhere in this document, the HA partners with Hines Veterans Administration to provide HUD-VASH voucher assistance to homeless veterans. Youth Service Bureau provides interim foster placements for homeless unaccompanied youth. Safe Passage provides emergency shelter and transitional housing for victims of domestic violence and their children. The local homeless shelter serves all populations (except homeless youth under age 18) who are in need of emergency shelter and also provides permanent supportive housing for the chronically homeless within their facility.

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

Introduction

The City works closely with local social service agencies. These agencies report an ever-increasing number of special needs clients. The number of minorities, working poor, unemployed parents, and mentally ill clients seeking services continues to increase while funding to social service providers stays the same or decreases. The number of elderly continues to rise as the population ages. People with addictions, HIV/AIDS, and public housing residents all have a variety of special needs that require resources. In order to meet the ever-increasing need and provide adequate services, it is necessary for all parties to look for creative ways to utilize resources and identify other sources of funding.

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

The number of elderly across the nation is increasing as the “Baby Boomers” begin to retire. DeKalb is no exception. The 2010 Census listed 7.5% of the population of the City as age 65 or older. This means there are approximately 3,290 individuals who are elderly within the City. As mentioned elsewhere in this document, there are a variety of housing options available for this population including rental units in a variety of price ranges, skilled care facilities, an assisted living facility and a retirement community for individuals with high incomes. Many of the elderly continue to live in the homes they have owned for many years, although accessibility can become an issue as their health status changes. Individuals with disabilities live within the community in both owner-occupied and rental units including subsidized units in various apartment complexes within the city, skilled care facilities and community-integrated living arrangements through the local developmental disability service provider. Persons with alcohol or drug addictions live within the community in the full range of housing options and receive outpatient treatment at the local mental health facility. There are no inpatient treatment facilities for chemical dependency within the City. Ben Gordon Center operates one transitional housing facility for women with drug and alcohol addictions. There are no facilities for men within the County; however, there are inpatient treatment options within a 60-mile radius of the City. Individuals with HIV/AIDS live in the community and can access all services offered to DeKalb residents. Most individuals with HIV/AIDS live with relatives and receive case management services and care from the Health Department. If their medical needs become too great to remain at home, the Health Department connects them with residential services in other locations. Hospice services are available to individuals in private homes, local nursing homes or at the homeless shelter. The Housing Authority offers its residents a variety of services including partnership with NIU to provide social interaction and basic nursing services through NIU's nursing program; kitchen space and support for Voluntary Action Center's nutritional meals for low-income, elderly and households where a member has a disability; Kishwaukee Community College GED and Adult Basic Secondary Education classes on Housing Authority properties; Feed'em Soup Community Project brings free groceries to HA residents; DeKalb County Community Action's "social living group" designed to enhance resident life through connections to others; RAMP Center for

Independent Living services to increase independence and help remove barriers for persons with disabilities; and Hines Veterans Administration HUD-VASH voucher assistance to homeless military veterans.

Of all these populations and the services currently offered, the one population that continues to experience issues are the chronically homeless with mental illness or disabilities. Mental illness is one of the major factors linked to instability and increased risk of homelessness. Since the closing of the regional state mental health hospital, the greatest trend has been the increased number of homeless individuals needing housing that have a diagnosed mental illness. The local CoC has addressed this issue by adding 12 more units of Supportive Housing for this population (at the cost of eliminating the transitional housing component at the local homeless shelter). Although this satisfies the present need, once these units are filled there will be additional unmet needs in this area, as the current units do not vacate regularly but this population continues to experience issues in maintaining regular, non-supportive housing.

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

The local hospital social workers and discharge planners work with social service agencies in the community to meet the needs of individuals being discharged from a facility. Hope Haven Homeless shelter accepts homeless individuals and works to secure appropriate housing.

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)

The City will continue to fund the social service agencies who support at risk populations who are not homeless but have other special needs. This includes Public Services funding for services for the elderly, frail elderly, persons with disabilities including mental, physical and developmental impairments, persons with alcohol and/or drug addictions, persons with HIV/AIDS, public housing residents and any other categories that use social service agencies within the City.

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))

The City will continue the community-wide collaboration to provide appropriate services by working with local social service agencies and continuing to fund them under the Public Service portion of CDBG, while continuing to search for new ways to leverage funds to increase services.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of DeKalb has adopted building codes that ensure equally high standards for life safety in all newly constructed housing. While these codes might create additional costs (in essence creating a barrier to construction of affordable housing) they are only one element that effects the construction of affordable housing and residential investment.

Zoning within the City of DeKalb clearly defines lot sizes for new construction. Although the older code permitted home construction on lots as small as 4,000 square feet, the updated code is 6,000 square feet or higher for new construction. This limits the number of available lots that could support multi-family units. Also, many areas of the City are zoned Single Family Residential (SRF), which do not allow the construction of multi-family housing units. There are also occupancy restrictions within the code that limit the number of unrelated individuals living together, and other sections that limit the density of housing to no more than 12 dwelling units per acre. Some developers find these limits too restrictive to construct a sufficient number of affordable units to be profitable.

