

Executive Summary

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

1. Introduction

The Kane County/City of Elgin HOME Consortium is a city-county partnership authorized by HUD for the purposes of receiving Federal HOME Program funds. It consists of Kane County, including the twenty-three municipalities that participate in the county's Community Development Block Grant (CDBG) Program, and the City of Elgin, which receives CDBG funds directly from HUD. The Consortium must prepare a Consolidated Plan, which meets Federal requirements, in order to receive both CDBG and HOME funds. Kane County and the City of Elgin formed this partnership in 2004 to participate in the HOME Program. The area served by the consortium includes the county's CDBG program area and the City of Elgin.

The Kane County Office of Community Reinvestment is designated the lead agency responsible for the development of this 2015 - 2019 Consolidated Plan.

The City of Elgin administers Elgin's CDBG program and is part of the Kane/Elgin HOME Consortium. In its Consolidated Plan, Elgin along with the Kane/Elgin Consortium has:

- Identified housing conditions and community development needs throughout its combined jurisdictions;
- Established strategies for addressing those needs, while responding to the varying conditions of particular communities and housing sub-market areas;
- Coordinated the effective use of Federal resources to support specific actions consistent with those strategies; and
- The Consolidated Plan provides an overview of demographic, economic, and housing considerations, and uses the information obtained to identify critical needs, particularly among the lower-income and special-needs populations, to whom Federal funds are targeted.

Demographics

As part of the expanding Chicago metropolitan area, Kane County has experienced tremendous population growth and development pressures since the 2000 Census. As shown in the table below, the population of Kane County has grown from 404,119 in 2000 to 520,271 in 2011, or approximately 2.3 percent per year. The Consortium area (which does not include the City of Aurora) has seen a population increase of approximately 1.8 percent per year. The City of Elgin, which is located in both Kane and Cook

Counties, added more than 21,000 persons from 2000 to 2011, an increase of approximately 1.9 percent per year.

Kane County has a diverse population in terms of race, ethnicity, age, and disability. These populations will have different housing needs and services.

	2000	2011	2000-2011			
			Total	Total %	Ann. #	Ann. %
Kane County-City of Elgin Consortium	311,435	377,270	65,835	21%	5,985	1.8%
Kane County	404,119	520,271	116,152	29%	10,559	2.3%
City of Elgin	94,487	116,108	21,621	23%	1,966	1.9%
City of Aurora	142,990	193,398	50,408	35%	4,583	2.8%
Village of Carpentersville	30,586	37,800	7,214	24%	656	1.9%
Village of St. Charles	27,896	33,251	5,355	19%	487	1.6%
Median Income	\$59,351	\$69,496	10,145	17%	922	1.4%

Source: 2007-2011 CHAS; U.S. Census 2000; 2011 ACS; Economic & Planning Systems

H:\143074-Kane Elgin IL Consolidated Five-Year Plan\Data\143074-Intercensal-Pop.xlsx\TABLE 1 Pop

Population Growth 2000 to 2013

HAMFI Level	0-30%	>30-50%	>50-80%	>80-100%	>100%	Total
Households with persons under 62 years of age	5,728	6,886	12,528	8,770	63,581	97,493
Household contains at least one person 62-74 years of age	1,188	1,652	3,139	1,996	10,709	18,684
Household contains at least one person age 75 or older	<u>1,732</u>	<u>2,351</u>	<u>2,088</u>	<u>906</u>	<u>3,559</u>	<u>10,636</u>
Total Households	8,648	10,889	17,755	11,672	77,849	126,813
Households with persons under 62 years of age	66%	63%	71%	75%	82%	77%
Household contains at least one person 62-74 years of age	14%	15%	18%	17%	14%	15%
Household contains at least one person age 75 or older	<u>20%</u>	<u>22%</u>	<u>12%</u>	<u>8%</u>	<u>5%</u>	<u>8%</u>
Total Households	100%	100%	100%	100%	100%	100%

Source: 2007-2011 CHAS; Economic & Planning Systems

H:\143074-Kane Elgin IL Consolidated Five-Year Plan\Data\Con Plan Template\CPD Data\Needs Assessment Tables.xlsx\TABLE 2 Elderly HH

Elderly Population 2011

HAMFI Level	0-30%	>30-50%	>50-80%	>80-100%	>100%	Total
Households with persons under 62 years of age	5,728	6,886	12,528	8,770	63,581	97,493
Household contains at least one person 62-74 years of age	1,188	1,652	3,139	1,996	10,709	18,684
Household contains at least one person age 75 or older	<u>1,732</u>	<u>2,351</u>	<u>2,088</u>	<u>906</u>	<u>3,559</u>	<u>10,636</u>
Total Households	8,648	10,889	17,755	11,672	77,849	126,813
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Household contains at least one person 62-74 years of age	14%	15%	18%	17%	14%	15%
Household contains at least one person age 75 or older	<u>20%</u>	<u>22%</u>	<u>12%</u>	<u>8%</u>	<u>5%</u>	<u>8%</u>
Total Households	100%	100%	100%	100%	100%	100%

Source: 2007-2011 CHAS; Economic & Planning Systems

H:\143074-Kane Elgin IL Consolidated Five-Year Plan\Data\Con Plan Template\CPD Data\Needs Assessment Tables.xlsx\TABLE 2 Elderly HH

Households 2011

2. Summary of the objectives and outcomes identified in the Plan

The City of Elgin as part of the Kane County/City of Elgin Consortium has identified the following objectives to be addressed with resources outlined under this Consolidated Plan:

Objective #1: Affordable Housing and Rehabilitation

Under the priority of Affordable Housing and rehabilitation, Elgin will:

- Implement an owner occupied single family dwelling rehabilitation program funded by CDBG funds for low to moderate income households in specific areas designated most in need or high minority-low income areas. Energy Efficiency, health/safety repairs, code violations, and handicapped modifications will be the priorities.
- Implement an emergency program for low to moderate income owners of single family dwellings for the emergency repair of water service lines, sanitary sewer laterals, furnaces, electrical systems and water heaters serving such dwellings.
- Continue to further fair housing in the County through educating the public on fair housing laws.

Objective #2: Facility Development and Improvement

As in prior years, Elgin will provide support for the construction, rehabilitation and general improvement of public facilities such as, community centers, individual and family social service agencies and other facilities from which human services are provided to area residents. The projects will include, but not be limited to electrical, plumbing HVAC and other mechanical unit upgrades, energy efficiency upgrades, facility expansion and reconfiguration.

Objective #3: Homeless and Supportive Services

Elgin will work to support the availability of emergency-shelter services and facilities. Furthermore, it will continue to support the Continuum of Care for Kane County, as a vehicle through which services to the homeless population are coordinated and funding is obtained to address critical needs.

Objective #4: Neighborhood Stabilization and Improvement

When appropriate, the city will strategically utilize their Federal funding to provide funding for critical, targeted, neighborhood improvement projects. Generally, there are four main focus areas of neighborhood improvement priority which could be targeted with Federal funds:

- Neighborhood Parks and Playgrounds located within low- to moderate-income neighborhoods.
- Storm water drainage,
- Sanitary sewers and potable water supply,
- Streets and sidewalks within low to moderate income neighborhoods

3. Evaluation of past performance

A review of past consolidated annual performance and evaluation reports for the City of Elgin reveals a strong and consistent record of performance in the use of Consolidated Plan funds. It is integral to determine what has been accomplished and what work is necessary to address the many needs in the community. In Elgin, this evaluation included a review of past Consolidated Plans and Annual Action Plans as well as the successes achieved through implementing the city's Strategic Action Plan. Through this evaluation the city was able to compare the needs identified through its Consolidated Plan and compare them to the activities that have taken place in the past to determine if those activities are still necessary. Priority needs and goals were then formulated to meet these needs with attention given to what has been successful in the past and what is necessary in the future.

In the past five years, the city has focused its efforts on funding activities that additionally benefit seniors, the homeless and agencies that provide food and shelter. Additionally, due to the downturn in the economy, during the latter half of the last decade, the city has also focused its attention on funding single family residential rehabilitation in an effort to continue to promote home ownership while reducing the prevalence of foreclosures and home abandonment. More recently, the city has targeted funding towards repair of its own infrastructure due to the increasing demands of development in a returning economy.

4. Summary of citizen participation process and consultation process

This plan was prepared in partnership with the Kane County Office of Community Reinvestment under the oversight of the Kane County Community Development Commission and the Kane/Elgin HOME Commission, and the City of Elgin. Opportunities for citizen participation in the planning process were provided as required by the Consortium's Citizen Participation Plan. The following events were held to engage citizens in the planning process:

- Focus Group – February 3, 2015
- Public Hearing – March 20, 2015
- Kane County Economic Development Roundtable – February 27, 2014
- Community Development Commission – March 26, 2015
- HOME Commission – March 5, 2015
- Continuum of Care – April 15, 2015

5. Summary of public comments

A hearing was held on March 20, 2015 to obtain citizen input regarding housing and community development needs in general, and the public was given an opportunity to comment on specific projects/activities. No comments were received at the public hearing.

The county published a summary of the 2015 to 2019 Consolidated Plan and 2015 Annual Action Plan in the Kane County Chronicle on March 14, 2015 and the plan was available for public review via the county’s website and at city and county offices during a thirty-day comment period. The county and city received zero (0) comments.

The outreach effort to collect input on priorities under the 2015 -2019 Consolidated Plan was a public process that provided opportunities for input from citizens and community stakeholders. Kane County stakeholders that were consulted during the process included citizens, faith based organizations, affordable housing advocates, members of the business community, homeless service providers, social service agencies, representatives from county municipalities/townships, and public housing authorities.

In addition to the required public meetings and comment period, the Office of Community Reinvestment developed and implemented a “Community Stakeholder Survey” using Survey Monkey in the spring of 2015, which gave community service organizations and city/village officials the opportunity to participate in the process of ranking priorities. This web-based survey was emailed to housing and service advocates and to staff and elected officials of townships and municipalities. Additionally, Kane County made the survey available to all Kane County residents through its website and thru social media. The stakeholders who responded to the web-based survey identified the follow items as the highest priorities in their neighborhood or community:

- Affordable Housing (i.e. Family & Senior Housing)
- Neighborhood Improvements (i.e. Water/Sewer/Stormwater/Streets)
- Facility Development (i.e. Youth Centers)

Elgin consults with housing advocates, social service agencies and other entities on a variety of issues by attending and participating in local and regional meetings/planning groups that deal with issues that affect the homeless, children, the elderly and those with disabilities, including HIV/AIDS. In addition to the information received in these consultations, a focus group on housing and community development goals and priorities for this Consolidated Plan was held at Elgin City Hall on February 3, 2015,

organizations representing the municipalities, rental industry, homebuyer industry, special needs services/housing, fair housing, and senior services.

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

N/A

7. Summary

The priorities and goals set forth in this Consolidated Plan for the next five years were identified through a broad outreach effort under the coordination of the Kane County and the City of Elgin as Consortium partners and community stakeholders. The Plan itself outlines current and projected affordable housing, public service, infrastructure and economic needs of the community, particularly for low and moderate income households and neighborhoods. The Consortium will continually seek to leverage the Federal funds allocated under this Plan with local and state funding whenever possible in order to maximize efforts in achieving these goals and improving the quality of life for low and moderate income families and individuals.

The Process

PR-05 Lead & Responsible Agencies - 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 Consolidated Plan and those responsible for administration of each grant program and funding source.

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

Table 1– Responsible Agencies

Narrative

The Kane County Office of Community Reinvestment is designated the lead agency responsible for the development of the 2010 to 2014 Consolidated Plan in partnership with the City of Elgin as Sub-agency. The Office of Community Reinvestment administers Kane County’s CDBG program and is the lead agency for the Kane/Elgin HOME Consortium. The City of Elgin is the lead agency for the administration of the Elgin CDBG action plan.

The process to develop the 2015 - 2019 Consolidated Plan was a public process that provided opportunities for input from citizens and community stakeholders. Kane County community members that were consulted during the process include:

- citizens
- faith based organizations
- county departments
- Housing advocates
- Members of the business community
- homeless service providers
- social service agencies
- municipalities/townships
- Public Housing Authorities

Consolidated Plan Public Contact Information

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

1. Introduction

This plan was prepared by the Kane County Office of Community Reinvestment under the oversight of the Kane County Community Development Commission and the Kane/Elgin HOME Commission, as well as the City of Elgin. Opportunities for citizen participation in the planning process were provided as required by the Consortium's Citizen Participation Plan. Specifically for the consolidated plan, the following events were held to engage citizens in the planning process:

- Focus Group – February 3, 2015
- Public Hearing – March 20, 2015
- Kane County Economic Development Roundtable – February 27, 2014
- Community Development Commission – March 26, 2015
- HOME Commission – March 5, 2015
- Continuum of Care – April 15, 2015

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 of Elgin Community Development Department consults with housing advocates, social service agencies and other entities on a variety of issues by attending and participating in local and regional meetings/planning groups that deal with issues that affect the homeless, children, the elderly and those with disabilities.

Elgin has made a conscious effort to broaden public participation in the development of the 2010 – 2014 Consolidated Plan. These efforts included the development of a web-based survey on the Housing and Community Development needs of Kane County and the City of Elgin. This web-based survey was emailed housing and service advocates and to staff and elected officials of townships and municipalities. Additionally, Elgin made the survey available to all residents thru its website.

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 result of strong collaboration between homeless providers, nonprofits, citizens and stakeholders, individuals and families who are at risk of homelessness or are homeless have the opportunity to seek help across the community. The Continuum of Care acts as a referral system for homelessness and strives to coordinate a wide variety of resources and programs that include but are not limited to the following programs:

- Emergency shelter apartment with case management (Emergency Shelter Grant funds)
- Emergency shelter for victims of domestic violence
- Direct payment assistance to prevent homelessness including food, utilities, medical etc.
- Special needs housing programs for chemically dependent and mentally ill individuals
- Mental Health services
- ESL classes, job training, and technology classes.

Along with food shelves, mental health and chemical health services, church programs and so much more, these programs are just some of the services that individuals and families can access in Elgin.

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

Recognizing the impact of regional and area influences on homelessness in Elgin and Kane County, ELgin collaborates with the Continuum of Care, as well as other concerned citizens in establishing the priorities for addressing homelessness. These sources based their input on homeless census data, surveys, and public hearings. The County's multifaceted approach improves the County's effectiveness in addressing cross jurisdictional efforts on the daunting problem of homelessness and chronic homelessness, additionally this effort pinpoints special needs within the County which might not otherwise be addressed.

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	Housing Authority of Elgin
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority of Elgin (HAE) is the city's primary public housing agency. The HAE's mission is to provide decent, safe and sanitary housing to low income families seeking to participate in the HAE programs. The agency processes families for both admission and continued occupancy in a manner that is in compliance with the U.S. Housing Act of 1937, Title VI of the Civil Rights Act of 1964, and state, local and federal laws and regulations. The HAE's objectives and resident initiatives are addressed in their 5-Year Agency Plan. These efforts include:-Reduce public housing vacancies-Increase customer satisfaction-Renovate or modernize public housing units-Provide voucher mobility counseling-Implement measures to de-concentrate poverty -Provide or attract supportive services to improve recipients employability-Encourage residents to become members of the HAE governing board (Resident Council and Advisory Committee) to get actively involved in their public housing development.
2	Agency/Group/Organization	P.A.D.S. OF ELGIN, INC.
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	PADS of Elgin provides operating support for emergency homeless shelter that serves northern Kane County.
3	Agency/Group/Organization	WAYSIDE CENTER AND PADS
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Wlgin Wayside Center provides a daytime shelter for homeless persons.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

N/A

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Kane County Continuum of Care	For Program Year 2015, it is proposed that CDBG funds be allocated for a variety of activities that will address the priorities identified in the Strategic Plan, including affordable housing, neighborhood improvement, homeless services, and planning/administration. HOME and NSP funds be allocated to programs that will address the affordable housing priority in Kane County, with Continuum of Care funds addressing the homeless services priority.

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(l))

The Kane County/City of Elgin HOME Consortium is a city-county partnership authorized by HUD for the purposes of receiving Federal HOME Program funds. It consists of Kane County, including the twenty-three municipalities that participate in the county, Community Development Block Grant (CDBG) Program, and the City of Elgin, which receives CDBG funds directly from HUD. The Consortium must prepare a Consolidated Plan, which meets Federal requirements, in order to receive both CDBG and HOME funds. Kane County and the City of Elgin formed this partnership in 2004 to participate in the HOME Program. The area served by the consortium includes the county's CDBG program area and the City of Elgin.

Narrative

See above fields.

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

A hearing specifically geared towards obtaining comment on the consolidated plan was held on March 20, 2015 to obtain citizen input regarding housing and community development needs in general, and the public was given an opportunity to comment on specific projects/activities. No comments were received at the public hearing.

The county published a summary of the 2015 to 2019 Consolidated Plan and 2015 Annual Action Plan in the Kane County Chronicle on March 14, 2015 and the plan were available for public review via the county's website and at city and county offices during a thirty-day comment period. The City of Elgin also published the availability of the plan on its website. The City of Elgin and county received (0) comments.

The outreach effort to collect input on priorities under the 2015 - 2019 Consolidated Plan was a public process that provided opportunities for input from citizens and community stakeholders. Stakeholders that were consulted during the process included citizens, faith based organizations, affordable housing advocates, members of the business community, homeless service providers, social service agencies, representatives from county municipalities/townships, and public housing authorities.

In addition to the required public meetings and comment period, the Community Development Department and the City of Elgin and Office of Community Reinvestment developed and implemented a "Community Stakeholder Survey" using Survey Monkey in the spring of 2015, which gave community service organizations and city/village officials the opportunity to participate in the process of ranking priorities. This web-based survey was emailed to housing and service advocates and to staff and elected officials of townships and municipalities. Additionally, Elgin made the survey available to all residents through its website and thru social media and the website. The stakeholders who responded to the web-based survey identified the follow items as the highest priorities in their neighborhood or community:

- Affordable Housing (i.e. Family & Senior Housing)
- Neighborhood Improvements (i.e. Water/Sewer/Stormwater/Streets)

Facility Development (i.e. Youth Centers)The Office of Community Reinvestment regularly consults with housing advocates, social service agencies and other entities on a variety of issues by attending and participating in local and regional meetings/planning groups that deal with

issues that affect the homeless, children, the elderly and those with disabilities, including HIV/AIDS. In addition to the information received in these consultations, a focus group on housing and community development goals and priorities for this Consolidated Plan was held at Elgin City Hall on February 3, 2015, organizations representing the municipalities, rental industry, homebuyer industry, special needs services/housing, fair housing, and senior services.

Summary

The priorities and goals set forth in this Consolidated Plan for the next five years were identified through a broad outreach effort under the coordination of the Kane County/City of Elgin Consortium partners and community stakeholders. The Plan itself outlines current and projected affordable housing, public service, infrastructure and economic needs of the community, particularly for low and moderate income households and neighborhoods. The Consortium will continually seek to leverage the Federal funds allocated under this Plan with local and state funding whenever possible in order to maximize efforts in achieving these goals and improving the quality of life for low and moderate income families and individuals.

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	Focus Group	Non-targeted/broad community	The focus group consisted of representatives from governments, businesses, non-profit organizations, school districts and the general public.	The group discussed housing and community development goals and priorities for this Consolidated Plan was held at Elgin City Hall on February 3, 2015, organizations representing the municipalities, rental industry, homebuyer industry, special needs services/housing, fair housing, and senior services. Comments from the group are summarized in Figure 6 and Table 67 of this document.	N/A	

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 Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A hearing was held on March 20, 2015 to obtain citizen input regarding housing and community development needs in general, and the public was given an opportunity to comment on specific projects/activities	No comments were received at the public hearing.	N/A	

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	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	In addition to the required public meetings and comment period, the Office of Community Reinvestment developed and implemented a Community Stakeholder Survey using Survey Monkey in the spring of 2015, which gave community service organizations and city/village officials the opportunity to participate in the process of ranking priorities. This web-based survey was emailed to housing and service advocates and to staff and elected officials of townships and municipalities. Additionally, Kane County made the	The stakeholders who responded to the web-based survey identified the following items as the highest priorities in their neighborhood or community:-Affordable Housing (i.e. Family & Senior Housing)- Neighborhood Improvements (i.e. Water/Sewer/Stormwater/Streets)-Facility Development (i.e. Youth Centers)	N/A	

Consolidated 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)
4	Focus Group	Non-targeted/broad community	Economic Development roundtable was attended by Economic and Workforce Development officials and staff members from local cities and villages and the State of Illinois.	There were no specific comments related to the Consolidated Plan, but a lot of discussion on how all the professionals at the roundtable could better coordinate with the County and the State of economic and workforce investment issues.	N/A	
5	Focus Group	Non-targeted/broad community	This event was attended by local elected officials, County Board members, and Citizen members of the commission who have a varying backgrounds that include banking and planning.	Comments received at the event included praise for past work funded by the CDBG program and enthusiasm projects that were being proposed for the 2015 Program Year.	N/A	

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)
6	Focus Group	Non-targeted/broad community	This event was attended by local citizens who have an interest in affordable housing issues within Kane County and the City of Elgin.	Several questions were directed at staff related to locations of projects and the impact projects will have on the lack of affordable housing in Kane County.	N/A	
7	Focus Group	Persons with disabilities Residents of Public and Assisted Housing	This event was attend by members of the Continuum of Care. Membership of the COC ranges from homeless providers to local area hospitals to law enforcement.	Most comments were related to the need for additional funding for housing for people who are homeless or have special needs. Additionally a discussion took place related to the lack of capacity of local agencies to develop housing.	N/A	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Within the area served by the Consortium of Kane County and Elgin, there are a variety of housing needs, depending largely on whether households own or rent their homes, are homeless, or have special needs. The characteristics and needs of these groups are discussed in this section.

As part of the expanding Chicago metropolitan area, Kane County has experienced tremendous population growth and development pressures since the 2000 Census. As shown in the table below, Kane County's population has grown from approximately 404,119 in 2000 to 520,271 in 2011, which is a 29 percent increase. The specific Kane County-City of Elgin Consortium, which excludes portions of the City of Aurora which fall outside of the bounds of Consortium, incurred a 21 percent growth during the same time period. The source of Kane County's population growth is primarily from two areas:

- The migration of families from elsewhere in the Chicago region into the County and,
- The migration of foreign-born people, particularly Hispanic and Asian, into the area

This two-pronged immigration pattern accounts for most of the present and projected population growth. The magnitude of this population growth is a cause for concern, as development patterns traditionally follow population growth. If unmanaged, growth could threaten the stability of communities as well as the County's agricultural base, which remains its dominant land use. In order to balance competing demands, the County adopted the

2030 Land Resource Management Plan, which establishes a rational approach to accommodating growth. Specifically, it promotes redevelopment within the urban corridor communities along the Fox River, sensitive development of new areas within the critical growth area, and the protection of rich agricultural land in the western half of the county.

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

Describe the jurisdiction's need for Public Facilities:

The charts attached at the bottom of this page (sequence 1 through 4) illustrate the priority level of the Kane/Elgin Consortium's non-housing community development needs according to stakeholders and the public who participated in an online survey. They illustrate the magnitude of priority level of facilities needs, infrastructure needs, workforce needs, and services needs. Local governments and non-profit organizations often lack the financial resources necessary to make capital improvements to community and public facilities. Kane County and the City of Elgin will provide support for the construction, rehabilitation and general improvement of public facilities such as parks, community centers, and facilities from which human services are provided to area residents.

Accordingly, the following is a list of public non-housing (as well as housing) facilities identified by survey takers. This list includes a few housing needs as a point of juxtaposition to illustrate the relative importance of affordable housing needs. They are listed in priority order from most important to least important. It should be noted, however, that the appearance of some housing and non-housing needs lower on this priority list do not necessarily mean that the presence of them or services addressing such needs should be reduced or eliminated. To the contrary, this list merely reflects a current snapshot of the relative importance of community development needs among Kane County residents and workers. The percentage shown indicates the portion of all survey takers agreeing that the listed priority item is of "high importance".

- create more job opportunities for low to moderate income residents - 64 percent
- educational facilities - 47 percent
- youth centers - 46 percent
- create more affordable housing available to low and moderate income residents - 45 percent
- improve facilities providing human services (i.e. senior or youth centers) - 43 percent
- mental health care facilities - 37 percent
- facilities for abused, abandoned, and neglected children - 33 percent
- senior centers - 33 percent
- park and recreational facilities - 33 percent
- centers for the disabled - 32 percent
- child care centers - 30 percent
- emergency shelters - 28 percent
- improve facilities providing public services (i.e. parks, libraries, fire or police stations) - 28 percent
- transitional housing facilities - 26 percent
- libraries - 25 percent
- police stations - 22 percent
- health care facilities - 21 percent

- parking facilities - 20 percent
- fire stations - 15 percent
- facilities for persons with HIV/AIDS - 10 percent

How were these needs determined?

The Consortium's non-housing community development needs were determined according to stakeholders and the public who participated in a focus group held on February 2, 2015.

Describe the jurisdiction's need for Public Improvements:

Public infrastructure directly affects the environmental quality of neighborhoods in Elgin. Elgin will utilize their Federal funding to provide funding for critical infrastructure projects. Generally, there are three main areas of concern:

- Parks and Neighborhood playgrounds;
- Storm water drainage;
- Sanitary sewers and potable water supply;
- Streets and sidewalks.

How were these needs determined?

The Jurisdiction's non-housing community development needs were determined according to stakeholders and the public who participated in a focus group held on February 2, 2015.

Kane County / Elgin Consortium	Priority Need Level
PRIORITY COMMUNITY DEVELOPMENT NEEDS	High, Medium, Low,
PUBLIC FACILITY NEEDS (Projects)	
Senior Centers	High
Handicapped Centers	High
Homeless Facilities	High
Youth Centers	High
Child Care Centers	Low
Health Facilities	Low
Neighborhood Facilities	High
Parks and/or Recreation Facilities	High
Parking Facilities	Low
Non-Residential Historic Preservation	Medium
Other Public Facility Needs	Medium
INFRASTRUCTURE (Projects)	
Water/Sewer Improvements	High
Street Improvements	High
Sidewalks	High
Solid Waste Disposal Improvements	High
Flood Drain Improvements	High
Other Infrastructure Needs	Low
PUBLIC SERVICE NEEDS (People)	
Senior Services	High
Handicapped Services	High
Youth Services	High
Child Care Services	Low
Transportation Services	High
Substance Abuse Services	High
Employment Training	Low
Health Services	High
Lead Hazard Screening	Low
Crime Awareness	High
Other Public Service Needs	Low
ECONOMIC DEVELOPMENT	
ED Assistance to For-Profits(businesses)	Medium
ED Technical Assistance(businesses)	Medium
Micro-Enterprise Assistance(businesses)	Low
Rehab; Publicly- or Privately-Owned	Medium
C/I* Infrastructure Development (projects)	Medium
Other C/I* Improvements(projects)	Low

Non-Housing Community Development Needs

Describe the jurisdiction's need for Public Services:

As part of an anti-poverty strategy, the City of Elgin encourages and supports the ability of low-income individuals and families to become independent and self-sufficient. Elgin allocates CDBG and City funds to social service organizations and agencies that assist Elgin residents in achieving and/or maintaining self-sufficiency. City policies and programs strive to:

- Prevent chronic homelessness and provide a means for residents to achieve and maintain economic stability;
- Provide recreational, cultural and educational opportunities for Elgin residents;
- Improve the quality of life in Elgin's low and moderate-income neighborhoods by providing needed facilities and services and offering grants for building rehabilitation;
- Enhance employment opportunities and access;
- Encourage commercial and industrial investment in the community;
- Modernize infrastructure; and
- Improve the institutional structure to deliver housing, health, and social services to low income persons and populations with special needs.

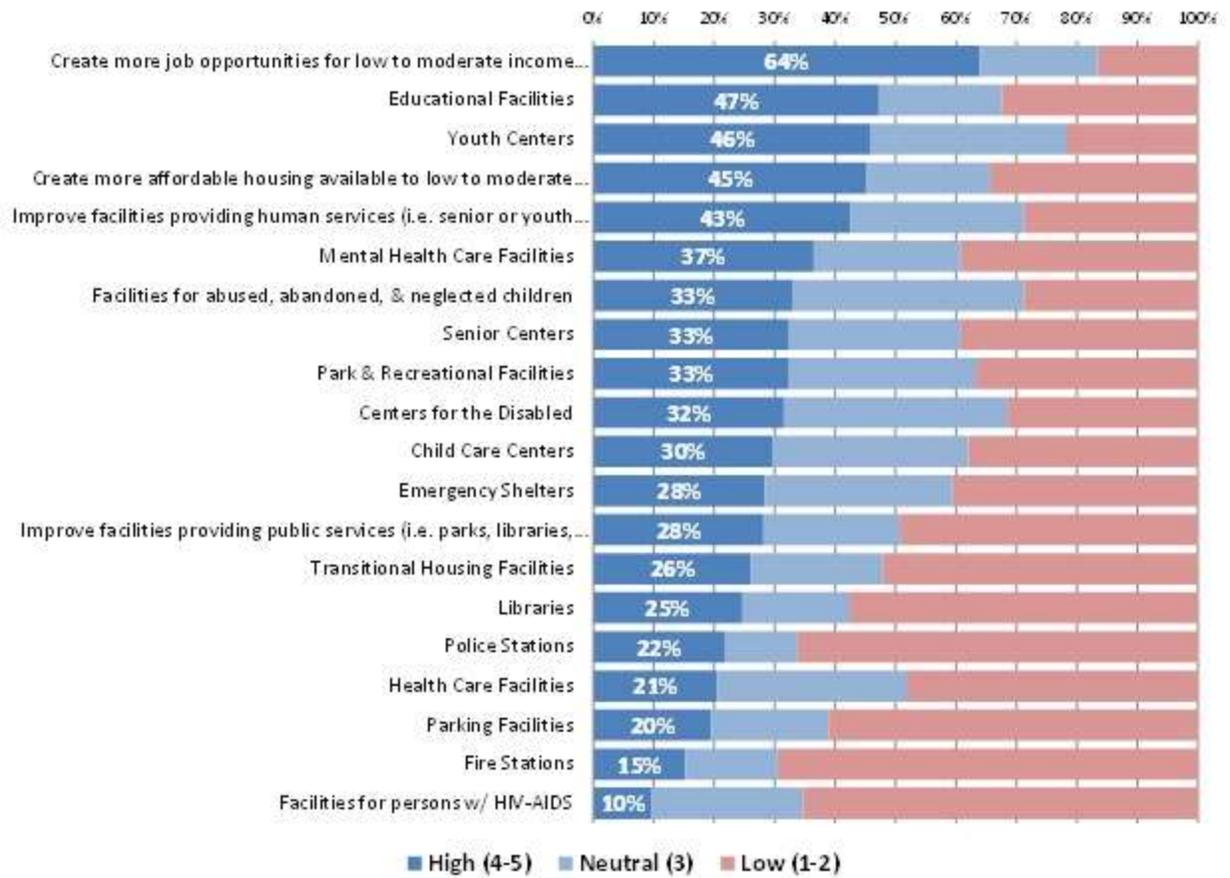
Generally, city policies and programs strive to:

- Upgrading community infrastructure;
- eliminating blight;
- monitoring problem properties and in organizing efforts to improve the quality of life;
- monitoring vacant properties and organizing efforts to eliminate foreclosures resulting in blight;
- combating lead hazards by collaborating with existing housing programs; and
- Coordinating housing and neighborhood efforts with other human service and economic development initiatives.

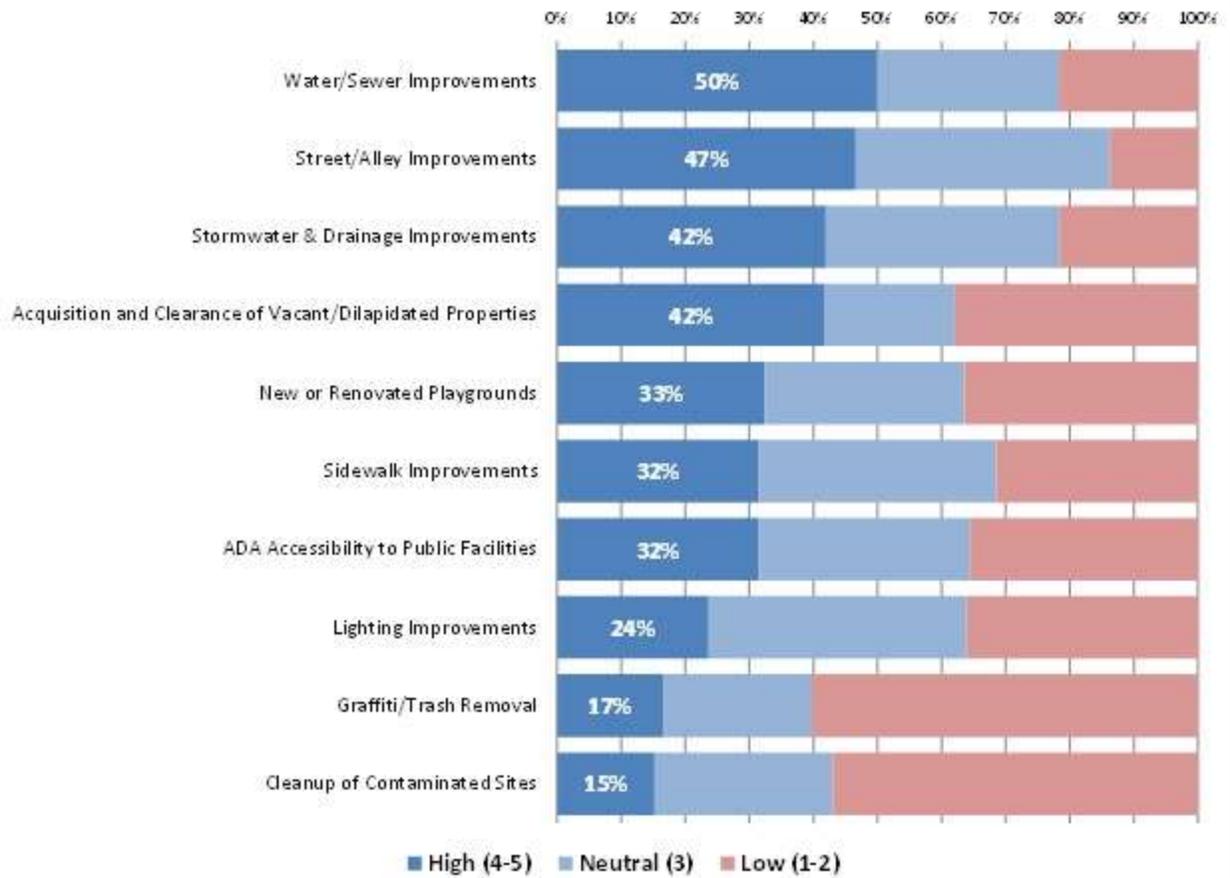
Needs for the City of Elgin, according to staff, are most pronounced in the areas identified on the following map particularly within census tracts hatched in blue.