At the present time, the City of DeKalb is approximately 60% rental properties. 14% of this rental stock is subsidized. There are members of the community who feel there are already too many rental units within the City, and do not wish to see any additional rental units constructed. To address this issue, the City requires builders to take down one substandard unit for every new unit they wish to bring online, thus keeping the percentage of rental units at a stable level. This can be expensive for developers proposing new multifamily properties and limits the construction of new units. Also, the present planning and zoning codes do not contain language that fosters the inclusion of affordable housing in new developments that come online in the community.

The City also suffers from misperceptions regarding some of the subsidized housing properties that currently exist within the City. There are a few properties that have developed a bad reputation and are viewed as centers for crime and/or drug-related activity. This has resulted in a general sentiment of "NIMBY"-ism that is difficult to counteract. In addition, some people in the community are fearful that additional affordable housing will attract more "outsiders" to the community, not realizing that there are many people who currently live in the City who would benefit from the construction of additional affordable housing.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Community and Economic Development are complex community issues. Many factors are linked together and affect one another. The availability of jobs, job training, adequate wages, childcare and transportation are just a few. Job training is only helpful when it prepares an individual for a job that is available, that the person can get to, and is in a field that pays enough to cover the cost of living.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	84	2	1	0	-1
Arts, Entertainment, Accommodations	1,133	1,723	13	17	4
Construction	426	218	5	2	-3
Education and Health Care Services	1,688	2,075	19	20	1
Finance, Insurance, and Real Estate	539	516	6	5	-1
Information	196	388	2	4	2
Manufacturing	1,422	1,288	16	12	-4
Other Services	382	522	4	5	1
Professional, Scientific, Management Services	606	259	7	2	-5
Public Administration	0	0	0	0	0
Retail Trade	1,489	2,679	17	26	9
Transportation and Warehousing	385	380	4	4	0
Wholesale Trade	613	315	7	3	-4
Total	8,963	10,365	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	24,840
Civilian Employed Population 16 years and over	21,760
Unemployment Rate	12.40
Unemployment Rate for Ages 16-24	34.60
Unemployment Rate for Ages 25-65	5.83

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	4,401
Farming, fisheries and forestry occupations	1,293
Service	2,725
Sales and office	5,967
Construction, extraction, maintenance and repair	1,313
Production, transportation and material moving	1,102

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,885	76%
30-59 Minutes	3,301	17%
60 or More Minutes	1,452	7%
Total	19,638	100%

Table 43 - Travel Time

Data Source: 2007-2011 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	616	135	326
High school graduate (includes equivalency)	2,499	243	655
Some college or Associate's degree	4,455	360	836

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	4,913	190	691

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	147	216	11	241	241
9th to 12th grade, no diploma	269	346	34	229	414
High school graduate, GED, or alternative	3,430	1,152	723	1,522	1,297
Some college, no degree	9,993	1,114	1,206	1,598	507
Associate's degree	1,834	795	427	511	97
Bachelor's degree	1,459	1,390	884	1,324	337
Graduate or professional degree	64	726	440	1,030	365

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,615
High school graduate (includes equivalency)	30,228
Some college or Associate's degree	30,087
Bachelor's degree	34,316
Graduate or professional degree	58,073

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

Education and health care services are the major employment sectors in the area, followed by retail, manufacturing, arts, entertainment and accommodations. The City is home to NIU, which is the largest employer in the County. This is followed by Kishwaukee Health Systems, which is becoming a local hub for medical care in the area. Because the City of DeKalb is the largest population center in the County, the majority of shopping, arts, entertainment and accommodations are also located within the

City. DeKalb has a long history of manufacturing and continues to be a center for this activity in the area.

Describe the workforce and infrastructure needs of the business community:

Based on information collected from the Industrial Workforce Coordinator employed by the area economic development corporation, DeKalb County Economic Development Corporation (DCEDC), there is an evident "skills gap." There are a significant number of businesses in the area that are utilizing employees that will retire in the next ten years and there are not enough "skilled" younger workers available to fill these positions. Skills that are included in this mix are: metal fabricators, welders, tool and die makers, maintenance workers, CNC machine operators and programmers, CAD operators and digital programming specialists.

In addition to the "skills gap," there is a significant need for "soft skills" development. You can be a very skilled individual, but if you are unable to communicate effectively with adults and dress and act appropriately, there is only a limited chance that you will be able to demonstrate your skills. Soft skills development should include the following basic requirements: 1. go to work every day, 2. always be on-time for your planned shift, and 3. give every job that you are assigned your best effort.

Regarding infrastructure, the City does not have significant needs for infrastructure beyond repair of the existing area. There is a substantial fiber optics presence, the City is located on a major interstate and has large capacity for growth.

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.

Based on information obtained through consultation with DCEDC, there are no significant changes that are going to be initiated in the area; however, all ages of the area workforce must prepare to be able to accept new challenges and new work venues. Businesses must be able to change directions quickly and develop a workforce who is dedicated to improvement and resilient to change. This is felt to be paramount.

The fact that the DeKalb area has a developed a network of optic fiber is very positive for the area and an expectation of all expanding businesses. Also, the availability of shovel-ready sites, the access to major roadways and proximity to the greater Chicago area makes DeKalb a unique location.

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

The thrust of the DeKalb/Ogle Workforce Development Consortium (Consortium) is to prepare students to enter the work place. The biggest shortfall for students is the lack of soft skills. The second largest drawback is the lack of knowledge regarding area industries and careers available in the area. Once the students see something they like, the Consortium has no problem getting them inspired to move forward.