How were these needs determined?

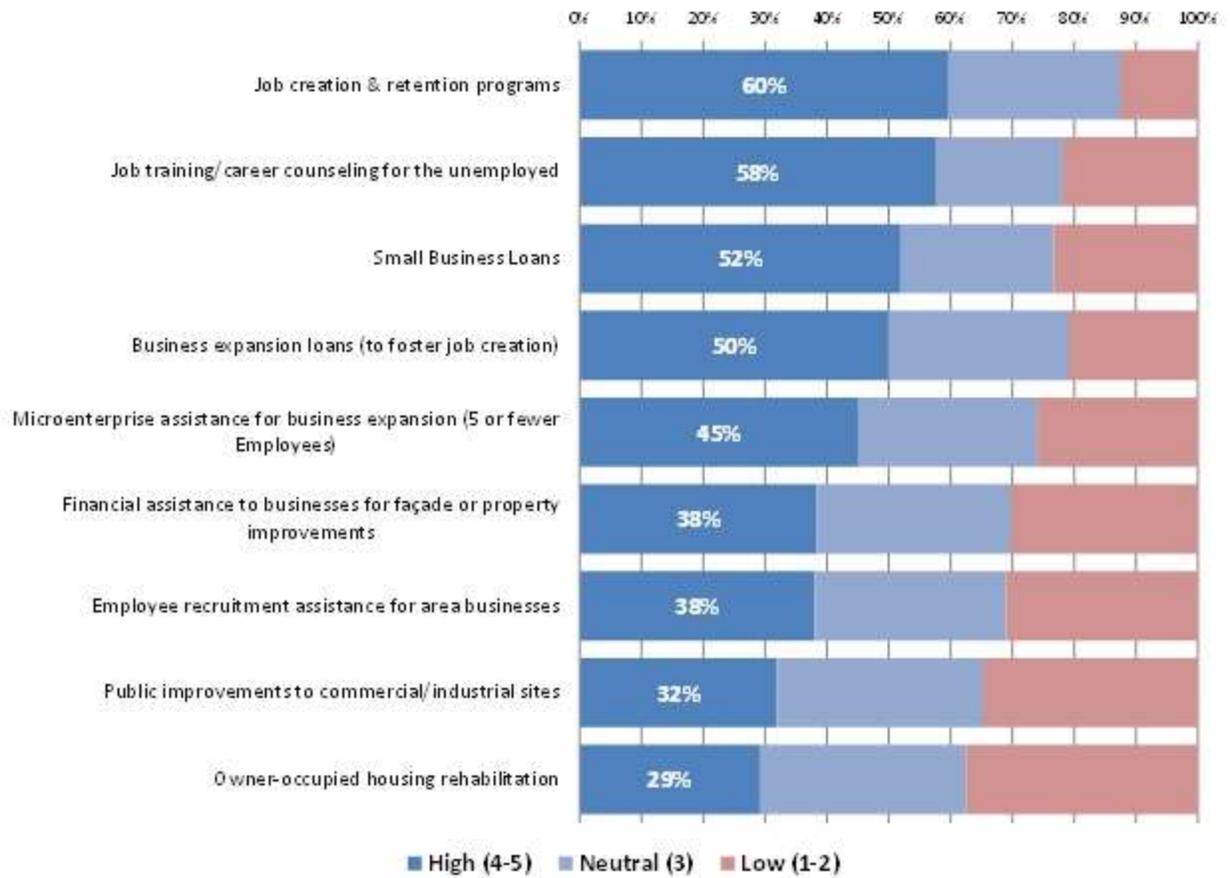
The jurisdiction's non-housing community development needs were determined according to stakeholders and the public who participated in a focus group held on February 2, 2015, as well as through the most recent census data.



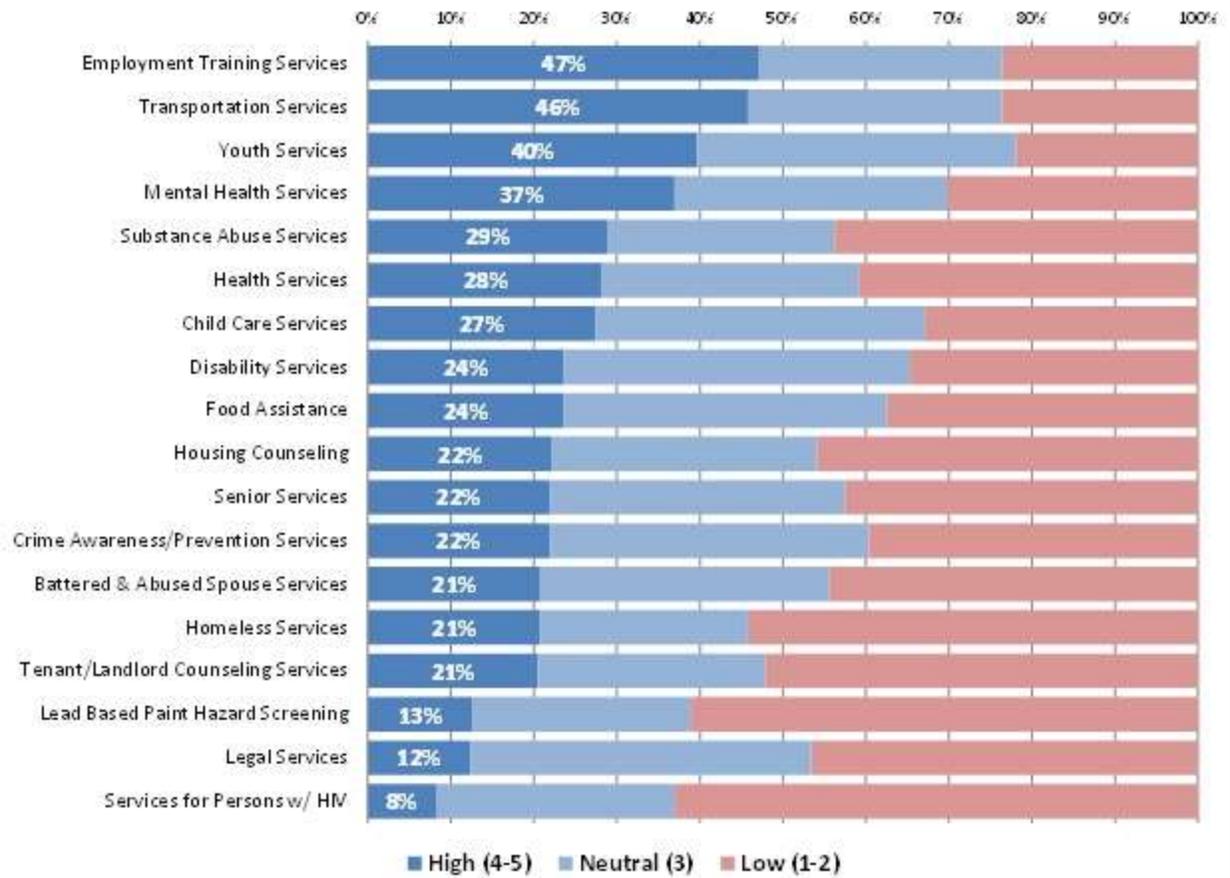
Facilities Needs by Priority Level



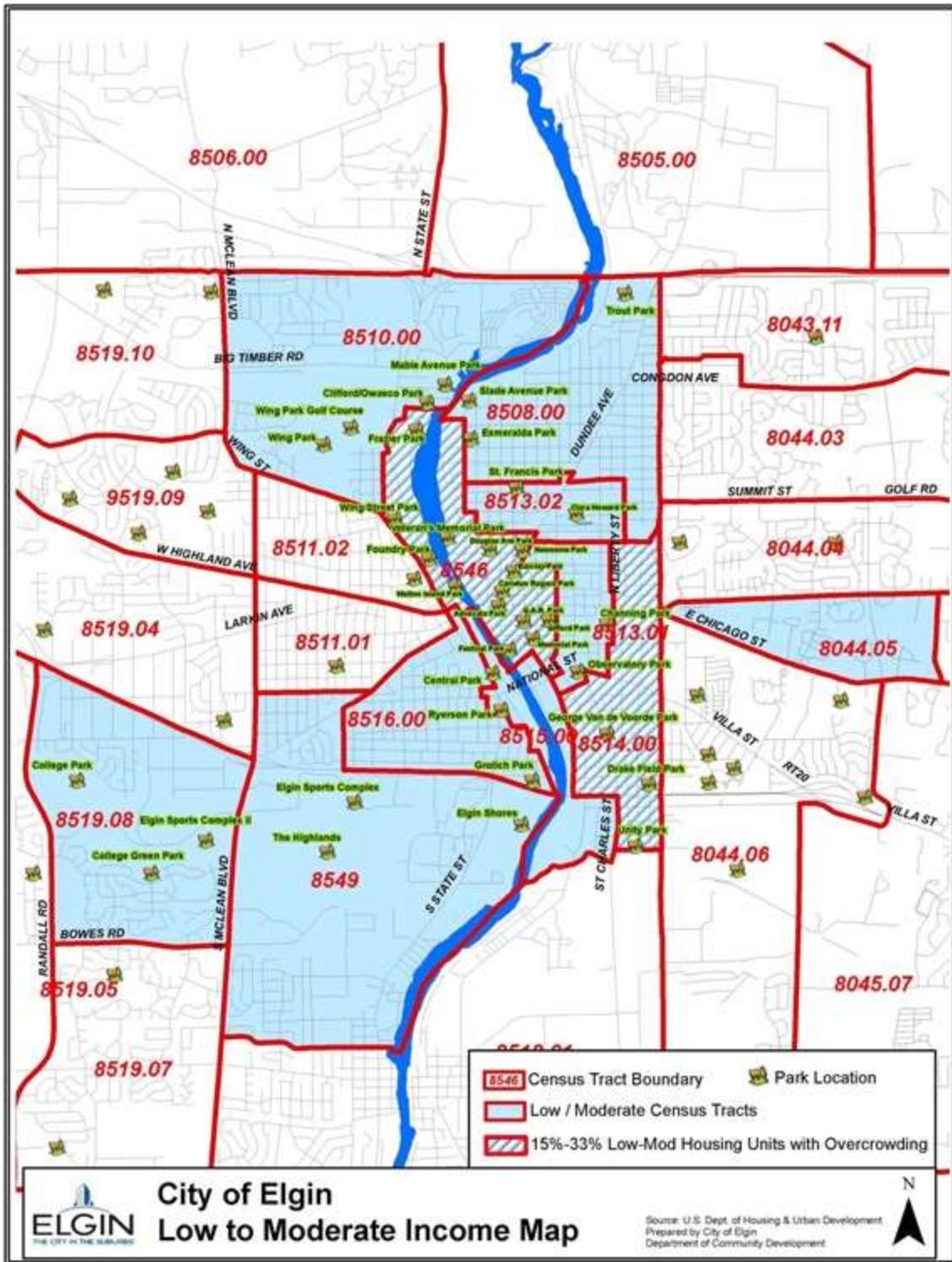
Infrastructure Needs by Priority Level



Workforce Needs by Priority Level



Services Needs by Priority Level



Low to Moderate Income Map, City of Elgin

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Even with the increase in housing inventory, housing affordability remains a primary issue in the Consortium geography – particularly in Elgin. An analysis of Elgin’s and the Consortium’s housing market reveals some notable shifts, and a disparity among housing submarkets regarding the supply of affordable units.

This section describes the conditions of the housing market in Kane County, the City of Elgin, or the Kane-Elgin Consortium. Each aspect of the housing market relative to affordable housing, public housing, low income housing tax credits, and housing with supportive services is evaluated.

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

Introduction

The non-housing community development assets section provides a brief summary of the Consortium’s priority non-housing community development needs that are eligible for assistance under HUD's Community Development Program categories. This component of the plan provides the Consortium's specific long-term and short-term community development objectives (including economic development activities aimed at creating jobs), developed in accordance with the primary objective of the CDBG program, which is to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities, principally for low- and moderate-income persons.

An increasing trend across the United States and in the Consortium is the higher unemployment rate among 16-24 year olds than older ages. While most (53 percent) workers in the Consortium travel less than 30 minutes to get to work, nearly 47 percent travel 30 minutes or more on their daily commute. Also indicative of national trends in overall cost burden is the amount of income spent on travel to work that is brought on by households having to live further away from their place of employment to find more affordable housing.

The Economic Development Group of the Elgin Area Chamber of Commerce promotes economic development in the Elgin area by providing: (1) a link to the appropriate parties at the local, county, and state levels to assist in the preservation and expansion of economic growth; (2) providing demographic material; (3) referrals; and (4) site tours. The Economic Development Department’s mission is to expedite the development process to preserve and expand economic growth in the Elgin area.

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	277	149	0	0	0
Arts, Entertainment, Accommodations	8,243	7,620	20	16	-4
Construction	3,266	4,255	8	9	1
Education and Health Care Services	15,578	26,360	37	51	14
Finance, Insurance, and Real Estate	5,356	9,972	14	21	7

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Information	1,852	3,873	4	8	4
Manufacturing	13,696	14,678	34	30	-4
Other Services	2,842	2,836	7	6	-1
Professional, Scientific, Management Services	11,409	10,002	26	19	-7
Public Administration	1,209	1,395	3	2	-1
Retail Trade	9,228	8,327	23	17	-6
Transportation and Warehousing	3,171	1,174	7	2	-5
Wholesale Trade	6,144	8,288	16	17	1
Total	82,271	98,929	--	--	--

Table 5 - Business Activity

Alternate Data Source Name:

US Census LEHD

Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	57,635
Civilian Employed Population 16 years and over	52,660
Unemployment Rate	8.63
Unemployment Rate for Ages 16-24	21.09
Unemployment Rate for Ages 25-65	6.09

Table 6 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	9,875

Occupations by Sector	Number of People
Farming, fisheries and forestry occupations	2,666
Service	5,120
Sales and office	12,972
Construction, extraction, maintenance and repair	4,931
Production, transportation and material moving	5,496

Table 7 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	27,725	55%
30-59 Minutes	16,816	34%
60 or More Minutes	5,456	11%
Total	49,997	100%

Table 8 - 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	8,742	999	3,322
High school graduate (includes equivalency)	10,412	940	3,038
Some college or Associate's degree	12,714	1,056	2,528
Bachelor's degree or higher	12,342	534	1,331

Table 9 - 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	399	1,914	2,421	3,563	1,189
9th to 12th grade, no diploma	1,526	2,133	1,098	1,934	969
High school graduate, GED, or alternative	2,955	4,429	3,771	6,190	3,214
Some college, no degree	3,769	2,973	3,259	5,790	1,800
Associate's degree	413	1,326	931	2,019	379
Bachelor's degree	707	3,238	2,983	3,568	1,040
Graduate or professional degree	26	1,006	1,215	2,210	604

Table 10 - 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	21,402
High school graduate (includes equivalency)	28,921
Some college or Associate's degree	38,183
Bachelor's degree	50,768
Graduate or professional degree	65,115

Table 11 – 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?

According to data collected for Kane County and the City of Elgin (see attached table sequence 1 above), the County as a whole is characterized by a net out-commuting pattern, common of suburban metro area communities such as Kane County. Data used in this analysis comes from the US Census's LEHD data series and On the Map online interface. As of 2012, there were approximately 226,600 employed persons in the County but only approximately 202,500 jobs in the County. As a result there is an overall net out-commuting occurring of approximately 24,000 workers. By industry, the County imports Education and Manufacturing jobs from outside its boundaries, and sends a number of workers elsewhere in the Chicago metro area employed in the fields Construction, Finance, Information, Professional/Scientific/Management, Other Services, Public Administration, and Wholesale Trade.

In terms of the major employment sectors for Kane County, they are:

- Arts/Entertainment/Accommodation (10 percent),
- Education and Health Care Services (23 percent),
- Manufacturing (15 percent),
- Professional/Scientific/Management (15 percent),
- Retail Trade (11 percent), and
- Wholesale Trade (6 percent).

In terms of the major employment sectors for the City of Elgin, they are:

- Education and Health Care Services (31 percent),
- Finance/Insurance (8 percent),
- Manufacturing (12 percent),
- Professional/Scientific/Management (14 percent),
- Retail Trade (7 percent), and
- Wholesale Trade (7 percent).

Describe the workforce and infrastructure needs of the business community:

Public infrastructure directly affects the environmental quality of neighborhoods and communities. The county will utilize their Federal funding to provide gap funding for critical infrastructure projects. Accordingly, the following is a list of public improvements identified by survey

takers. They are listed in priority order from most important to least important. The percentage shown indicates the portion of all survey takers agreeing that the listed priority item is of "high importance".

- water / sewer improvements - 50 percent
- street / alley improvements - 47 percent
- stormwater drainage improvements - 42 percent
- acquisition and clearance of vacant dilapidated properties - 42 percent
- new or renovated playgrounds - 33 percent
- sidewalk improvements - 32 percent
- ADA accessibility to public facilities - 32 percent
- lighting improvements - 24 percent
- graffiti / trash removal - 17 percent
- cleanup of contaminated sites - 15 percent

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.

Following the recent downturn in the economy, Elgin has seen an increase in the demand for industrial development that has created a positive economic impact on the community. Growing as a regional hub for transportation, logistics, and employment, Elgin is successfully partnering with State and regional agencies to improve its established roadway network. These investments in transportation infrastructure will serve as the cornerstone for a new wave of economic development in Elgin that fully realizes the potential of the I-90 Golden Corridor and the Downtown as employment districts. Elgin plans to establish itself as a center of entrepreneurship and small business development in the Chicagoland region while major employers grow the local employment base through expansion, adding thousands of new jobs. Elgin has developed a nationally recognized community partnership devoted to improving job skills through the use of WorkKeys and the National Career Readiness Certificate. In 2011, over 900 School District U-46 graduates received this coveted certificate. For the incumbent workforce, the local community college (Elgin Community College) offers the training and assessments that lead to obtaining this certificate.

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

Analysis of educational attainment of those in the civilian labor force shows that approximately 10 percent of those with less than a high school education are unemployed as are approximately 10 percent of those with only a high school diploma (or equivalency). Unemployment is approximately 8 percent among those with some college and 3 percent among those with a Bachelor's degree or higher.

But in general, and based on the limited secondary data available, the skills and educational attainment levels of the Consortium appear to indicate that more education among the local laborforce is required to meet the needs of employment opportunities. That is, there seems to be a greater proportion of employment opportunities that require a Bachelor's degrees than the proportion of the local laborforce possesses. The table contained herein shows the distribution of educational attainment for civilian employees in the Consortium geography (Map 1) relative to the distribution of education attainment for the total population. Note that the employee data excludes 24 percent of employees, for which educational attainment information was not available.

Further industry level analysis and a full employer, business, and economic development needs and assets analysis are needed in the Consortium to accurately and reliably estimate the gaps in skills and education of the population in comparison to the jobs available.

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 Economic Development Group of the Elgin Area Chamber of Commerce promotes economic development in the Elgin area by providing: (1) a link to the appropriate parties at the local, county, and state levels to assist in the preservation and expansion of economic growth; (2) providing demographic material; (3) referrals; and (4) site tours. The Economic Development Department's mission is to expedite the development process to preserve and expand economic growth in the Elgin area.

Additionally, the Consortium area's two community colleges (Elgin Community College and Waubensee Community College) offer various workforce training initiatives targeted at non-traditional students interested in entering a new vocation or advancing within their chosen career path.

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.

At this time, the Consortium does not participate in a Comprehensive Economic Development Strategy. The City of Elgin participates in a number of locally funded initiatives such as Watershed Improvement Plans, local façade, business improvement, and neighborhood improvement grants, property improvement grants including chain link fence removal, substitute siding removal and exterior painting programs, along with specifically targeted historic district grant programs.

Discussion

Kane County and the City of Elgin have in the past and will continue in the future to cooperate and coordinate with affordable housing projects (specifically Owner Occupied Rehabilitation, Down Payment Assistance, and Rental Development located within the boundaries of the City of Elgin. Additionally, the two jurisdictions will also coordinate on facility development projects that serve both residents of the City of Elgin and the Kane County Community Development Program Area. Coordination on these priorities has led to cost savings and greater impact of limited funding that is available.

As previously identified the primary obstacle to serving unmet needs is the lack of funding. Kane County attempts to leverage its CDBG and HOME resources to the fullest through partnerships with the applicants and different stakeholders in Kane County to overcome this obstacle. In addition to the lack of funds Kane County sees the following factors as challenges to meeting the underserved needs of Kane County households:

- Remnants of the recent economic downturn,
- downturn in housing market and continued foreclosures,
- lack of agency capacity,
- higher demand for affordable rental housing,
- lower-income households with less owner and rental housing options, and
- demand for housing and services from growing senior population.

MA-50 Needs and Market Analysis Discussion

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

The following discussion is relevant for both Kane County and the City of Elgin. According to 24 CFR Subtitle A, §5.425, HUD defines “substandard” to mean housing which is dilapidated, without operable indoor plumbing or a usable flush toilet or bathtub inside the unit for the family’s exclusive use, without electricity or with inadequate or unsafe electrical service, without a safe or adequate source of heat, and should but does not have a kitchen, or has otherwise been declared unfit for habitation by the government. On the other hand, a housing unit is dilapidated if: (i) The unit does not provide safe and adequate shelter, and in its present condition endangers the health, safety, or well-being of a family; or (ii) the unit has one or more critical defects, or a combination of inter-mediate defects in sufficient number or extent to require considerable repair or rebuilding. The defects may involve original construction, or they may result from continued neglect or lack of repair or from serious damage to the structure. For the purposes of this analysis, the definition of substandard housing is relevant given the limited secondary (i.e. Census) data available. As for the definition of "concentration", a concentration occurs when the amount proportion of a racial or ethnic minority (or substandard housing conditions) exceeds 10 percent above the community wide average.

In Kane County, according to data collected from the U.S. Census for the years available 2010 and 2013 (table provided under the Kane County Consolidated Plan in MA-50). According to these data, the number of housing units without complete plumbing facilities increased from 537 to 799 between 2010 and 2013. The number of housing units without complete kitchen facilities increased from 946 to 1,441 as well, according to the U.S. Census. On the other hand, the number of housing units with no telephone service decreased from 3,709 to 2,393 between 2010 and 2013.

Attached below in sequence 3 and 4 are maps of low and moderate income households with substandard housing conditions, such as lack of kitchen or plumbing or telephone service. These maps were prepared with HUD's CPD mapping tool and do not provide sufficient information to determine how many of the conditions are present for these households by geography. Nevertheless, the Consortium has identified the following areas where households experience one or more substandard housing conditions:

- As shown in the map in sequence 3, the Census tract 8519.07 contains between 15.87 and 36.92 percent low income households with substandard housing
- 8519.04 contains an area with 4.27 to 15.87 percent low income households with substandard housing
- 8506 contains an area with 4.27 to 15.87 percent low income households with substandard housing

- 8503.02 contains an area with 4.27 to 15.87 percent low income households with substandard housing
- 8044.06 contains an area with 4.27 to 15.87 percent low income households with substandard housing
- 8045.07 contains an area with 4.27 to 15.87 percent low income households with substandard housing
- 8513.02 also contains an area with 4.27 to 15.87 percent low income households with substandard housing
- Also, as show in map sequence 4, all the same census tracts also contain between 3.54 and 13.67 percent moderate income households with substandard housing
- 8524.01 appears to be the only census tract that has a higher concentration of moderate income households with substandard housing

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

The following discussion is relevant for both Kane County and the City of Elgin. Any area having a racial and/or ethnic concentration in excess of 10 percent above the community-wide average is deemed to have a concentration of minority residents. There are few such areas in the Consortium area outside of Elgin and Carpentersville. As shown in the table (provided in the Kane County template in MA-50) regarding the population of Kane County by race and ethnicity, between 2005 and 2010, the proportion of minorities in the County increased from 36 percent in 2005 to 40 percent in 2010. The population of Hispanics or Latinos accounted for a majority of the overall population growth in the County. Between 2005 and 2010, this cohort of population grew by 26,417 persons, reflecting a 3.7 percent annual rate of growth. By contrast, the Asian population grew by 5.3 percent per year, reflecting an overall growth from approximately 13,500 to 17,500 persons. The Black or African-American population grew more modestly by 2.4 percent per year, reflecting an overall increase from approximately 24,600 to 27,800 persons between 2005 and 2010.

In terms of areas of racial or ethnic minority concentrations, the map in sequence 8 of the Consolidated Plan in MA-50 illustrates the location of proportions of population with African-American persons. As for the definition of concentration relevant to the African-American population, because the proportion of the population that is African-American is 5 percent for 2005 and 2010, an area has a concentration of African-American population if its proportion exceeds 15 percent of the total area population. Using the CPD maps information to identify the locations of areas with greater than a 15 percent share of African-Americans, the following areas are identified in the text document in sequence 12.

In terms of areas with Hispanic population concentrations, the map in the Consolidated Plan in MA-50 illustrates these locations. As for the definition of concentration relevant to the Hispanic population, because the proportion of the Kane County population that is Hispanic was 31 percent in 2010, an area

would be considered to have a concentration of Hispanics population if its proportion exceeded 50 percent of the total area population.

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

Historically, housing prices in areas with minority concentrations have generally been (but not always) more affordable than in non-minority areas. Juxtaposing the findings from the CPD maps in sequence 8 and 9 with the maps in sequence 3 and 4 illustrate that in areas with concentrations of minorities, there are also relatively larger proportions of low and moderate income households with substandard housing conditions. Not only is the housing in many of these areas and neighborhoods dated, but it is also considerably more substandard, thus leading to depressed or lower housing prices. In terms of proximity and access to public transportation, many of these areas with identified concentrations are also somewhat centrally located to Carpentersville, Elgin, and North Aurora along the Fox River. To the extent they are located in the Fox River corridor, and to the extent they are in proximity to the Metra line in Elgin, there is not only access to the employment center and services of Elgin, but also employment centers and services throughout the larger metro area.

Are there any community assets in these areas/neighborhoods?

The following are several classes of community assets in the low and moderate-income census tracts in the City of Elgin, including:

- parks and open space
- places of worship
- schools
- city or community cultural and civic facilities

Are there other strategic opportunities in any of these areas?

Organizations supporting the prevention of chronic homelessness:

- Outreach, Intake and Assessment
- Community Crisis Center
- Public Action to Deliver Services (PADS)
- Wayside Center
- Salvation Army
- Well Child Center

Emergency Shelter

- Community Crisis Center
- Public Action to Deliver Services (PADS)

- Wayside Center

Transitional Housing

- Association for Individual Development
- Community Counseling Center
- Community Crisis Center
- Ecker Center

Permanent Housing

- Housing Authority of Elgin

Permanent Supportive Housing

- Association for Individual Development
- Ecker Center

Support Services

- Channing Elementary School
- Community Crisis Center
- DHS, Office of Mental Health
- Ecker Center
- Elgin Community College
- Elgin Soup Kettles
- Illinois Coalition to End Homelessness
- IL Department of Children and Family Services
- IL Department of Employment Security
- IL Department of Human Services, Mental Health Office
- Kane County Department of Employment and Education
- Kane County Health Department
- Open Door Clinic
- Pace Suburban Bus
- Provena St. Joseph Hospital
- Renz Counseling Center
- Senior Services Associates
- Shelter Inc.
- Advocate Sherman Hospital
- Social Security Administration
- United Way of Elgin

- Veterans Clinic/Dept. of Veterans Affairs
- Visiting Nurse Association of Fox Valley
- Well Child Center

City of Elgin Community Assets, continued

The Riverboat and Riverboat Lease Funds

The Riverboat and Riverboat Lease Funds are special revenue funds established to collect gaming revenues from the Grand Victoria Riverboat Casino mainly for the purpose of continued community development. The riverboat fund has been in place and provided the city with funding since 1995. Other agencies have been in place for longer periods of time. The following agencies, commissions, and initiatives were among those that have been supported with these funds, most of which are ongoing programs. Specifically, these efforts have greatly affected and benefitted low-income or special needs populations, since without the funding from these sources and assets, many of them would not be able to provide their services in Elgin.

Agency, Special Events and Commission Funding

- Oak Crest
- Golden Diners
- Ecker Center
- Food For Greater Elgin
- Boys and Girls Club
- Ride in Kane
- NHS
- YWCA
- Literacy Connection
- United Way
- Arts Grants
- Elgin Area Chamber of Commerce
- Youth Sports Grants

Previously Established Projects

- Alerting System Redundancy
- Auto Mall Development
- Bikeway Implementation Program
- Bridge Rehabilitation Program
- Business Improvement Grant Program
- Cardiac Monitor Replacement

- Car Dealer Incentive Program
- Centre of Elgin Debt Service
- Chicago Street Sewer Separation
- City Property Maintenance
- Combined Sewer Separation Projects
- Contingency
- Downtown Business Façade Program
- Emergency Vehicle Preemption System
- Equipment Replacement
- Fire Department Vehicle Purchase
- Fire Hose Replacement
- Fire Station Sewer Line Replacement
- Fire Station Vehicle Bay Floor Sealing
- Historic District Architectural Rehabilitation Grant Program (50/50)
- Historic District Architectural Rehabilitation Grant Program (75/25)
- IEPA Storm Water Phase 2 Permit Program
- Illinois/Van Nostrand Special Assessment
- Multi-Family Housing Conversion
- N. Commonwealth Engineering/Reconstruction
- Neighborhood Improvement Grant Program
- Neighborhood Sidewalk Program
- Neighborhood Street Resurfacing
- Neighborhood Street Rehabilitation
- New Tree Plantings
- Property Acquisition
- Property Demolition
- Repayment of General Fund Loan
- Riverfront Residential Acquisitions
- Roof Replacement (City facilities)
- ROPE Home Maintenance/Rehabilitation
- Senior Citizen Rebate
- Sewer Lining
- Special Projects
- Traffic Signal Upgrade
- Transfer for Vehicle Sticker
- Tree Replacement
- Warning Siren System Upgrade/Expansion
- Willard Avenue Reconstruction

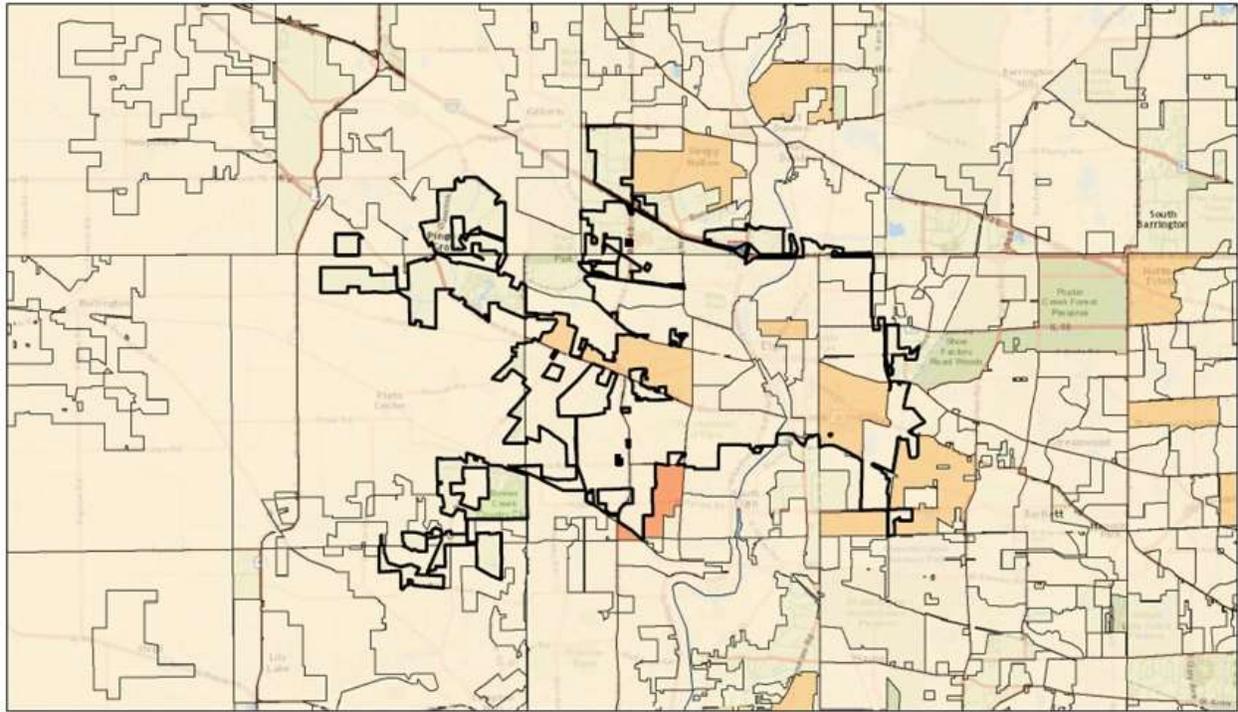
City of Elgin Community Assets, continued 2

Projects initiated since 2014

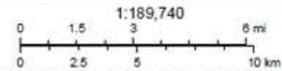
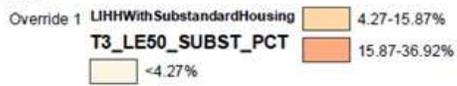
- Boys and Girls Club General Programs
- Food for Greater Elgin Food
- Salvation Army Golden Diners Senior Meals
- Ecker Center Mental Health
- Centro de Informacion Hispanic Outreach
- United Way of Elgin-Dolly Parton Imagination Library Preschool Literacy
- Well Child Center Adolescent Dental Care
- Literacy Connection Adult Literacy and Job Training
- Greater Elgin Family Care Center Adult Dentistry
- YWCA Preschool ESL

Riverboat Lease Fund Strategic Initiatives

- Previously Established Projects
- Big Timber East LAPP
- Building Repairs
- City Council Chamber Improvements
- Comprehensive Land Use Updates
- Contribution to General Fund Cash Reserve
- Dundee Avenue Summit Street Interchange Improvements
- Economic Development Initiatives
- Highland Avenue Reconstruction
- Kimball Street Local Agency Pavement Preservation
- NeighborWorks/ECN Program
- Neighborhood Storm Sewer Reconstruction
- Police Facility Security System
- Property Improvement Grant Program
- Technology Investments