Kishwaukee College and NIU provide pathways for career opportunities and are very receptive to modifying their programs to meet the needs of area businesses.

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 local high school, Illinois Worknet, Kishwaukee Community College and the Consortium all have workforce training initiatives that benefit the citizens of DeKalb. These programs represent a community-wide effort to prepare local students and unemployed adults to meet the workforce needs of the community now and into the future by training individuals with the job skills they need to secure employment and ensure quality staff for local businesses.

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.

The City does not participate in a Comprehensive Economic Development Strategy (CEDS), but DeKalb County government does. The City provides support for the DeKalb County Economic Development Corporation, a not-for-profit public/private partnership that is the industrial arm of economic development throughout the County. The City also supports the DeKalb Chamber of Commerce and the DeKalb County Convention & Visitors Bureau as a means to support other local plans and initiatives to impact economic growth.

Discussion

Per the 2007-2011 ACS, unemployment in the City of DeKalb is 12.4%. The City was hit hard by the economic downturn in 2008 and continues to struggle to return to normalcy. Illinois had one of the highest unemployment rates in the entire nation during the most recent recession. Although the area is beginning to recover, progress is slow.

DeKalb is ready for recovery, has large capacity for growth and the infrastructure to support it.

MA-50 Needs and Market Analysis Discussion

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

Housing stock in the City tends to be of average to good condition. Properties with multiple housing problems are dispersed throughout the various neighborhoods within the City. There are no areas of concentrated housing issues, slum, or blight conditions.

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

The City is a predominantly white community, as determined by the most recent U. S. Census. There are two neighborhoods within the City that have a higher racial or ethnic concentration than the City at large. One is predominantly Black/African American and the other is predominantly Hispanic. Both are considered low- to moderate-income areas, as is much of the City.

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

The predominantly Black/African American neighborhood within the City is an area comprised of mostly rental units. The predominantly Hispanic neighborhood is comprised of both rental units and owner occupied single family homes. This neighborhood tends to be a cultural hub with businesses, social services, churches and community centers that speak Spanish and cater to this population.

Are there any community assets in these areas/neighborhoods?

Yes. The predominantly Hispanic neighborhood contains a Women's Center, a Hispanic Community Center that provides services to local residents, stores, restaurants, banking outlets/ATM's and parks. Many of the businesses speak Spanish and are gathering spots for members of the community.

The predominantly Black/African American neighborhood is located in close proximity to NIU. The area is well served by public transportation and contains a variety of small stores and fast food restaurants that cater to the needs of the local population.

Are there other strategic opportunities in any of these areas?

Yes. The neighborhood close to NIU could benefit from the construction of a full-scale grocery store to serve the residents of the area.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan for 2015 through 2019 identifies services available, gaps in services, and priority needs for homeless persons, persons with special needs, affordable housing, and community and economic development. It also identifies strategies to be undertaken to provide new or improved availability/accessibility, affordability and sustainability of decent housing, suitable living environments and economic opportunities principally for low- and moderate-income persons.

In order to determine priority needs for low-/moderate-income residents, the City used information obtained from a Housing Study done in collaboration with the Center for Governmental Studies at NIU and input received during a series of community meetings conducted by the City and/or the DeKalb County Housing Authority. Needs were also identified via an online survey and input collected from the social service agencies who are provided funding through the Public Services portion of the CDBG funds. Certain needs are consistently identified and discussed as priorities for the community. The list includes:

- Affordable Housing
- Rental assistance for individuals at risk of homelessness
- Improvements to substandard housing
- Additional emergency shelter beds
- Adequate food for the family
- Additional housing options for seniors with special needs
- Information on the availability of subsidized and supportive housing
- Additional energy assistance for low-income (not poverty) families
- Job training that meets the needs of local employers
- Expanded employment opportunities
- Increased earnings for individuals and families
- Enhanced public transportation
- Access to affordable healthcare, dental care and mental health services
- Increased availability and affordability of childcare
- Information on available services and how to obtain them
- Intervention programs that help at-risk families avoid issues such as child abuse
- Education opportunities for high-school dropouts
- Easier access to community services

There are a variety of reasons why the community is unable to meet the identified needs of its residents. Primary among those reasons is the lack of funding. Other times, it might be the lack of

knowledge by an eligible resident that a certain service exists. Regardless of the reason, the City has tried to identify the most appropriate uses of CDBG to address the needs of low- and moderate-income residents to enhance the quality of life and sustain a healthy environment within the community.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City does not have HUD-designated Neighborhood Revitalization Strategy Areas. All CDBG funded programs are currently available City-wide. The City is in the process of completing a study and revitalization plan for the Annie Glidden North Neighborhood in the northwest portion of the City. This area of the City contains the highest percentage of rental units, low income residents and minorities. When the study is complete and adopted by City Council, staff will determine if the area requires a special designation. Current amendments to the Consolidated Plan include proposed and potential projects that will benefit this area of the City.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals
	Geographic Areas Affected	City-Wide
	Associated Goals	Administration/Planning Owner-Occupied Housing Rehabilitation Program