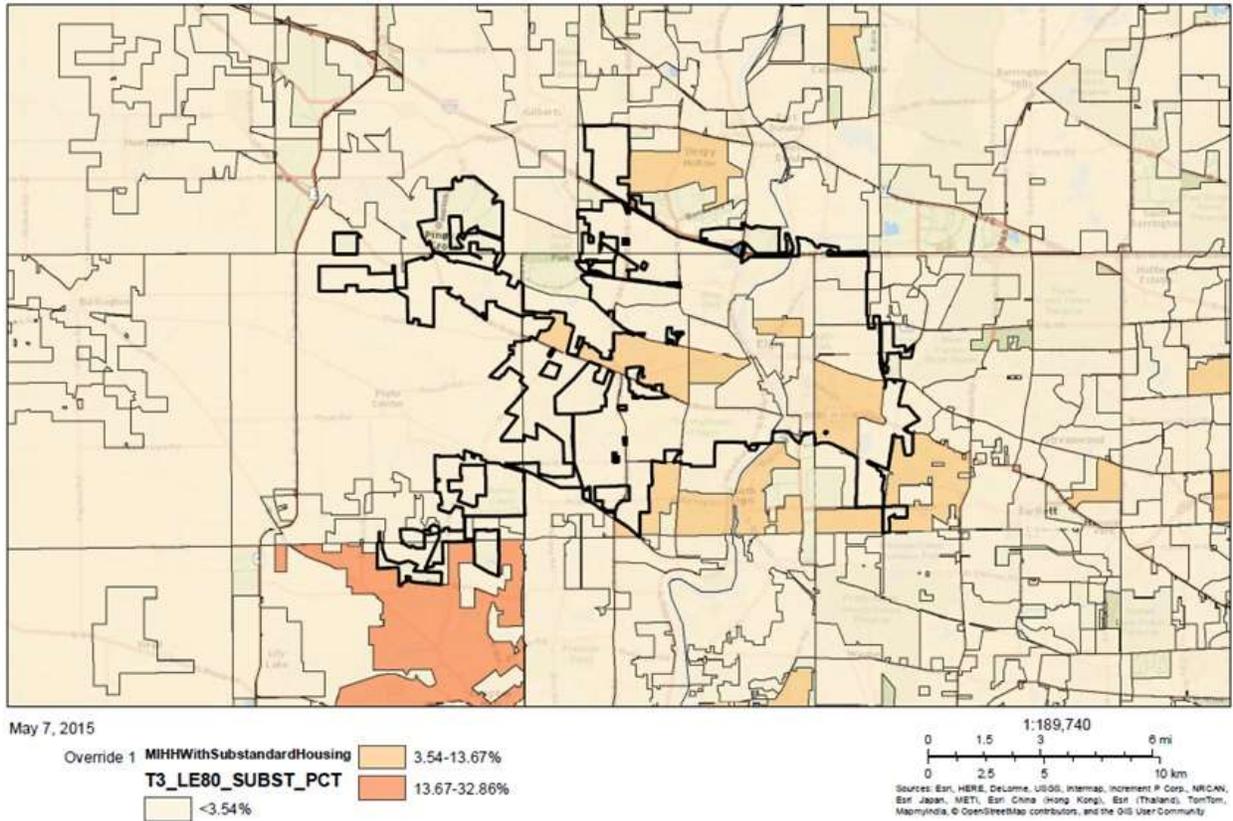


May 7, 2015



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

Low Income Households with Substandard Housing City of Elgin



Moderate Income Households with Substandard Housing City of Elgin

Elgin Community Assets in LM Areas - Parks and Open Space

Parks

1. Advocate park - 104 S. Commonwealth Avenue
2. Barclay park - 165 Center Street
3. Carleton Rogers park - 55 North Spring
4. Central park - 225 South State
5. Channing Park - 35 Rugby Place
6. Clara Howard park - 448 Fremont Street
7. Clifford / Owasco Park - 825 Clifford Avenue
8. College Green park - 1900 College Green Dr
9. College park - 370 Gale St
10. Douglas Ave park - 261 Douglas Ave
11. Drake Field park - 701 Hastings
12. Elgin Shores - 601 South State
13. Elgin Sports Complex - 825 Sports Way
14. Esmeralda park - 830 Esmeralda Pl
15. Festival park - 132 South Grove
16. Foundry park - 199 North State

17. Frazier park - 580 Frazier
18. GAR park - 115 Villa St
19. George Van de Voorde park - 533 St. Charles
20. Gifford park - 355 DuPage
21. Grolich park - 37 Souster
22. Kiwanis Park - 600 Ramona
23. Mable Avenue park - 20 Genesee
24. Memorial Park - 315 Prairie
25. Newsome park - 280 Kimball
26. Ryerson park - 355 South State
27. Slade Avenue park - 6 Slade
28. Spartan Meadows - 700 South McLean Blvd
29. St. Francis park - 277 Jefferson
30. Highlands - 875 Sports Way
31. Trillium park - 315-319 Illinois ave
32. Trout park - 576 Trout Park Blvd
33. Unity park - 970 Illinois Ave
34. Veteran's Memorial park - 274 North Grove
35. Walton Island park - 1 Walton Island
36. Wing Park - 1010 Wing Street
37. Wing Street park - 637 Wing Street

Elgin Community Assets in LM Areas - Place of Worship

Place of Worship

1. 1st Congregational - 256 East Chicago
2. 1st United Methodist - 216 East Highland
3. 1st United Presbyterian - 677 Luda
4. 7th Day Adventist - 1141 Bode Rd
5. Apostolic Church - 280 Franklin Blvd
6. Assembly of Christians - 4 North State
7. Bethlehem Lutheran - 340 Grand
8. Calvary Baptist - 551 Arlington Ave
9. Calvary Foursquare - 76 South Jackson
10. Church of Christ - 654 Congdon
11. Church of Jesus Christ - 1250 Parkview Dr
12. Church of the Redeemer - 40 Center
13. Congregation Kneseth - 330 Division
14. Charis. Church Door - 19 Center
15. Grace Evangelical - 1800 Bowes Rd
16. Church of God - 601 Hill Ave

17. Grace United Methodist - 325 South St
18. Holy Trinity Lutheran - 357 Division
19. Immanuel Baptist - 500 St. Charles
20. New Baptist - 454 Hickory
21. Progressive Baptist - 305 Ann Street
22. Spates Temple - 301 DuPage
23. St. Joseph - 270 Division
24. St. Johns Lutheran - 115 North Spring
25. St. Lawrence Catholic - 226 Orchard
26. St. Mary's Catholic - 390 Fulton
27. St. Paul's - 220 Division
28. Templo Calvario - 270 E Chicago
29. United Methodist - 12 S. Chapel Street and 1070 South St
30. Vineyard Christian - 220 Division
31. Zion Lutheran - 330 Griswold
32. Our Lady of the Holy - 205 Fulton
33. First Presbyterian - 240 Standish
34. Discovery Church - 200 Prairie
35. Iglesia Vida Nueva - 270 Fulton St
36. St. Paul Baptist - 1095 Bode Rd
37. Pentecostal Church - 650 Dundee
38. Apostolic Christian - 651 Lillie
39. Elgin Agape Church - 63 Villa

Elgin Community Assets in LM Areas - Schools

Schools - Elementary

1. Illinois Park - 1350 Wing
2. Century Oaks - 1235 Braeburn Dr
3. Gifford - 240 South Clifton
4. Lowrie - 264 Oak
5. Garfield - 420 May
6. Channing Memorial - 63 South Channing
7. Sheridan - 510 Franklin
8. Coleman - 1220 Dundee
9. McKinley - 258 Lovell

Schools - Middle

1. Ellis - 225 South Liberty
2. Larsen - 665 Dundee Ave

Elgin Community Assets in LM Areas - City Facilities

City Structures

1. Fire station - 599 S McLean
2. Fire station - 650 Big Timber
3. Recreational facility - 1080 East Chicago
4. Fire station - 550 Summit
5. Police station - 151 Douglas Ave
6. City Hall - 150 Dexter Court

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The following discussion is relevant for both Kane County and the City of Elgin as part of the Consortium. Data presented include needs assessment information for the entirety of the Consortium. The Strategic Plan's mission is to propose measurable goals for actions that will address issues set by HUD requirements for the use of CDBG and HOME funding. These goals include projects that service homeless and low-income populations, address fair housing and lead-based paint issues, overcome institutional barriers to the production and preservation of affordable housing, and foster economic development and neighborhood revitalization. To ensure that the county meets these goals, the county will collaborate with nonprofit agencies, governmental entities at all levels, the business community, the faith community and residents.

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

Geographic Area

Table 12 - Geographic Priority Areas

1	Area Name:	Citywide Elgin
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	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 state

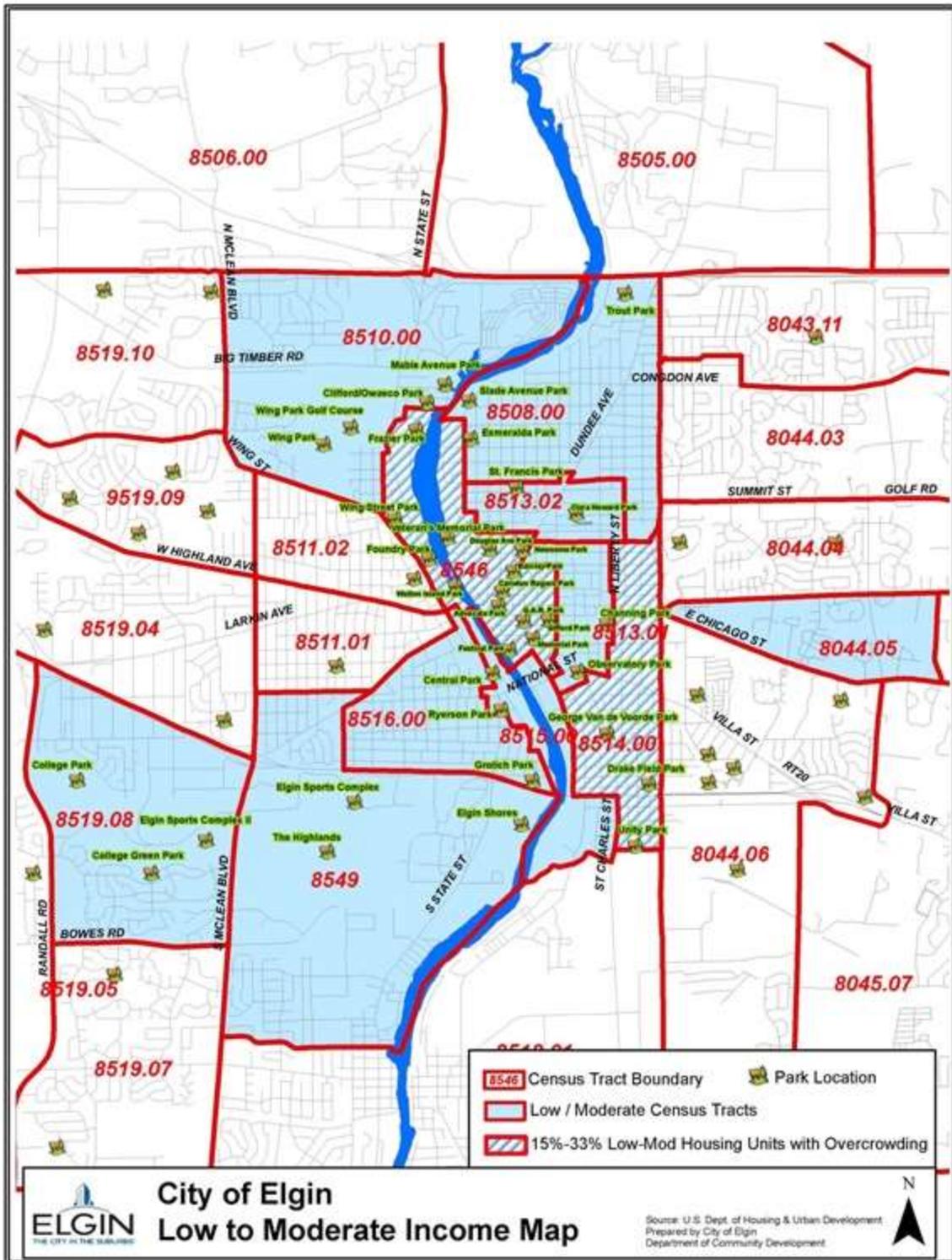
The Low- and Moderate-Income map below provides the areas where housing and non-housing needs prevail. The blue and blue hatched areas are those that contain predominantly low- to moderate income population demographic, and Elgin’s efforts are focused on providing funding and services to these areas.

Local and sub-area plans for redevelopment: The National Street Station Area Transit Oriented Development Plan was developed in conjunction with RTA to create a transit village surrounding the National Street METRA Station in downtown Elgin. This project was developed in accordance with the City’s Comprehensive Plan and Center City Master Plan. It includes sustainable residential neighborhoods and associated community and retail uses. The plan was formally adopted by the City Council in the spring of 2011. The city has further completed a second transit oriented development plan for the Chicago Street Metra Station. The document was completed and adopted in 2014.

CMAP sponsored “Homes for a Changing Region” Study: The City of Elgin, in partnership with Villages of Carpentersville, East Dundee, and West Dundee conducted a study to assess the housing needs for the region. This study advances the goals of Chicago Metropolitan Agency for Planning (CMAP) GO TO 2040 Comprehensive Regional Plan by allowing the communities to collaborate and develop solutions to common housing related problems. The information produced from the study serves as the basis for local and regional land use, housing, transportation, and other recommendations that the city would adopt as part of an update to its comprehensive plan.

General Allocation Priorities

- Needs are most pronounced in the areas identified on the following map particularly within census tracts hatched in blue.
- The map provides the areas where housing and non-housing needs prevail. The blue and blue hatched areas are those that contain predominantly low- to moderate income population demographic, and Elgin’s efforts are focused on providing funding and services to these areas.
- Predominantly low- to moderate income areas, but also those with a preponderance of overcrowding, blight, vacant properties. The southeast and southwest areas of the community have also been identified by HUD as “areas of greatest need.”



Low and Moderate Income

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

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	Affordable Housing & Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	Geographic Areas Affected	Citywide Elgin
	Associated Goals	City of Elgin - Quality Housing City of Elgin - Planning and Capacity Building
	Description	Preserve affordable rental and ownership housing for extremely-low, very low, low- and moderate income households by providing funds for the rehabilitation of units, including those for seniors, veterans, large families and persons with disabilities.
	Basis for Relative Priority	The priority is also included in the city's strategic plan and has been a priority since the advent of CDBG funds.
	2	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly 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 Non-housing Community Development
	Geographic Areas Affected	Citywide Elgin
	Associated Goals	City of Elgin - Facility Development City of Elgin - Planning and Capacity Building
	Description	Maintain and enhance conditions, accessibility (e.g. ADA), and availability of community facilities, particularly those that serve extremely low, very low, low, and moderate income populations in areas where minority and non-homeless special needs populations.
	Basis for Relative Priority	The priority is also included in the city's strategic plan and has been a priority since the advent of CDBG funds.
3	Priority Need Name	Homeless and Supportive Services
	Priority Level	High

	Population	Extremely Low Low Moderate Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly 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
	Geographic Areas Affected	Citywide Elgin
	Associated Goals	City of Elgin - Senior Services City of Elgin - Homeless Services City of Elgin - Planning and Capacity Building
	Description	Provide assistance organizations and service providers to homeless, specials needs (e.g. disabled, HIV/AIDS, elderly and frail elderly) and at-risk (e.g. veterans, minorities, etc.) populations.
	Basis for Relative Priority	The priority is also included in the city's strategic plan and has been a priority since the advent of CDBG funds.
4	Priority Need Name	Neighborhood Stabilization and Improvements
	Priority Level	High

Population	Extremely Low Low Moderate Non-housing Community Development
Geographic Areas Affected	Citywide Elgin
Associated Goals	City of Elgin - Quality Housing City of Elgin - Infrastructure City of Elgin - Planning and Capacity Building
Description	Maintain and enhance quality and stability of neighborhood (e.g. quality of life and decent housing) with funding support directly or indirectly through improvements, investment, and reinvestment in neighborhoods and infrastructure.
Basis for Relative Priority	The priority is also included in the city's strategic plan and has been a priority since the advent of CDBG funds.

Narrative (Optional)

The general housing priority for the community is the maintenance and improvement of the existing older housing stock. The older housing stock is typically the most affordable housing available in the community and the Elgin environs. An overall emphasis for community development is the improvement of older neighborhoods. The priority areas are predominantly low- to moderate income areas, but also those with a preponderance of overcrowding, blight, vacant properties. The southeast and southwest areas of the community have also been identified by HUD as “areas of greatest need.” Homeownership priorities include:

- Developing and maintaining homeownership throughout the City of Elgin
- Helping low-income families to obtain ownership
- Preservation of existing housing units, including upgrading of existing stock
- Provide for the testing and abatement of lead-based paint hazards

Housing priorities include:

- Preservation of existing units, including upgrading of substandard stock
- Provide for the testing and abatement of lead based paint hazards

Facility development priorities include:

- Improve the public and semi-public facilities that provide services to the low- to moderate income demographic. The work includes repairs to buildings and their infrastructure such as HVAC systems, parking lots, roofs, windows, etc.

Homelessness priorities include:

- Expanding supportive housing resources for identified homeless persons

Neighborhood Stabilization priorities include:

- Improving the existing public facilities and infrastructure such as parks and playgrounds, sewer and water supply facilities within older established neighborhoods, streets and sidewalks.

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

Introduction

In addition to the CDBG, HOME, and NSP funds, the Consortium anticipates the following resources: Affordable Housing Impact Fee Waiver, Grand Victoria Riverboat Fund, Continuum of Care, and Low-Income Housing Tax Credits.

The Affordable Housing Impact Fee Waiver Program allows for a waiver of impact fees for each housing unit (or a designated percentage of the housing units in multi-family housing developments) meeting the definition of “affordable housing”. Depending upon the type of unit fee waiver may be valued between \$490 and \$1,835 per unit.

Federal Home Loan Bank: FHLB Chicago member banks can partner with community developers and public agencies to apply for Affordable Housing Program (AHP) funds on behalf of community projects, which the FHLB Chicago awards through a competitive process. The project must be either an owner-occupied project or a rental project, serving income-eligible households. AHP assisted projects must be retained as affordable (via a recorded retention mechanism) for five years for owner-occupied projects and fifteen years for rental projects. On average \$20-\$25 Million dollars is available on a yearly basis for development of affordable housing.