	Description	Based on consultation, Affordable Housing was determined to be a high need. Due to the fact that current zoning laws make creating new affordable housing within the City of DeKalb difficult, the most efficient and practical way to address affordable housing is through a residential rehabilitation program designed to maintain the current aging housing stock. Matrix Code is 14A. In 2018, this project is being restructured into a forgivable loan (grant) program for emergency repairs under \$5,000 to include furnace/water heater replacement, electrical and plumbing repairs, and incoming water line repairs. Increased funding of \$5,001 to \$15,000 will be available as a repayable loan for larger emergency repairs including roof replacement, soffit and gutter replacement, window replacement to increase energy efficiency, and sewer line replacement. The reason for this change is an acknowledgement that many requests for assistance under this program were for repairs that greatly exceeded the past program limit of \$5,000. The current stock of owner-occupied housing continues to age, requiring more expensive repairs that are out of reach for low- to moderate-income homeowners. Program applications were decreasing because the program could not meet the needs of the community. The City will pilot this new model for the remainder of this Consolidated Plan to determine if increasing the funding level for larger projects will result in increased participation in the program. The City will structure the larger level of assistance as a no-interest loan payable and due to the City upon transfer of title to the property. Homeowners will not be expected to repay the debt while living in the home, but the debt will be due when the home transfers ownership. Monies repaid to the City will be used to fund future housing rehabilitation activities.
	Basis for Relative Priority	Consultation determined that there is a lack of affordable housing in DeKalb. The City's housing stock is aging, and repairs costs have increased, making maintenance of homes owned by low- to moderate-income residents increasingly difficult. Current zoning laws make it difficult to construct new affordable housing and developers are hesitant to invest in new affordable units. Rehabilitation of existing units through the residential rehabilitation program will help maintain and improve the current stock of affordable housing and increasing the level of funding the program provides will support greater improvements in low- to moderate-income neighborhoods.
2	Priority Need Name	Non-Housing Community Development/Public Improvements
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City-Wide
	Associated Goals	Administration/Planning Public Facilities Program
	Description	The City has aging streets, water systems and sidewalks throughout the community in many low-/moderate-income areas. There are also neighborhoods that lack adequate lighting to provide safety and security for residents. In addition, there are low-/moderate-income areas of the City that do not provide broadband access to their residents. CDBG funding, along with leveraging funds from the City's General Fund, TIF funds, and community partners will allow these projects to make a significant impact on the community's low- to moderate-income neighborhoods. Matrix Codes to be addressed: 03, O3I, O3J, O3K, O3L
	Basis for Relative Priority	The City has a great need for improved streets, sewer and water systems, increased lighting, and sidewalk maintenance to meet accessibility codes. There is also a need for increased access to broadband services. Based on the size of the City and the size of the entitlement grant, it is important to choose projects that result in substantial impact on the community. These projects are determined to be a high priority that not only qualify for CDBG funding but could also benefit from potential contributions from the City's General Revenue Fund, TIF funds and community partnerships.
3	Priority Need Name	Non-Housing Community Development/Public Services
	Priority Level	High

<p>Population</p>	<p>Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence</p>
<p>Geographic Areas Affected</p>	<p>City-Wide</p>
<p>Associated Goals</p>	<p>Administration/Planning Public Services Program</p>
<p>Description</p>	<p>The City funds several agencies through the Public Services Program. The services provided vary and cover all areas of concern that were addressed through various public meetings and consultations. Services covered by the agencies include transportation, emergency overnight shelter and advocacy for victims of domestic violence, homeless prevention and emergency shelter, services for the elderly and frail elderly, and access to childcare.</p>
<p>Basis for Relative Priority</p>	<p>Public service funding is a high priority because it allows CDBG funding to be used to address areas that were to be determined to be of concern and of high priority of the citizens and agencies within the City. The agencies funded cover a vast population of individuals with special needs including the elderly, the homeless, children, and victims of domestic violence. Public Services funding is also leveraged by City of DeKalb Human Services Funds and has a substantial impact within the community.</p>

4	Priority Need Name	Homelessness
	Priority Level	Low
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	City-Wide
	Associated Goals	Administration/Planning Public Services Program
	Description	Consultation determined Homelessness to be a priority need in DeKalb. Needs are primarily addressed by other funding sources.
	Basis for Relative Priority	Based on consultation, homelessness is a priority need in DeKalb; however, it has been given a low priority because the City is not the primary funder for this activity. The City provides financial support to Hope Haven, the area homeless shelter, and Safe Passage, an emergency shelter for women who are victims of domestic violence, through the Public Services Program and City of DeKalb Human Services funding. Direct funding supporting homeless prevention, outreach, emergency/transitional housing, and rapid rehousing comes from sources acquired by the DeKalb County CoC and direct state and federal grants to the agencies who provide these services.
5	Priority Need Name	Job Training
	Priority Level	Low

	Population	Extremely Low Low Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City-Wide
	Associated Goals	Administration/Planning Public Services Program
	Description	Job training in order to secure jobs paying livable wages was determined to be a priority in DeKalb.
	Basis for Relative Priority	Consultation determined that job training that would allow a person to find a job that pays a livable wage to be a priority designation. The basis for low priority status is the fact that the City of DeKalb does not directly fund a job training program; however, the City works very closely with the CoC and area agencies that do have funding sources for such training.
6	Priority Need Name	Transportation Services
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Public Housing Residents Chronic Homelessness Individuals
	Geographic Areas Affected	City Wide