The Continuum of Care (CoC) Program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.

The Low-Income Housing Tax Credit (LIHTC) is the most important resource for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives State and local LIHTC-allocating agencies the equivalent of nearly \$8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	798,926	0	105,000	903,926	3,195,704	Total CDBG projected to be available for 5-year plan: Entitlement - \$4,099,630

Table 14 - 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

As it has done in the past, Elgin will work with affordable housing providers to identify all available resources to address critical housing needs in the community. It is the city’s hope that HUD entitlement funds are leveraged as much as possible with the use of other public and private resources. Some of these resources could include:

- Low Income Housing Tax Credits,
- Locally funded housing improvement grants
- Community engagement
- Continuum of Care/Hearth Act In addition to these federal, state, and regional resources, funds and volunteer time from private foundations and other charitable organizations can help make an affordable housing project a success.

To sustain and expand the supply of affordable housing in Elgin will take resources from both the private and public sector.

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

N/A

Discussion

The primary federal resources available to the Elgin community are Community Development Block Grant, Housing Choice Voucher Program, and public housing. Resources available from the state include the Low Income Housing Tax Credit, Weatherization Program and Energy Assistance Programs.

A prominent local resource is the Neighborhood Housing Services of Fox Valley as well as the Community Crisis Center, the Wayside Center, Salvation Army and Elgin Township. The United Way of Elgin is also an available resource.

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Kane County Board and Elgin City Council	Public institution	Planning	
City of Elgin Community Development Department; Kane Office of Community Reinvestment	Departments and agencies	Planning	
CDBG and HOME Commissions	Departments and agencies	Economic Development Homelessness Non-homeless special needs neighborhood improvements public facilities public services	
Elgin Development Group	Non-profit organizations	Economic Development Non-homeless special needs	
Chicago Metropolitan Agency for Planning (CMAP)	Regional organization	Planning	
Regional Roundtable on Homelessness	Regional organization	Homelessness	
Governor's Affordable Housing Task Force	Public institution	Homelessness Ownership Public Housing Rental	
Community Contacts/Housing Continuum	Non-profit organizations	Ownership Rental	

**Table 15 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Strengths

- Periodically meeting with partners to share ideas, problem-solve, and strategize the best method to meet the needs of low to moderate income residents.
- An active CDBG and HOME Commission that includes County Board membership. - Innovative Projects/Partnerships with other agencies such as other County departments and non-profit housing developers.
- Pool of consultants to meet specialized needs of the county and its partners.
- A large pool of knowledge related to the implementation of the CDBG and HOME programs.
- Local Elgin neighborhood meetings and discussions between various advocacy groups such as Neighborhood Housing services, Hispanic advocacy groups such as Centro de Informacion and the community

Gaps

- Improving communication and coordination with internal and external customers for programs administered through different nonprofit agencies and faith based initiatives across a large county.
- Lack of capacity building funds for non-profit organizations.
- Sustainability of funded programs that address needs.

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	
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	

Supportive Services			
Healthcare	X	X	X
HIV/AIDS	X	X	
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
	X	X	

Table 16 - 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)

Recognizing the impact of regional and area influences on homelessness in Kane County, the Elgin collaborates with the Continuum of Care, as well as other concerned citizens in establishing the priorities for addressing homelessness. These sources based their input on homeless census data, surveys, and public hearings. The approach improves the community’s effectiveness in addressing cross jurisdictional efforts on the daunting problem of homelessness and chronic homelessness, additionally this effort pinpoints special needs which might not otherwise be addressed.

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

Strengths

- Periodically meeting with partners to share ideas, problem-solve, and strategize the best method to meet the needs of low to moderate income residents.
- An active CDBG and HOME Commission that includes County Board membership. - Innovative Projects/Partnerships with other agencies such as other departments and non-profit housing developers.
- Pool of consultants to meet specialized needs of the county and its partners.
- A large pool of knowledge related to the implementation of the CDBG and HOME programs.

Gaps

- Sustainability of funded programs that address needs (such as Homeless Prevention and Rapid Re-Housing Programs).

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 role of the Community Development Department in administering the CDBG program is to initiate strategic planning for the development of viable communities, to evaluate competitive proposals, to recommend appropriate HUD funding, and to monitor appropriate regulatory compliances. The Community Development Department is also responsible for certifying consistency with the Consolidated Plan for any activities receiving HUD funds. The Consolidated Plan partnership and leveraging strategy includes developing relationships with the following internal and external entities, as described above:

- Kane County Board and Elgin City Council
- City of Elgin Community Development Department, Kane County Office of Community Reinvestment
- CDBG and HOME Commissions
- Historic Preservation
- Economic Development
- Planning Organizations
- Homeless Prevention and Assistance
- State of Illinois
- Housing Advisory and Advocacy Councils
- Non-Profit Housing OrganizationsHabitat for Humanity of Northern Fox Valley and Fox Valley Habitat for HumanityJoseph CorporationCommunity Contacts Inc.Housing Continuum Inc.Association for Individual Development (AID)Fox River Valley CenterHope Fair Housing CenterNeighborhood Housing Services of Elgin (NHS)
- Private For-Profit Housing Developers

SP-45 Goals - 91.415, 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	City of Elgin - Quality Housing	2015	2019	Affordable Housing	Citywide Elgin	Affordable Housing & Rehabilitation Neighborhood Stabilization and Improvements	CDBG: \$1,452,715	Homeowner Housing Rehabilitated: 100 Household Housing Unit
2	City of Elgin - Infrastructure	2015	2019	Non-Housing Community Development	Citywide Elgin	Neighborhood Stabilization and Improvements	CDBG: \$625,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 39500 Persons Assisted
3	City of Elgin - Facility Development	2015	2019	Non-Housing Community Development	Citywide Elgin	Facility Development and Improvement	CDBG: \$750,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 42075 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted
4	City of Elgin - Senior Services	2015	2019	Non-Housing Community Development	Citywide Elgin	Homeless and Supportive Services	CDBG: \$180,000	Public service activities other than Low/Moderate Income Housing Benefit: 22100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	City of Elgin - Homeless Services	2015	2019	Non-Housing Community Development	Citywide Elgin	Homeless and Supportive Services	CDBG: \$405,500	Homelessness Prevention: 4500 Persons Assisted
6	City of Elgin - Planning and Capacity Building	2015	2019	general planning and capacity building	Citywide Elgin	Affordable Housing & Rehabilitation Facility Development and Improvement Homeless and Supportive Services Neighborhood Stabilization and Improvements	CDBG: \$686,415	Other: 4000 Other

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	City of Elgin - Quality Housing
	Goal Description	Preserve existing units throughout the area served by the Consortium
2	Goal Name	City of Elgin - Infrastructure
	Goal Description	Provide gap financing for critical infrastructure projects.
3	Goal Name	City of Elgin - Facility Development
	Goal Description	Support the construction, rehabilitation, and improvement of public facilities from which human services are provided.

4	Goal Name	City of Elgin - Senior Services
	Goal Description	Public Services: Services low- to moderate- income persons :priority to the senior adult population
5	Goal Name	City of Elgin - Homeless Services
	Goal Description	Public Services: Services low- to moderate- income persons :priority to the homeless population
6	Goal Name	City of Elgin - Planning and Capacity Building
	Goal Description	Support community planning activities that effectively use and leverage resources

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)

N/A

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

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

Through the City of Elgin's Residential Rehabilitation Program, participants receive:

- A notice of lead hazards (information pamphlet) for property owners and occupants during the application/intake stage.
- An inspection for LBP hazards.
- A test for deteriorated surfaces and/or the work site, or LBP is presumed.
- Use of safe working practices by certified contractors.
- Clearance testing.
- Lead clearance report (as per HUD's direction in July 2013).

The city has now revised its residential rehabilitation program to further comply with HUD regulations and has proposed additional funding to properties that participate in the program and require additional work to address and mitigate lead hazards.

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

The County and the City as Consortium partners, and individually through their CDBG Programs, have and will continue to work diligently to educate staff and contractors on assisting units with lead hazards. All aspects of the lead regulations have been incorporated into the County's and City's rehabilitation programs in order to ensure occupant safety in homes that have been rehabilitated.

The City of Elgin maintains code officials that are certified in Lead Safe Housing practices. Additionally, the City of Elgin participated with the IEPA in the RRP program to ensure that lead safe practices are required of contractors working on housing established prior to 1978.

Additionally, there are approximately nine licensed lead contractors, located throughout the consortium area with extensive experience working on projects involving lead-based paint.

Beginning in October of 2011, Kane County has received funding directly from the Department of Housing and Urban Development Office of Lead Hazard Control Program. The City of Elgin additionally contributed \$118,000 over a three year period to fund this program for lead hazard reduction within the community.

Priority is for low- and moderate-income Kane County families who have children with elevated blood lead (ebl) levels. The service area includes all of Kane County residents even the City of Aurora which is not in our Consortium area but is included in the county's Lead Hazard Control program. The Kane County Health Department refers all ebl cases to the Kane County Office of Community Reinvestment

for lead hazard reduction work. As of April 2015, the County has completed lead hazard reduction work on 67 ebl housing units.

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

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

The Consortium developed its priorities in an effort to address and reduce poverty in the community. An emphasis on affordable housing throughout the Consortium's jurisdiction, for example, will not only house the poor, but will do so in a way to promote proximity to work, thereby enhancing employment opportunities.

The Continuum of Care for Kane County will promote public awareness of agencies providing services and training. This educational and promotional effort is one of the duties of that body's Community Outreach Committee. Its Needs Assessment Committee will continue to research, and refine, its appraisal of the needs of homeless people, and those at-risk of becoming homeless. In so doing, persons near the poverty level will be prevented from becoming homeless.

Programs that currently exist that provide avenues and assistance for addressing poverty include low cost day care to allow parents to work and have affordable day care for children; job training through state, federal and local programs; educational opportunities as well as such services as food pantries, free clinics, clothing centers, and assisted housing. The community will continue to provide the opportunity for persons in poverty to obtain educational skills, job training and support services.

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

Programs that currently exist that provide avenues and assistance for addressing poverty include low cost day care to allow parents to work and have affordable day care for children; job training through state, federal and local programs; educational opportunities as well as such services as food pantries, free clinics, clothing centers, and assisted housing. Both Kane County and the City of Elgin will continue to encourage persons in poverty to obtain educational skills, job training and support services.

SP-80 Monitoring - 91.230

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

The City of Elgin Community Development Department is charged with coordinating the strategic plan in conjunction with the Planning and Development Commission, the Elgin City Council and the City Manager's Office. The City and its departments coordinate their efforts and work with a variety of social service organizations, neighborhood associations and other community organizations. The City of Elgin measures the performance of these organizations by analyzing project goals and achievements and through the comparison of employment, income, housing, and homelessness data. The Annual Action Plan identifies and quantifies the anticipated benefits that will result from each project and links each project to associated Consolidated Plan goals. The quarterly reporting process and IDIS reporting system assist in gauging the actual productivity and effectiveness of each CDBG project. Project achievements are reported in the CAPER. These achievements help redefine community goals, reassess community needs and re-establish funding priorities for the subsequent year.

Expected Resources

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

Introduction

In addition to the CDBG, HOME, and NSP funds, the Consortium anticipates the following resources: Affordable Housing Impact Fee Waiver, Grand Victoria Riverboat Fund, Continuum of Care, and Low-Income Housing Tax Credits.

The Affordable Housing Impact Fee Waiver Program allows for a waiver of impact fees for each housing unit (or a designated percentage of the housing units in multi-family housing developments) meeting the definition of “affordable housing”. Depending upon the type of unit fee waiver may be valued between \$490 and \$1,835 per unit.

Federal Home Loan Bank: FHLB Chicago member banks can partner with community developers and public agencies to apply for Affordable Housing Program (AHP) funds on behalf of community projects, which the FHLB Chicago awards through a competitive process. The project must be either an owner-occupied project or a rental project, serving income-eligible households. AHP assisted projects must be retained as affordable (via a recorded retention mechanism) for five years for owner-occupied projects and fifteen years for rental projects. On average \$20-\$25 Million dollars is available on a yearly basis for development of affordable housing.

The Continuum of Care (CoC) Program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.

The Low-Income Housing Tax Credit (LIHTC) is the most important resource for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives State and local LIHTC-allocating agencies the equivalent of nearly \$8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	798,926	0	105,000	903,926	3,195,704	Total CDBG projected to be available for 5-year plan: Entitlement - \$4,099,630

Table 18 - Expected Resources – Priority Table

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

As it has done in the past, Elgin will work with affordable housing providers to identify all available resources to address critical housing needs in the community. It is the city’s hope that HUD entitlement funds are leveraged as much as possible with the use of other public and private resources. Some of these resources could include:

- Low Income Housing Tax Credits,
- Locally funded housing improvement grants
- Community engagement
- Continuum of Care/Hearth Act In addition to these federal, state, and regional resources, funds and volunteer time from private foundations and other charitable organizations can help make an affordable housing project a success.

To sustain and expand the supply of affordable housing in Elgin will take resources from both the private and public sector.

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

N/A

Discussion

The primary federal resources available to the Elgin community are Community Development Block Grant, Housing Choice Voucher Program, and public housing. Resources available from the state include the Low Income Housing Tax Credit, Weatherization Program and Energy Assistance Programs.

A prominent local resource is the Neighborhood Housing Services of Fox Valley as well as the Community Crisis Center, the Wayside Center, Salvation Army and Elgin Township. The United Way of Elgin is also an available resource.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	City of Elgin - Quality Housing	2015	2019	Affordable Housing	Citywide Elgin	Affordable Housing & Rehabilitation	CDBG: \$374,543	Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	City of Elgin - Infrastructure	2015	2019	Non-Housing Community Development	Citywide Elgin	Neighborhood Stabilization and Improvements	CDBG: \$125,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7900 Persons Assisted
3	City of Elgin - Facility Development	2015	2019	Non-Housing Community Development	Citywide Elgin	Facility Development and Improvement	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8415 Persons Assisted
4	City of Elgin - Senior Services	2015	2019	Non-Housing Community Development	Citywide Elgin	Homeless and Supportive Services	CDBG: \$36,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 4420 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	City of Elgin - Homeless Services	2015	2019	Non-Housing Community Development	Citywide Elgin	Homeless and Supportive Services	CDBG: \$81,100	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Homelessness Prevention: 900 Persons Assisted
6	City of Elgin - Planning and Capacity Building	2015	2019	general planning and capacity building	Citywide Elgin	Affordable Housing & Rehabilitation Facility Development and Improvement Neighborhood Stabilization and Improvements	CDBG: \$137,283	Other: 800 Other

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	City of Elgin - Quality Housing
	Goal Description	
2	Goal Name	City of Elgin - Infrastructure
	Goal Description	

3	Goal Name	City of Elgin - Facility Development
	Goal Description	
4	Goal Name	City of Elgin - Senior Services
	Goal Description	
5	Goal Name	City of Elgin - Homeless Services
	Goal Description	
6	Goal Name	City of Elgin - Planning and Capacity Building
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

The project information contained in the table below are relevant to the first year action plan. However, the five-year Consolidated Plan will follow a similar path of project allocation barring any major changes in funding. The city received 18 applications for its 2015 Program Year, of which all were eligible for funding. On March 18, 2015, the Elgin City Council held the Final Public Hearing and approved 12 projects for the 2015 Annual Action Plan (a one year use of funds). These projects assist the City's low- and moderate-income population, support the ability for individuals and families to become independent and self-sufficient, and promote the City's anti-poverty strategy. Additionally, the projects support the City of Elgin's Strategic Goals to promote a safe community for people, neighborhood vitality, economic growth, quality housing, and efficient services. The projects and budgets are as follows:

#	Project Name
1	City of Elgin - CDBG Program Administration
2	City of Elgin - Residential Rehabilitation Program
3	Elgin Parks & Recreation Dept - Grolich Park ADA Improvements
4	Association for Individual Development - Elgin Group Homes Accessibility Renovations
5	Community Crisis Center - Foundation Improvements
6	YWCA of Elgin - Building Space Diversification Phase 2
7	Habitat for Humanity - Roof Replacement
8	Kane County Office of Community Reinvestment - Lead Hazard Control Program
9	Hope Fair Housing Center - Fair Housing Programs & Services
10	Elgin Wayside Cross Ministries - Rental Assistance
11	PADS of Elgin - Rental Assistance
12	Senior Services Associates - Rental Assistance

Table 20 – Project Information

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

These projects are primarily within the City of Elgin’s municipal boundaries. Where a project that applies for funding is outside of the municipal boundaries, it will need to justify that it has substantial service benefits within Elgin. The projects will continue to fund low- to moderate income populations and in keeping with the city’s own strategic planning goals which are as follows:

- Public Safety
- Neighborhoods
- Financial Stewardship
- Economic Development
- Downtown
- Education and Workforce Development
- Diverse Workforce
- Image and Engagement

AP-38 Project Summary

Project Summary Information

1	Project Name	City of Elgin - CDBG Program Administration
	Target Area	Citywide Elgin
	Goals Supported	City of Elgin - Quality Housing City of Elgin - Senior Services City of Elgin - Homeless Services City of Elgin - Planning and Capacity Building
	Needs Addressed	Affordable Housing & Rehabilitation Facility Development and Improvement Homeless and Supportive Services Neighborhood Stabilization and Improvements
	Funding	CDBG: \$130,000
	Description	This allocation is required for the administration of the CDBG program to ensure that each of the following 11 projects is implemented and achieved according to plan.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	The administration of the CDBG program projects will benefit all the number and type of families and individuals enumerated under the following 11 projects.
	Location Description	This element will assist with the implementation and administration of project located throughout the City of Elgin, particularly areas of low-moderate income housing, special needs populations, and homeless and/or supportive service needs.