	Associated Goals	Administration/Planning Public Services Program
	Description	The City has a public transportation system, including a demand-response bus service for the elderly and people with disabilities, during traditional and non-traditional hours. Basic fixed-route public transportation is strong within the City limits of DeKalb; however, various consultations determined that transportation service just outside of City limits and in the surrounding communities where there are industrial areas with high paying jobs is lacking. Area bus service does not provide transportation to these locations which makes it difficult, if not impossible, for individuals who do not own a car to secure jobs at these facilities with dependable transportation to and from work.
	Basis for Relative Priority	This need was determined to be low by the City. Funding to support transportation is currently provided by City of DeKalb Human Services funding. The City continues to participate in the DeKalb/Sycamore Area Transportation Service and is actively working towards increasing bus routes to the other areas identified as needs.
7	Priority Need Name	Demolition
	Priority Level	High
	Population	Other
	Geographic Areas Affected	City-Wide
	Associated Goals	Administration/Planning Demolition
	Description	The City has a number of abandoned and/or condemned residential properties that present a safety hazard within the community. These properties are scattered throughout various neighborhoods on a spot basis. The City will demolish these properties and clear the lots for a future use to be determined. Removal of the dilapidated structures will enhance neighborhood safety, security, and property values when the derelict properties are removed.
	Basis for Relative Priority	The City has acquired title to a number of abandoned and/or condemned properties. These properties are a blight in their respective neighborhoods and present a safety risk in terms of the hazards presented by both the physical structures and as attractive nuisances that can become a location for criminal activity. The City proposes to demolish these structures as a means to increase neighborhood safety. The derelict structures will be removed, and the lots will be restored to vacant land with future use to be determined at a later date.

Narrative (Optional)

The City is a small community. Although it experiences a variety of needs, many, like homelessness, are addressed by other funding sources. The major focus of CDBG funding in the City is the rehabilitation of existing housing units to preserve the stock of safe, affordable housing; public facilities to provide infrastructure improvements in low- and moderate-income neighborhoods that enhance the quality of life of residents in those areas; Public Services to provide the supportive services needed to address the non-homeless community needs identified as issues for the target populations within the City, and Demolition to decrease the presence of abandoned/condemned residential buildings on a spot basis to enhance neighborhood safety.

SP-30 Influence of Market Conditions – 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)	No new TBRA projects are anticipated.
TBRA for Non-Homeless Special Needs	No TBRA for Non-Homeless Special needs is anticipated. Since the original submission of this Consolidated Plan, the local Housing Authority has allocated 6 Housing Choice Vouchers to Safe Passage, the local domestic violence shelter, to address the needs of victims of domestic violence in obtaining a safe place to live.
New Unit Production	No new unit production is planned. Development has dropped off due to the downturn of the economy and has not recovered yet.
Rehabilitation	The City will continue to invest in the Owner Occupied Housing Rehabilitation Program to maintain the stock of clean, affordable, safe housing within the City.
Acquisition, including preservation	The City does not do acquisition.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

DeKalb utilizes a number of funding sources for area projects. There are two major Tax Increment Financing (TIF) Districts in DeKalb that allow for a variety of independent projects. The City's General Fund supports many organizations and projects throughout the community as well. Both of these funds are used as leveraging sources for CDBG projects. In addition, the City receives State transportation grants that support a number of independent projects.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	459,532	0	569,054	1,028,586	400,000	In the previous program year not all funds were spent. Unspent balances were carried over into the new program year.
General Fund	public - local	Public Services	144,500	0	0	144,500	144,500	The City of DeKalb provides an additional \$144,500 in General Funds for Public Services.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Tax Increment Financing	public - local	Housing Other	85,000	0	0	85,000	25,000	The City provides \$25,000 in TIF Funds to be used for leveraging the Owner Occupied Residential Rehabilitation Program. In 2018, an additional \$60,000 in TIF funds will be used for Demolition.
Other	public - local	Public Improvements	150,000	0	0	150,000	0	The City will contribute \$150,000 in Motor Fuel Tax (MFT) Funds to complete the 2017/2018 Streets Improvement Project.

Table 50 - Anticipated Resources

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

In addition to CDBG funds, the City of DeKalb will leverage TIF funds, MFT funds and General Revenue funds to satisfy matching requirements and support identified projects that meet the needs identified in the Plan.

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

The City has not designated any publicly-owned land or property within the jurisdiction to be used to address the needs identified in the plan.

Discussion

The City addresses priority needs throughout the community using various funding sources. Public Services and Public Facilities receive the largest amount of funding from the City's General Fund, Water Fund, MFT Fund and TIF Funds. CDBG funds address and support the most urgent needs through targeted programs. The City will implement the programs described in the plan to maximize investments from all funding sources.

SP-40 Institutional Delivery Structure – 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
CHILDREN'S LEARNING CENTER	Subrecipient	Non-homeless special needs Public Services	Jurisdiction
ELDER CARE SERVICES	Subrecipient	Non-homeless special needs Ownership Rental Public Services	Jurisdiction
HOPE HAVEN OF DEKALB COUNTY, INC.	Subrecipient	Homelessness Public Services	Jurisdiction
SAFE PASSAGE	Subrecipient	Economic Development Homelessness Non-homeless special needs Public Services	Jurisdiction
VOLUNTARY ACTION CENTER (VAC)	Subrecipient	Non-homeless special needs Public Services	Jurisdiction

Table 51 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

The greatest strength of DeKalb's social service delivery system lies in the high level of communication between agencies and a common agreement to avoid duplication of services. This leads to a continuum of care for persons in need. The most significant gap for social service delivery is that, due to a lack of funding, many agencies are not able to provide assistance to all persons in need. While there is a level of service to address most identified needs, additional funding is needed. An example of the lack of resources is shown by the fact that agencies which provide emergency rental and utility assistance often expend all of their funds within days of the beginning of each month and have absolutely no resources to assist additional at-risk families. Unfortunately, this gap is a matter of economics and can only be filled with increased funding for these agencies.

Since the creation of this Plan, the City has decreased the number of Public Services subrecipients who receive CDBG funds. Past grantees that provide essential services were transitioned to City of DeKalb

Human Services Funding, which is a larger allocation of grant funds. This has allowed the City to allocate a higher level of CDBG funding to fewer agencies to increase outcomes and enhance community impact.

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			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services			
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	
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 52 - 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 City of DeKalb has a wide range of community services that are available to homeless persons and persons with HIV, as well as the mainstream population of the community. Agencies that work with the homeless and HIV population make referrals to general community service agencies that are available to all members of the community when it is not a service they can provide. These services could include

referrals for housing, benefit assistance, education, healthcare, legal assistance, childcare services, advocacy, mental health counseling, job and life skills training, utility assistance and transportation.

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

The strengths of the current service delivery system include a community-wide collaboration that places a strong emphasis on meeting the needs of the homeless and special needs populations. The Community has a CoC that focuses on homelessness.

The gaps in the system are a lack of affordable housing for very low income individuals and families, and the long waiting list to obtain subsidized housing. Individuals with fixed incomes (elderly and people with disabilities) or those households who live below the poverty line are most effected by the lack of affordable and/or subsidized housing in the area.

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 community, as a whole, is constantly focused on ways to bring additional funding and resources to the area. The CoC and Hope Haven research and apply for all applicable funding for homeless services. The local Housing Authority remains focused on providing the highest quality of subsidized housing and remains actively engaged in searching out alternative funding sources for improvements and programs. Although there are no plans for future low income housing development at this time, it remains a goal for the Housing Authority to continue to search for funding resources to meet the housing needs of the community.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Owner-Occupied Housing Rehabilitation Program	2018	2019	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	City Wide	Affordable Housing	CDBG: \$268,017 Tax Increment Financing: \$50,000	Homeowner Housing Rehabilitated: 30 Household Housing Unit
2	Public Services Program	2018	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development transportation	City Wide	Homelessness Job Training Non-Housing Community Development/Public Services Transportation Services	CDBG: \$118,983 General Fund: \$289,000	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted Homeless Person Overnight Shelter: 600 Persons Assisted Homelessness Prevention: 300 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities Program	2018	2019	Non-Housing Community Development	City Wide	Non-Housing Community Development/Public Improvements	CDBG: \$799,680 Motor Fuel Tax: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
4	Administration/Planning	2018	2019	Non-Housing Community Development General Administration	City Wide	Affordable Housing Homelessness Job Training Non-Housing Community Development/Public Improvements Non-Housing Community Development/Public Services Transportation Services Demolition	CDBG: \$171,906	Other: 1000 Other
5	Demolition	2018	2019	Demolition	City Wide	Demolition	CDBG: \$70,000 Tax Increment Financing: \$60,000	Buildings Demolished: 7 Buildings

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Owner-Occupied Housing Rehabilitation Program
	Goal Description	Loan-to-grant program provides very low-/low-income property owner' assistance with repairs such as roof replacement, window replacement, electrical upgrades, plumbing upgrades and heating improvements, and provides persons with disabilities with assistance to make accessibility modifications to owner-occupied or rental units. In 2018, this program is being modified - Emergency Repairs of \$5,000 or less which will be forgivable loans (grants), and Emergency Repairs of \$5,001 to \$15,000 which will be repayable loans upon transfer of title to the property. The City will pilot these changes for the remainder of the Consolidated Plan to determine if increasing rehabilitation funds supports increased improvements in low- to moderate-income neighborhoods.
2	Goal Name	Public Services Program
	Goal Description	To provide adequate emergency shelter, transitional housing with supportive services, and permanent supportive housing to homeless adults, families with children, and victims of domestic violence as they work toward solutions to their long-term housing needs. The program will also provide adequate supportive services to persons with special needs by supporting local social service providers who provide a variety of services designed to support the non-housing community needs of low-income residents.
3	Goal Name	Public Facilities Program
	Goal Description	Assist with infrastructure improvements to include Flood Drainage Improvements, Water/Sewer Improvements, Street Improvements (including lighting), acquisition, construction, reconstruction, rehabilitation or installation of distribution lines and facilities of privately-owned utilities which includes placing underground of new or existing distribution facilities and lines for broadband access, and continue to remove architectural barriers and repair and widen sidewalks to make then ADA accessible in low-/moderate-income residential neighborhoods.
4	Goal Name	Administration/Planning
	Goal Description	Overall program management, coordination, monitoring and evaluation. Planning activities to address targeted special needs in the City of DeKalb

5	Goal Name	Demolition
	Goal Description	Demolition of abandoned and/or condemned residential properties to increase neighborhood safety.