	Planned Activities	<p>This activity will provide ongoing funds for the following activities:</p> <ol style="list-style-type: none"> 1. administration of the CDBG program as required by HUD 2. Funding the costs associated with preparation of the city's 2015-2019 Consolidated Plan in conjunction with the Kane County Office of Community Reinvestment. 3. Funding costs associated with the preparation of the annual application for funding the Kane County Continuum of Care. <p>Staff will ensure that the city's CDBG program complies with all HUD regulations. This will ensure that the city continues to receive CDBG funding in the years to come, benefitting all CDBG recipients in the community. The requested funding will be used to provide the salary for city employee(s) who contribute to the program's administration, consultant fees for various administrative projects as needed, as well as other costs related to the successful administration of the program.</p> <p>In addition to the \$130,000 of CDBG funding anticipated, the city anticipates leveraging an additional \$31,400 to accomplish these activities.</p>
2	Project Name	City of Elgin - Residential Rehabilitation Program
	Target Area	Citywide Elgin
	Goals Supported	City of Elgin - Quality Housing
	Needs Addressed	Affordable Housing & Rehabilitation
	Funding	CDBG: \$324,543

Description	<p>The City of Elgin's Community Development Group is requesting funding for the Residential Rehabilitation Program to provide financial assistance for housing rehabilitation projects. The goal of this program is to (1) address senior citizen building improvements and accessibility, (2) eliminate code violations that impact health and safety, (3) facilitate building rehabilitation, (4) address lead-based paint hazards, (5) perform handicap accessibility improvements and emergency repairs, and (6) improve energy efficiency. This program provides assistance to low income households that oftentimes defer home maintenance. The 2015 funding request is expected to fund 10-15 properties. The Program budget covers all administrative costs, the lead paint contractor and lab fees and lead paint control measures. During the last request for applications, 54 Elgin residents submitted requests for Residential Rehabilitation Program funds. Overall objectives of the program are to financially assist homeowners in making code violation repairs, to improve the quality and safety of the existing housing stock, and to foster community pride. The program makes outright grants available to low and moderate income households. Owners may qualify up to a maximum of \$10,000 or \$15,000, depending on the household income. Additionally, the program aims to identify and address lead hazards on the exterior and interior of each single-family residence and use funds to mitigate and remove all identified lead hazards from a property. Overall objectives of the program are to financially assist single-family homeowners in making exterior code violation repairs, to improve the quality and safety of the existing housing stock, and to foster community pride. The objective of the program are to assist the rehabilitation of exterior features on properties that include, but are not limited to the following activities. Roof replacement, siding repair and replacement, exterior painting, architectural feature repair/replacement, window and door replacement and where identified, the interior and exterior mitigation of lead hazards - through re-inspections and post project clearance inspections.</p>
Target Date	5/31/2016

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>Type: the project meets the identified needs of low-moderate income persons residing in an area where at least 51 percent of those residents who are low-moderate income persons. The benefits of this type of activity are available to all persons in the area regardless of income. Examples: street improvements, water/sewer lines, neighborhood facilities, facade improvements in neighborhood commercial districts. The project will also address the need for improvements to permanent residential structures occupied by low-moderate income households upon completion.</p> <p>Number: Rehabilitate the exteriors of 10-15 single-family residential properties, correct code violations on the exterior, identify and address lead hazards on both the exterior and interior of the property.</p>
<p>Location Description</p>	<p>This program will have a citywide impact.</p>
<p>Planned Activities</p>	<p>The City of Elgin's Residential Rehabilitation Program provides funds to encourage and assist single-family property owners in maintaining and improving the exterior of their homes and neighborhood. This program is designed for structures and households that meet the following criteria:</p> <ul style="list-style-type: none"> • The home must be a lawful conforming single-family dwelling. • Owners must be at least 18 years of age • Property owner household income must meet the U.S. Department of Housing and Urban Development (HUD) income guidelines. <p>Depending upon household income, applicants may qualify for a \$10,000 -15,000 grant.</p> <p>Additional covered repairs:</p> <ul style="list-style-type: none"> • Lead paint hazard reduction - both on the exterior and interior of the property. • Accessibility modifications up to \$5,000 • Emergency repairs up to \$3,000 (i.e. water service repairs, water heater replacement, sanitary sewer laterals, electrical systems upgrade, and furnace replacement) <p>Applicants must meet the Federal HUD income guidelines to qualify. City staff will use all necessary income documentation to verify grant recipients qualify for assistance.</p>

3	Project Name	Elgin Parks & Recreation Dept - Grolich Park ADA Improvements
	Target Area	Citywide Elgin
	Goals Supported	City of Elgin - Infrastructure City of Elgin - Facility Development
	Needs Addressed	Facility Development and Improvement Neighborhood Stabilization and Improvements
	Funding	CDBG: \$125,000
	Description	The goal of the project is to provide ADA compliant soccer fields and an ADA compliant playground at Grolich Park on Elgin's southwest side. Accessibility to the playground and playground features are not compliant with the American with Disabilities Act. The current playground also has accessibility issues to entering the playground itself as well as accessing the playground features.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that this ADA improvement compliance project will serve approximately 7900 persons in a low-moderate income Census Tract in the City of Elgin.
	Location Description	This project is located in Census Tract 8549: Grolich Park, 37 Souster Ave, Elgin, IL 60123
	Planned Activities	To make the playground at Grolich Park ADA compliant by installing a new playground area and equipment that meets all current ADA guidelines.
4	Project Name	Association for Individual Development - Elgin Group Homes Accessibility Renovations
	Target Area	Citywide Elgin
	Goals Supported	City of Elgin - Quality Housing City of Elgin - Facility Development
	Needs Addressed	Facility Development and Improvement

Funding	CDBG: \$25,000
Description	<p>The objective of this project is to empower individuals with physical, developmental, intellectual and mental health challenges to enjoy lives of dignity and purpose. One bathroom at each of the two project houses will be renovated to improve accessibility. The original basement windows and the garage door at the Maple House will be replaced to increase energy efficiency and reduce utility bills. The gutters, soffit and fascia will be replaced on the Maple House to maximize the life of the roof and provide the safest environment possible for residents. Ten residents with developmental disabilities call the Maple and Hillcrest houses 'home.' All ten residents are considered low income; each receives social security income and a small stipend for living expenses from Medicaid. The funding residents receive does not include an allotment for any home maintenance; does not account for emergency repairs, accessibility upgrades or energy efficiency renovations. AID is committed to providing safe, permanent housing for our most vulnerable residents. AID will continue to seek additional revenue through municipal programs like CDBG to ensure that our community members with disabilities have safe, affordable, permanent places to call home. The AID Supervised Community Living program provides a 24-hour per day supervised home setting for individuals with developmental disabilities who need and want to develop independent living skills. The homes are single-family dwellings where each individual has his/her own bedroom and learns to be an active participant in the household. Activities include: Daily living skills including cooking, self-care, laundry, accessing community services, budgeting, housekeeping; counseling services, behavior management and therapy services, transportation services, community participation and medication management monitored by nursing personnel. The initial quote for the construction work is \$37,670. On the recommendations learned in the Elgin Neighborhood Redevelopment application tutorial, anticipating a 6-9 month lag time between application, funding award and project onset, a 4 percent increase was added to accommodate potentially elevated material costs. A \$1,000 entry is added for required bid advertising and \$300 for required building permits. Lastly, given the above mentioned lag time between application and project onset, a 10 percent contingency is added to accommodate potentially higher construction bids. AID will also contribute \$3,200 to the project, which are proceeds from fundraising events.</p>
Target Date	5/31/2016

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>It is estimated that this project will target 10-15 low-moderate income disabled persons.</p>
<p>Location Description</p>	<p>The project is located in Census Tract 8519.02 in the City of Elgin.</p> <p>Requested funds will help provide accessibility and energy efficiency upgrades at two AID group homes located in Elgin:</p> <ol style="list-style-type: none"> 1. AID Maple House: 1482 Maple Lane, Elgin, IL 60123 2. AID Hillcrest House: 974 Hillcrest Road, Elgin, IL 60123

	Planned Activities	<p>To renovate the bathrooms in two group homes and replace the windows and garage door in one group home to increase accessibility and improve energy efficiency for 10 low income individuals with developmental disabilities.</p> <p>One bathroom at each of the two project houses will be renovated to improve accessibility. The original basement windows and the garage door at the Maple House will be replaced to increase energy efficiency and reduce utility bills. The gutters, soffit and fascia will be replaced on the Maple House to maximize the life of the roof and provide the safest environment possible for residents. Ten residents with developmental disabilities call the Maple and Hillcrest houses 'home.' All ten residents are considered low income; each receives social security income and a small stipend for living expenses from Medicaid. The funding residents receive does not include an allotment for any home maintenance; does not account for emergency repairs, accessibility upgrades or energy efficiency renovations. AID is committed to providing safe, permanent housing for our most vulnerable residents. AID will continue to seek additional revenue through municipal programs like CDBG to ensure that our community members with disabilities have safe, affordable, permanent places to call home.</p> <p>AID recently implemented a new maintenance software called BMC Track-II. This software has streamlined maintenance requests, prioritized needs and greatly increased maintenance efficiency in each of the AID homes and facilities. All AID maintenance staff are highly skilled workers; some specialize in specific disciplines such as carpentry and HVAC. Yearly inspections are performed on all utilities; the age of all utilities is recorded and monitored. Energy efficiency or inefficiency is tracked in each home and the Director of the maintenance program keeps abreast of ADA compliance regulations.</p>
5	Project Name	Community Crisis Center - Foundation Improvements
	Target Area	Citywide Elgin
	Goals Supported	City of Elgin - Facility Development
	Needs Addressed	Facility Development and Improvement
	Funding	CDBG: \$25,000

Description	Community Crisis Center, Inc. is proposing 2 projects, the first being the replacement of the last 2 HVAC units that use refrigerant R-22 also known as Freon. The EPA is phasing out R-22 for safer, eco-friendly R410A refrigerant; units using R-22 will be prohibited as of 2020. The Crisis Center has a total of 17 HVAC units; 8 of the units used R-22, 6 of them have been replaced so that 15 of the units now use R410A The R-22 units are between 12 and 13 years old and the cost of repairs has risen due to the high cost of replacing the R-22. We are requesting funds to replace the final 2 units that heat and cool. The Economic Crisis Program that includes our main lobby and 1st floor SE quadrant that holds the IT Department and staff lounge. It is essential that all of the client and staff areas be properly cooled and heated. It is just as essential that the Information Technology Department be adequately cooled and heated due to the sensitivity of the equipment in that department. The 2nd project is foundation repair to the lower level NW quadrant that has sustained water damage due its design. The foundation is made of limestone, which draws moisture causing damage to the interior metal stud work, drywall and carpeting. The building was built in 1891, is listed as a building of Significance and is located in a historic district in Elgin. This portion of the lower level stores nonperishable foods used to stock our emergency food pantry and food for the Shelter Program. It also stores clothing for children in the Shelter Program and winter wear that is given away to the general public. This project is essential to prevent the development of mold. Repairs and improvements to our facility impact all who use the facility. Our grand building holds 69 staff members, shelters up to 40 people daily and provides serves to 60 plus walk-in clients on an average day. It is our responsibility to provide an accessible, comfortable, safe and well maintained facility for clients, guests and employees. Last year 3,600 Economic Crisis Program clients requested services by walking in to our facility; 295 women and 230 of their children spent 8,894 nights in the Shelter Program. Between 95 and 99 percent of our clientele are low to moderate income.
Target Date	5/31/2016
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the project will benefit a total of 5,700 individuals each year, 5,400 of whom are low-moderate income. The project will specifically address the needs of low-moderate income women.
Location Description	37 S. Geneva Street, Elgin, IL 60120

	Planned Activities	To replace 2 HVAC units to comply with soon to be mandated use of refrigerant, R410A and repair a portion of the foundation of the agency that provides 24-hour services to 5,700 people in crisis each year, 955 of whom are low/moderate income.
6	Project Name	YWCA of Elgin - Building Space Diversification Phase 2
	Target Area	Citywide Elgin
	Goals Supported	City of Elgin - Facility Development
	Needs Addressed	Facility Development and Improvement
	Funding	CDBG: \$75,000

<p>Description</p>	<p>The YWCA building has some overall functional deficiencies. It has some misallocation of spaces, lack of insulation, poor thermal comfort, awkward security, compromised privacy and acoustics and high operating costs. During an economic downturn we cannot secure enough to remodel the entire building. However we have to prioritize areas that if changed, could increase our services for middle to lower income families by increasing activity space for a number of programs. Currently, we have a waiting list for all programs. We are now in the process of completing phase 1 and 2 of the Space Diversity Project and are requesting \$75,000 to rehab the remaining 40 percent of the space that is used for Teen REACH programming. We provide quality after-school programs that are safe, nurturing, enriching, and character-building opportunities for youth and a place downtown for teens to hang out after school. In today's world parents are in the labor force working two jobs and many youth are left unsupervised after school and during summer vacations. The highest crime rate during the week for youth is from 3:00-7:00 p.m. After-school programs may be the only opportunity for at-risk students to have quality academic support, recreation, or cultural enrichment activities. The YWCA Elgin Teen REACH program includes:- Academic Offerings-homework assistance, tutoring, hands-on learning, reading and writing enrichment;- Enrichment and accelerated learning - exposure to visual and performing arts, field trips, character education, critical thinking skills, foreign languages, and technology;-Supervised recreation-organized sports and sports education; and-Community service - connecting students with the community.The youth never complain about their programming space, even when the carpets where hideous and smelled like "feet" and they had to step over water that was leaking or the bathroom odors seep up the sewer pipe-- they would still rather be together at Teen REACH then to have nowhere else to go. This setting appears to be bad, but unfortunately we know for many of the students ~ is better than their situation at home. Now it is time to rehab the lower area even though the teens find ~ acceptable and we pass health and safety regulations they deserve better. The YWCA Elgin has requested \$75,000 from the City of Elgin CDBG, \$75,000 from Kane County CDBG, and \$125,000 from Design Concepts to help with this transformation to rehab the remaining 40 percent of programming space on the lower level, new ceilings, lighting, painting, and flooring, updating electrical and mechanical systems as needed.</p>
<p>Target Date</p>	<p>5/31/2016</p>

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that this project will serve a total of 2,200 persons, 2,000 of which are low-moderate income persons (i.e. 90 percent). The target population is families.
	Location Description	YWCA Elgin 220 East Chicago Street Elgin, IL 60120
	Planned Activities	To rehab building space to create additional space to serve 180 middle to low income families, and diversify revenue sources.
7	Project Name	Habitat for Humanity - Roof Replacement
	Target Area	Citywide Elgin
	Goals Supported	City of Elgin - Facility Development
	Needs Addressed	Facility Development and Improvement Neighborhood Stabilization and Improvements
	Funding	CDBG: \$25,000
	Description	The purpose of the grant is to repair the roof at 56 S. Grove. The building is over 100 years of age. This will eliminate the issues of coping with water leaks and prevent damage to office equipment. The flat roof periodically leaks. Computers, copy machines etc. need to be protected during storms. Temporary repairs have been made, but the issue continues to reappear and worsen. The current roof needs to be removed and replaced. Our goal for 2015 is to provide affordable housing for 10 LMI families in Northern Kane county. In Elgin specifically, we will complete homes on Gertrude, Grace, Channing and Division, have property on Elma and Parkway, have purchased and will begin rehabbing a home on Ann. We continue to look for other Elgin properties working a realtor, the City and local banks. Again our focus for 2015 will remain foreclosed and abandoned homes. Habitat will completely "gut" the homes, rebuild to local codes and sell the affordable and energy efficient homes to LMI families at cost. Furthermore, Habitat will finance the purchase with affordable no-interest mortgages.

	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that this project will benefit 10 low-moderate income families in the City.
	Location Description	The project is located at 56 South Grove Elgin, IL, in Census Tract 8546, Block Group 2032.
	Planned Activities	The purpose of the grant is to repair the roof at 56 S. Grove. This will eliminate the issues of coping with water leaks, and prevent damage to office equipment.
8	Project Name	Kane County Office of Community Reinvestment - Lead Hazard Control Program
	Target Area	Citywide Elgin
	Goals Supported	City of Elgin - Quality Housing
	Needs Addressed	Affordable Housing & Rehabilitation
	Funding	CDBG: \$50,000
	Description	To provide lead hazard reduction rehab work to families with a child under the age of six with priority given to families with a child identified with an elevated blood lead level throughout Kane County.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	<p>It is estimated that the project will benefit approximately 40 low-moderate income persons, including</p> <ul style="list-style-type: none"> • Assist 5 low and moderate income households with lead hazards in their homes at approximately \$10,000 per unit. • To provide lead safe housing to approximately 10 low and moderate income households with a child under the age of 6 residing in the home or who spends a significant amount of time in the home.