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)

The City does not receive HOME funds and does not provide housing under the CDBG Program but does coordinate needs assessment and goal setting with the local HA to address the need for affordable housing within the City.

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

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

At this time, unless major modification to a building is done, there is not a need to increase the number of Accessible Units. The PHA appropriately responds to any disability-related accommodation requests made by tenants (adding ramps, grab bars, tub cut outs, larger units, etc.) The PHA added eight 504 compliant units and prioritized tenants with disabilities to utilize those units. Although the PHA Wait List shows 562 families waiting for Low Income Public Housing, it is not known how many of these families will require physically accessible units. If this type of need is determined, it will be addressed when the individual is offered a unit.

Activities to Increase Resident Involvements

Public Housing tenants participate in the resident advisory board for annual planning and the PHA Plan every year. Each high-rise has a resident council working to create a community environment. The PHA surveys tenants annually on their satisfaction with not only the physical environment, but also with the policies, management and staff of the PHA.

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

No

Plan to remove the ‘troubled’ designation

The Housing Authority of the County of DeKalb is a HUD designated High Performer.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of DeKalb has adopted building codes that ensure equally high standards for life safety in all newly constructed housing. While these codes might create additional costs (in essence creating a barrier to construction of affordable housing) they are only one element that effects the construction of affordable housing and residential investment.

Zoning within the City clearly defines lot sizes for new construction. Although the older code permitted home construction on lots as small as 4,000 square feet, the updated code is 6,000 square feet or higher for new construction. This limits the number of available lots that could support multifamily units. Also, many areas of the City are zoned Single Family Residential (SRF), which do not allow the construction of multi-family housing units. There are also occupancy restrictions within the code that limit the number of unrelated individuals living together, and other sections that limit the density of housing to no more than 12 dwelling units per acre. Some developers find these limits too restrictive to construct a sufficient number of affordable units to be profitable.

At the present time, the City is approximately 60% rental properties. Of this rental stock, 14% is subsidized. There are members of the community who feel there are already too many rental units within the City, and do not wish to see any additional rental units constructed. To address this issue, the City requires builders to take down one substandard unit for every new unit they wish to bring online, thus keeping the percentage of rental units at a stable level. This can be expensive for developers proposing new multifamily properties and limits the construction of new units. Also, the present planning and zoning codes do not contain language that fosters the inclusion of affordable housing in new developments that come online in the community.

The City also suffers from misperceptions regarding some of the subsidized housing properties that currently exist within the City. There are a few properties that have developed a bad reputation and are viewed as centers for crime and/or drug-related activity. This has resulted in a general sentiment of "NIMBY"-ism that is difficult to counteract. In addition, some people in the community are fearful that additional affordable housing will attract more "outsiders" to the community, not realizing that there are many people who currently live in the City who would benefit from the construction of additional affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

One of the strategies to remove or ameliorate the barriers to affordable housing would be to update the City's Comprehensive Plan. The City already allows for zoning variances to permit changes in density or special uses in certain areas of the City. If the City includes a discussion of affordable housing in the Comprehensive Plan, this would help begin the discussion of what is needed and what could be allowed.

Another strategy to remove barriers is education. Misperceptions about subsidized properties and the residents who live there present a considerable impediment to the development of additional affordable housing. There are already steps being taken by the largest subsidized property in the City to work with the community and its neighbors to dispel some of the myths and address the issues that have caused concern in the past. The community also needs to work with our elected officials to show them the advantages of allowing increased development of affordable housing and the positive impact this would have for the residents of the City.

SP-60 Homelessness Strategy – 91.215(d)

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

Our community has a very low unsheltered homeless population. The City of DeKalb Police Department performs outreach to identify unsheltered individuals or families and links them with the local homeless shelter and the CoC. It is the mission of Hope Haven Homeless Shelter to provide shelter to any homeless individuals living in areas not meant for human habitation. Hope Haven works closely with local law enforcement to facilitate an expedited admissions process for those individuals. Each homeless individual is assessed using the Vulnerability Index which ensures that the most vulnerable homeless individuals are served first, therefore reducing their risk of harm.

Addressing the emergency and transitional housing needs of homeless persons

Through the Coordinated Assessment Admissions process to access emergency shelter, each individual and family is assessed using an evidenced-based tool which measures their housing needs. The Specialized Prioritization Determining Assessment Tool (SPDAT) analyzes housing barriers and strengths using a variety of indicators. Appropriate housing options are identified based on the results of the assessment. The main role of the emergency shelter is to provide immediate access to basic needs for the homeless and to move the homeless to permanent housing as quickly as possible. At this time, Hope Haven does not have any transitional housing beds because all of the transitional housing programs have been converted to permanent supportive housing programs.

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.

The local CoC has 56 supportive housing beds for homeless and chronically homeless individuals, as well as ten Shelter Plus Care vouchers for homeless individuals or families. To help prevent homelessness, help transition the homeless to housing, and to assist in maintaining permanent housing, Hope Haven operates a Life Skills Training Center for the homeless, formerly homeless and those at risk of homelessness. The Life Skills Training Center offers case management, benefit assistance, life skills classes, vocational skills, clinical care, outreach, and meals Monday through Friday. The goals of the Life Skills Training Center are to help the homeless transition to permanent housing, decrease the days the homeless spend in shelter and reduce the recidivism of homelessness.

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 City has a network of community services that support the goals of the strategic plan including hospital social workers/discharge planners who link individuals with community services to secure housing and follow-up care; a local homeless shelter that provides emergency shelter and supportive services to assist the homeless in transitioning to permanent housing; a local Public Housing Authority that provides Section 8 Housing Choice Vouchers and public housing properties for people age 62+ and/or with a disability and for families with custody of minor children to stabilize them in permanent housing; job skills training and job placement through the local IETC, high school and community college to assist individuals in securing employment at a living wage; independent living skills training and access to the state's Personal Assistants Program through the Department of Rehabilitation to assist individuals with disabilities in gaining independence and maintaining their housing; education through the local school district, Kishwaukee Community College and Northern Illinois University; and services for troubled and displaced youth through the Youth Services Bureau including counseling and emergency foster placements to prevent homelessness.

SP-65 Lead based paint Hazards – 91.215(I)

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

The City will continue to coordinate services with the County Health Department to address any identified cases of lead poisoning within the City. As mentioned previously, although the City has a sizable stock of housing that has the potential to be of risk, very few cases of elevated blood levels are reported. The majority of housing is in good condition and regular maintenance decreases risk. During the prior calendar year, only five cases were reported to the Health Department, three of which came from out of town and have had reducing lead levels since moving into the City. The other two cases were also experiencing a decrease in lead level but left the area before final testing could be performed.

The City will continue to fund the Private Property Rehabilitation Program that provides needed housing repairs to single family homes using lead safe practices and will continue to provide educational materials regarding lead to every program participant.

The local Housing Authority has assessed its properties for lead and determined that no lead hazard exists for their locations within the City.

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

Although much of the housing stock in DeKalb was constructed prior to 1979, many are single family homes built in the 1950's and 1960's and are in the moderate to high income price range. These homes are maintained by the owners and do not present a high risk for lead poisoning. Many of the multifamily units are student-oriented housing units and receive routine maintenance due to the annual turnover of tenants. Other multifamily units are HUD-funded or low income tax credit properties and have received federal lead-hazard abatement grants that have addressed any issues.

Based on this information, it is assumed that the largest inventory of units that could pose a lead hazard are found in the older sections of the City. These are also the areas where the City is concentrating its revitalization projects, including housing rehabilitation, which uses lead safe practices.

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

The County Health Department screens school-age children for elevated lead levels and works with the family when unacceptable lead levels are identified. It will continue to provide education and support to families in the community regarding the dangers of lead based paint and how to avoid contamination.

The City will continue to provide housing rehabilitation assistance to income eligible individuals through the Private Property Rehabilitation Program and will continue to distribute educational information on lead safe practices.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

Anti-poverty strategies funded or supported by the City of DeKalb in cooperation with local supportive service providers include:

Economic Development: A priority for the City's TIF and CDBG programs. These programs require allocations based on job creation and retention activities.

Emergency Assistance: Supportive services to provide for urgent family needs including housing, transportation and nutrition services.

Housing: Primary activity to aid renters and low-income homeowners.

Income Management: Family stabilization programs which include family budget counseling, financial management, credit and income tax planning and preparation.

Networking: Information and referral support services for low-income individuals and families by supportive service providers in the community.

Nutrition and Health: Health and nutrition programs include direct client services, referrals, counseling and educational programs.

Self-sufficiency: Comprehensive family case management/self-sufficiency programs that promote, empower and nurture families or family members toward self-sufficiency, help to eliminate causes of poverty and help break generational cycles of poverty.

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

The City is highly invested in the creation and/or retention of affordable housing for the low and moderate income sector of the City's population. The City maintains a close collaboration with the local Housing Authority to ensure that safe, clean, affordable housing remains a priority in the community. The City invests CDBG funds in an Owner Occupied Residential Rehabilitation Program that provides low income residents with assistance in maintaining their homes. The City is a member of the CoC which works with the local homeless shelter to ensure that people who are homeless or at risk of becoming homeless are provided with services that are focused on moving people to permanent housing as quickly as possible. The City also provides Public Services funding and City of DeKalb Human Service Funding to agencies that provide programs that promote the empowerment of individuals and provide supportive services that encourage economic independence and self-sufficiency for members of the community. The City actively promotes economic development as a means to increase the local standard of living and works to enhance services in low-/moderate-income areas to foster a higher

quality of life. All of these activities are focused toward reducing poverty and enhancing the living environment for all residents of the City of DeKalb.

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

Subrecipient funding for Public Services grants are required to undergo an annual Request For Proposal (RFP) process that includes annual audits and proof of staff capacity and agency competence to provide the services detailed in the request. Grant recipients are required to submit quarterly reports of all activities that were undertaken in furtherance of the plan (which include race and ethnicity of individuals served), and the City of DeKalb conducts site visits and ongoing desk audits of all subrecipients of CDBG funding.

For the Owner Occupied Residential Rehabilitation Program, the City requires every contractor to be registered with the City and attempts are made to use local businesses so funds invested in the maintenance of affordable housing stay local and contribute to the positive economic development of the community. The City is always seeking minority-owned businesses and is happy to contract with them for City projects.