	Location Description	The Kane County Lead Based Paint Hazard Control (LBPHC) Program serves the Kane County area with the majority of the work being completed in the hardest hit communities within the county - the cities of Elgin and Aurora. In fact, both of these communities have high-risk zip codes as identified in IDPH's Illinois Lead Program Annual Surveillance Report 2012. City of Aurora 60505 and City of Elgin 60120. High rates of poverty and older housing stock are the determining factors in identifying high-risk zip codes.
	Planned Activities	<p>Provide Lead hazard reduction rehab work to families with a child under the age of six residing in the City of Elgin. Kane County's LBPHC Program will prioritize households that apply for assistance in order to serve those with the most-urgent needs first. The highest priority will be households with children under the age of 6 with high ebbs (10 ug/dL or higher). The second highest priority will be households with children under the age of 6 with blood lead levels between 5 and 9 ug/dL. The third highest priority will be households with children under the age of 6 that live in homes built prior to 1978 that have the potential for lead hazards (based on a visual inspection for peeling, chipping or flaking paint). Units falling within this category will be identified through existing rehab programs administered by the cities of Aurora and Elgin and Kane County and will be processed in the order they are identified. The county will ask parents/guardians to have any child under the age of 6 who resides in the unit to have a blood lead test. Lead hazard reduction rehab work may consist of but not be limited to the following;</p> <ol style="list-style-type: none"> 1. Window jamb and well liners or window replacement 2. Wet scrape and repaint door components or door replacement 3. Exterior siding wet scrape and repaint 4. Exterior porch floor enclosure/plywood sheeting and vinyl 5. Exterior porch floor wet scrape and repaint
9	Project Name	Hope Fair Housing Center - Fair Housing Programs & Services
	Target Area	Citywide Elgin
	Goals Supported	<p>City of Elgin - Quality Housing City of Elgin - Planning and Capacity Building</p>

	Needs Addressed	Affordable Housing & Rehabilitation Homeless and Supportive Services
	Funding	CDBG: \$7,283

	<p>Description</p>	<p>HOPE will reach at least 800 residents through its education and outreach, assist an estimated 20 persons to resolve fair housing issues/complaints, conduct 20 rental test parts and 20 sales test parts, and host 2 trainings for housing providers. The objective is to conduct fair housing enforcement and educational activities to ensure a fair housing market and fulfill Elgin's obligations to affirmatively further fair housing. HOPE's proposal directly addresses impediments to fair housing that were detailed within the 2013 City of Elgin CAPER, as well as the 2012 Analysis of Impediments to Fair Housing Choice prepared for Elgin, Aurora and Kane County. Both documents illustrate an immediate and ongoing need for fair housing education, training and enforcement in order to combat discrimination and poverty in the region. Furthermore, HOPE's project would fulfill the City's obligation to Affirmatively Further Fair Housing, a critical component for any CDBG recipient. Fair housing work combines enforcement activities (complaint investigation and client advocacy) with activities that affirmatively strive to undo decades of discriminatory housing policies, such as providing fair housing technical assistance to local governments and training to housing providers. The historic institutionalized discrimination against people of color, women, and individuals with disabilities in the United States has resulted in on-going inequalities that fuel continued poverty and isolation based upon race, national origin, disability and gender. Over 51 percent of HOPE's clients are low-to-moderate income. Because housing is so inextricably tied to access to education, jobs, healthcare, environmental justice and transportation, it is important when addressing issues of poverty to ensure that housing is offered on an equal basis. HOPE's experience with complaint-based and systemic investigations demonstrates on-going, widespread discrimination against individuals, which is often compounded by discrimination based upon the demographics of a community. Residential segregation by race, color and disability has had a devastating impact on communities of color and individuals with disabilities throughout the entire Chicagoland region. This segregation has been fueled in large part by discriminatory steering in home buying, lying about the availability of rental housing, policies that make otherwise accessible housing unavailable, and discriminatory mortgage lending practices, including redlining and then predatory lending. Because of steering and inaccurate information provided by real estate agents and others, Elgin remains segregated by race/national origin. Potential residents may be steered away because of misconceptions of the town. HOPE counteracts this with the Elginstead campaign and other community development initiatives geared towards breaking down these barriers. Testing and other investigations ensure that HOPE and Elgin's marketing work is not undone by housing providers or others that are illegally discriminating.</p>
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	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that this project will benefit a total of 800 persons, 450 of whom are low-moderate income.
	Location Description	The project is located in Census tracts: <ul style="list-style-type: none"> • 8514 • 8513.01 • 8546
	Planned Activities	HOPE will provide detailed information about education & outreach events - date, time, location, # of participants, and demographics of participants. It is anticipated that at least 800 residents through a variety of outreach activities, numbers from which will be tallied quarterly. Evaluation forms will be utilized at each educational presentation for housing providers and residents to allow for participant feedback, gauge perceived value and understanding of content, and inform adjustments of presentation content, as necessary. An analysis of evaluations will be submitted to the City quarterly. Additionally, HOPE will provide summaries of sales and rental tests, intake logs for complaints received from Elgin residents, and information on enforcement actions taken based upon complaints or HOPE's systemic investigations. Finally, analysis and information will be provided related to foreclosed property fines levied by the City, by lender and overlaid with demographics, including maps.
10	Project Name	Elgin Wayside Cross Ministries - Rental Assistance
	Target Area	Citywide Elgin
	Goals Supported	City of Elgin - Homeless Services
	Needs Addressed	Homeless and Supportive Services
	Funding	CDBG: \$31,100

	Description	The goal of this project is to increase the Wayside Cross Ministries capacity to provide essential and supportive services to about 450 homeless and working poor clients (This is an 80 percent increase from last year) that will help them become self-sufficient. In order to provide services, Wayside Cross Ministries needs to increase its ability to meet the growing demand for our services. The existing issue is an increase in the number of homeless and working poor that come for help. To meet this need, it needs to increase our capacity to continue providing services to everyone. The project will serve the homeless and working poor in Elgin who qualify as 'presumed eligible' and are considered low and moderate income people. The proposed activity will extend the reach of our services to include an increased number of homeless working poor in Elgin. The goal of the Wayside Cross Ministries is to provide food, shelter, clothing and other supportive services to the homeless/working poor in order to help them become self-reliant.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that this project will benefit 450 homeless and working poor in the City of Elgin.
	Location Description	The project is located in Census Tract 8519.08, at 1732 Berkley Street in Elgin, Illinois 60123.
	Planned Activities	To provide job readiness training, life skills training, a job liaison program, one-on-one mentoring, private lockers, showers, laundry services, meals, optional Bible studies and case management to around 450 homeless and working poor clients in Elgin who are working toward becoming self-reliant and a productive part of the community.
11	Project Name	PADS of Elgin - Rental Assistance
	Target Area	Citywide Elgin
	Goals Supported	City of Elgin - Homeless Services
	Needs Addressed	Homeless and Supportive Services
	Funding	CDBG: \$50,000

	Description	The proposed activity provides a solution to the problem of homelessness. The objective of the project is to provide assistance with rental costs of the emergency shelter in our community, housing over 450 men, women and children annually. Homeless individuals lack a safe place to sleep, eat, shower, and access to services that will help them overcome their obstacles. The program provides a solution to this problem by operating a facility that gives shelter to people in crisis, as well as a place for daily meals and daily and nightly case management. All of our guests are of low to no income. Last year PADS served 398 individuals (which includes men, women, and children) and maintained a 74% successful placement rate, which is more than twice the national average. Without this program, homeless guests would be forced onto the streets, placing a strain on the police department and local emergency rooms. PADS of Elgin has proven to be the most cost effective and efficient solution to homelessness in our community.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	The PADS shelter will provide over 13,000 nights of safe shelter (with daily meals) to approximately 450 men, women and children in crisis, as well as case management services, designed to help clients regain independence and self sufficiency.
	Location Description	The PADS shelter is located at 1730 Berkley St, Elgin, IL, 60123.
	Planned Activities	To assist with the rental costs of the emergency shelter in our community, housing over 450 men, women and children annually.
12	Project Name	Senior Services Associates - Rental Assistance
	Target Area	Citywide Elgin
	Goals Supported	City of Elgin - Senior Services
	Needs Addressed	Homeless and Supportive Services
	Funding	CDBG: \$36,000

Description	The project will support Senior Services Associates who provides a place for Elgin seniors citizens to gather offering educational, exercise and wellness programs and opportunities for recreation, socialization and benefits analysis in a safe, inviting and accessible setting. In addition to wellness, education and recreational activities at the center, the space involved also holds 2 case managers. The case managers provide information and assistance and adult protective services to seniors visiting the center as well as others, by appointment. It also provides free income tax preparation through AARP, Triad meetings and events, volunteer recruitment for Senior Services and other agencies and government offices, and legal assistance for seniors from volunteer attorneys. Senior Services offers up to three activities at a time for seniors and disabled persons, including a special outreach into the Hispanic and Laotian communities. Elgin's senior center is open to all seniors and provides opportunities for everyone.
Target Date	5/31/2016
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that this project will benefit 4,420 low-moderate income seniors, particularly seniors with disabilities.
Location Description	The project is located in Census tract 8512, Block Group 13. The location of the senior center offering programs to large groups is 205 Fulton Street, Elgin. Associated with this lease is a section that includes a commercial kitchen, a library room, information and assistance and adult protective services at 105 S. Grove Avenue, Elgin.
Planned Activities	Senior citizens, especially low and moderate income, need a place to gather, to have fun and meet people at no cost. Isolation is a major problem with seniors, many have outlived family and friends and need a place to interact with peers, Our center offers this, many spend most of their week at the center; they volunteer to help with parties, make prayer shawls for friends in need, baby blankets for new arrivals in Elgin. Isolation as well as health issues that accompany aging can be alleviated by participation in our wellness programs. Assistance offered includes help accessing public benefits. Seniors are also victims of crime. Triad meets frequently at our center, providing information to help keep our seniors safe, as does Senior Services Adult Protective Services case workers, also located on this site. These case workers investigate allegations of abuse, neglect and exploitation of seniors and persons with disabilities.

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

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

According to the 2010 Census, the City of Elgin’s population is 40.9 percent low and moderate income. 15.9 percent of Elgin residents are below poverty level. The map previously included in this document (SP-10 Geographic Priorities) provides the areas where housing and non-housing needs prevail. The blue and blue hatched areas are those that contain predominantly low- to moderate income population demographic, and Elgin’s efforts are focused on providing funding and services to these areas.

Geographic Distribution

Target Area	Percentage of Funds
Citywide Elgin	100

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Elgin primarily focuses its limited resources on areas that have high concentrations of LMI and Minority households, although funding is made in other areas as well. In order to most effectively apply CDBG funds to affirmatively furthering fair housing, the City of Elgin is working on striking a balance between reinvesting in the lower-income areas of greatest need and creating new housing units in areas outside of racial and ethnic concentration.

Additionally, the City of Elgin is also working with the various non-profit agencies in the area to improve their facilities to better serve the low to moderate income population.

Discussion

N/A

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

Introduction

This section discusses the other actions taken by the city of Elgin to fulfill the economic needs of its population. The discussion includes the city's participation in the Kane/Elgin Consortium.

Actions planned to address obstacles to meeting underserved needs

As in Kane County, a lack of funding is a major obstacle to serving underserved needs within the municipal boundaries of the City of Elgin. Additionally, one of Elgin's underserved needs is effective code enforcement. The City of Elgin plans to address this need with new initiatives that include completing neighborhood inventories of properties to assess their condition and determine areas of targeted code enforcement.

Actions planned to foster and maintain affordable housing

Elgin's adopted 2005 Comprehensive Plan and Design Guidelines establishes the framework to guide new development and redevelopment while also preserving the unique elements of the City such as historic structures, varied housing stock and housing affordability. Elgin's three housing principles address:

- **Quality:** to ensure that housing is safe, decent, and sanitary,
- **Fairness:** to promote the preservation and development of a wide range of housing choices that provide housing options for persons of all income levels throughout the City, and
- **Location:** to provide an appropriate mix of housing choices throughout the City.

The city implements its housing goals and objectives through CDBG funding within the Residential Rehabilitation program, and HOME funds through rehabilitation programs administered by Kane County as part of the Kane-Elgin HOME consortium. Further efforts include actions that accomplish the following:

- Promote affordable housing in the region with HOME funding.
- Provide financial assistance for the rehabilitation of single and multi-family residences to maintain existing affordable housing.
- Support the construction of senior housing developments in the City of Elgin.
- Support the renovation of multi-family buildings for special needs housing.
- Restrain the municipal tax levy to limit the financial burden on its residents.
- Recognize the different periods of City development (previous patterns and forms of development) within the City of Elgin Zoning Ordinance.

Actions planned to reduce lead-based paint hazards

The County and the City as Consortium partners, and individually through their CDBG Programs, have and will continue to work diligently to educate staff and contractors on assisting units with lead hazards. All aspects of the lead regulations have been incorporated into the County's and City's rehabilitation programs in order to ensure occupant safety in homes that have been rehabilitated. The County has two licensed Lead Supervisors on staff to ensure contractors are adhering to federal and state regulations. There are approximately six licensed lead contractors, located throughout the consortium area with extensive experience working on projects involving lead-based paint.

The City of Elgin participated with the county as part of the consortium in the Lead Hazard Reduction Program. This funding supports a countywide Lead Hazard Control Program and the development of a Healthy Homes Program which aim to improve the livability of Kane County homes and the health of area residents. Households assisted by this are at or below 80 percent MFI and priority will be given to housing units with children under the age of 6 with ESBL (Extended Spectrum Beta-Lactamases) at or above 10 µg/ml. The majority of the homes assisted by the LHC Program will be located in the two hardest hit communities in Kane County – the cities of Aurora and Elgin. Both of these communities have high-risk zip codes as identified in IDPH's Illinois Lead Program Annual Surveillance Report for 2013. High rates of poverty and older housing stock are the determining factors in identifying high-risk zip codes.

The county, in partnership with the city has completed 57 units of lead based paint rehabilitation thru this program and expects to complete lead hazard reduction work on an additional 10 housing units in the 2015 program year. Additionally during the 2015 Program year the city plans to fund additional efforts of the county.

Through the City of Elgin's Residential Rehabilitation Program, participants receive:

- A notice of lead hazards (information pamphlet) for property owners and occupants during the application/intake stage.
- An inspection for LBP hazards.
- A test for deteriorated surfaces and/or the work site, or LBP is presumed.
- Use of safe working practices by certified contractors.
- Clearance testing.
- Lead clearance report (as per HUD's direction in July 2013).

As stated earlier in this document, the City has now revised its residential rehabilitation program to further comply with HUD regulations and has proposed additional funding to properties that participate in the program and require additional work to address and mitigate lead hazards.

Actions planned to reduce the number of poverty-level families

The Consortium developed its priorities in an effort to address and reduce poverty in the community. An emphasis on affordable housing throughout the Consortium's jurisdiction, for example, will not only

house the poor, but will do so in a way to promote proximity to work, thereby enhancing employment opportunities.

The Continuum of Care for Kane County of which Elgin is a member, will promote public awareness of agencies providing services and training. This educational and promotional effort is one of the duties of that body's Community Outreach Committee. Its Needs Assessment Committee will continue to research, and refine, its appraisal of the needs of homeless people, and those at-risk of becoming homeless. In so doing, persons near the poverty level will be prevented from becoming homeless.

Other public and private agencies, including municipalities, townships, special non-profit service agencies, and faith-based organizations, aid in the countywide effort to move people away from poverty by providing emergency food and shelter services, job training and placement, assistance in locating permanent housing, transportation, and literacy programs, language services, and medical services. Kane County will encourage these agencies to use CDBG funds and technical assistance when appropriate to meet important facility and capital needs thus freeing up funds for helping residents living below the poverty line.

Actions planned to develop institutional structure

The City of Elgin has been receiving HUD grant funds for a number of years (since 1973) and has developed a strong administrative structure to manage its CDBG funds. The institutional structure for implementing the Consolidated Plan's priorities and strategies includes the city and Kane County in partnership with nonprofit and for profit organizations that have experience and expertise in housing and community development activities.

In Program Year 2015, the City of Elgin will work to strengthen its working relationships with service agencies, housing providers, and municipalities in order to successfully implement its CDBG Program. This will require outreach and cooperation so that all partners understand and support the programs being undertaken. The city will also continue to participate in various inter-organizational and inter-jurisdictional initiatives to promote responsible land use and development within the county, and within the metropolitan area, to increase the proportion of affordable housing, and to promote effective service delivery to area residents.

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

The City of Elgin Community Development Department regularly consults with housing advocates, social service agencies and other entities on a variety of issues by attending and participating in local and regional meetings/planning groups that deal with issues that affect the homeless, children, the elderly and those with disabilities.

The City of Elgin has made a conscious effort to broaden public participation in the development of the

2015-2019 Consolidated Plan. These efforts included the development of a web-based survey on the Housing and Community Development needs of City of Elgin. This web-based survey was emailed housing and service advocates and to staff and elected officials of townships and municipalities. Additionally, the City of Elgin made the survey available to all residents thru its website.

Discussion

N/A

Program Specific Requirements

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

Introduction

This section describes any program income derived from the use of CDBG funds. Elgin does not derive any program income from the use of its funds.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

Discussion

N/A

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>US Census LEHD</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census</p>
	<p>Provide a brief summary of the data set.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership. State and local authorities increasingly need detailed local information about their economies to make informed decisions. The LED Partnership works to fill critical data gaps and provide indicators needed by state and local authorities.</p> <p>This data set reflects home and work area profiles for any geography, and matches unemployment insurance filings with tax data to document commuting and commute shed information by NAICS industry.</p>
	<p>What was the purpose for developing this data set?</p> <p>Under the LED Partnership, states agree to share Unemployment Insurance earnings data and the Quarterly Census of Employment and Wages (QCEW) data with the Census Bureau. The LEHD program combines these administrative data, additional administrative data and data from censuses and surveys. From these data, the program creates statistics on employment, earnings, and job flows at detailed levels of geography and industry and for different demographic groups. In addition, the LEHD program uses these data to create partially synthetic data on workers' residential patterns.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>All 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands have joined the LED Partnership, although the LEHD program is not yet producing public-use statistics for Massachusetts, Puerto Rico, or the U.S. Virgin Islands. The LEHD program staff includes geographers, programmers, and economists.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2003 through 2012</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>current</p>