



CITY OF SPRINGFIELD
CONSOLIDATED PLAN SUMMARY
2025-2029

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EXECUTIVE SUMMARY

INTRODUCTION

The City of Springfield receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) program and the HOME Investment Partnerships (HOME). The overarching purpose of the CDBG and HOME programs is to assist low- and moderate-income families and households, which are those that earn less than 80% of the area median income. The funds are used to pursue three goals: (1) provide decent, affordable housing; (2) create suitable living environments; and (3) expand economic opportunities.

The City's Office of Planning and Economic Development is the lead administrator for the CDBG and HOME funds. In order to receive these funds, the City must carry out a planning process to identify the scope of housing and community development needs in its jurisdiction and how the available funding can best be used to meet those needs. This document, the City's Consolidated Plan, is the result of that planning process. The period for this plan begins on July 1st, 2025 and ends on June 30th, 2030 and covers Program Years 2025 through 2029. The contents of the plan are guided by the federal regulations set forth by HUD in 24 CFR Part 91.

This document also contains the City's FY2025 Annual Action Plan which describes the City's proposed actions to carry out its Consolidated Plan from July 1, 2025 to June 30, 2026 (Program Year 2025). The City of Springfield plans to receive \$1,369,488 in CDBG and \$551,175 in HOME funds, an amount equal in size to its 2024 allocation¹. If the 2025 allocation is a different amount, the budgeted amount for each proposed activity category will increase or decrease on a pro-rata share.

¹ At the time of this draft, HUD had not yet published the 2025 allocation amounts.

City of Springfield 2025 Consolidated Plan DRAFT

Project	CDBG	HOME
01. CDBG Home Repair Program	\$400,000	
02. Housing Program Delivery	\$150,000	
03. Public Services/ Scholarship Program	\$205,423	
04. Public Facilities / Commercial Façade Program	\$774,065	
05. HOME New Housing Development		\$1,000,000
06. HOME CHDO Set-Aside for Housing Development		\$ 94,322
07. HOME CHDO Operating Subsidy		\$27,559
08. HOME Homeowner Rehabilitation Loans		\$194,177
09. Planning and Administration	\$150,000	\$55,118
PY 2024 Carry Over	\$310,000	\$928,087.88
Total	\$1,679,488	\$1,371,175

SUMMARY OF THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN

#	Five Year Goal	Proposed Amount	Proposed Goal
1	Create New Affordable Housing		
<p>The City will use available federal resources to subsidize the development of new affordable housing units within the City. Eligible projects may include new construction or the acquisition and rehabilitation of existing properties. Housing may be rental or homebuyer. The City may provide support to tenant- based rental assistance programs with the goal of making existing, market rate rental properties affordable to low- and moderate-income populations.</p>			
2	Increase Homeownership		
<p>Homeownership is a traditional path for households to build equity and wealth and to invest in their community. The City is working with a non-profit housing partner to transfer the ownership of existing scattered site rental units to the existing tenants. The City will also accept CHDO applications for the development of new homebuyer units.</p>			
2	Improve Neighborhood Infrastructure & Facilities		
<p>The City’s primary goal for the purpose of this Consolidated Plan is to improve the sustainability of older, low- and moderate-income neighborhoods within the City. The City will pursue this goal by investing in neighborhood infrastructure such as streets, sidewalks, flood drainage, water lines, and sanitary sewer improvements. The City will also invest in neighborhood facilities that provide access to crucial services for residents.</p>			
2	Improve Public Services		
<p>The City will use available resources to increase access and availability of crucial social services to low- and moderate-income persons, including specific populations, such as homeless, at-risk youth, young families, seniors, and the disabled.</p>			
3	Improve Housing Stock		
<p>The City will use available federal resources to support multiple rehabilitation programs, including Deferred Loan Program, Emergency Home Repair, Lead Abatement, and a Ramp Program. This may include comprehensive rehabilitation programs or programs targeted to address a specific issue or clientele. This includes but is not limited to major, emergency, and minor repair programs and accessibility improvements for seniors and disabled populations.</p>			

4	Eliminate Blighted Conditions		
<p>The City will use available federal resources to demolish and clear blighted structures from CDBG target areas. The immediate purpose of this goal is to remove conditions that have adverse effects on the health, safety, and livability of the service areas. The long-term goal of the program is to re-purpose the available land for new housing or other redevelopment opportunities and to attract private investment into the neighborhoods.</p>			
6	Provide Economic Opportunities		
<p>The City will use CDBG funds to provide scholarships to low income students attending Lincoln Land Community College Workforce Institute. In addition, the City will use Federal funds to create a commercial façade program for small business on the eastside of the City. The goal is to revitalize the area, bring in more customers to increase the business revenue and help create jobs. The City will also include programs aimed at increasing access to economic opportunity, such as job training and supportive services.</p>			
5	Planning, Administration, and Capacity Building		
<p>The City will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. This goal includes actions to affirmatively further fair housing, conduct neighborhood planning efforts, and increase capacity of local stakeholders through technical assistance.</p>			

EVALUATION OF PAST PERFORMANCE

In recent years, the City has focused a majority of its resources available through the Consolidated Plan/Action Plan on housing. The need for housing rehabilitation remains large as does the demand for additional affordable rental units. The City feels that investments made in the existing housing stock benefit both the existing owner and the surrounding neighborhood. Specific programs such as the Minor Home Repair Program, the Emergency Home Repair Program and the SCIL Ramp Program provide real benefits for small investments.

In 2024 the City finished two large housing development projects partially funded with CDBG funds. Poplar Place apartments, originally constructed in 1950, was partially demolished and renovated, and now consists of 100 renovated units, 50 single family homes and 25 duplexes that are rented to low income families. In addition, Nehemiah Homes completed 40 new single family housing units for low income renters.

The City has experienced setbacks as well. The Be Neighbors Affordable Housing project for unhoused Veterans failed to pass City Council due to concerns from local neighbors. The project, which consists of 18 permanent supportive tiny homes for Veterans, will continue, however, the onsite learning, technology and resource center will not be included due to the project not receiving City approval to use CDBG funds.

The City has primarily used non-federal funds to support economic development initiatives. In the past some CDBG funds have been used for economic development. The City plans to do a small business façade program in our most underserved area. We believe this will not only create neighborhood revitalization, but also help east side businesses feel more attractive and increase business, which will help to create jobs.

SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

A complete draft of the Consolidated Plan is available for public review and comment for a 30-day period beginning April 28, 2025. Copies of this draft version will be available for public review on the City's website (www.springfield.il.us) and at the following accessible public places:

- Municipal Building-West-Office of City Clerk, 300 S. 7th Street, Room 108
- Office of Planning & Economic Development, 800 E. Monroe Street, Suite 107

Persons interested in commenting on this document should send written comments to the following address: Office of Planning & Economic Development, ATTN: CP Comments, 800 E. Monroe, Suite 107, Springfield IL 62701 or to info.OPED@springfield.il.us. The City will consider views and comments received on or before May 28, 2025.

The City will conduct a Public Hearing at 12:00 p.m. April 28, 2025 at the Municipal Center West 300 S. 7th Street. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, please call the Office of Planning and Economic Development, at (217) 789-2377 to make those arrangements, or for the hearing impaired call City Clerk at (217)789-2216.

Cualquier persona que no habla Inglés que deseen asistir a la audiencia pública deben comunicarse cinco (5) días calendario antes de la reunión y un intérprete de lenguaje se proporcionará.

SUMMARY OF PUBLIC COMMENTS

No public comments have been received to date.

NEEDS ASSESSMENT

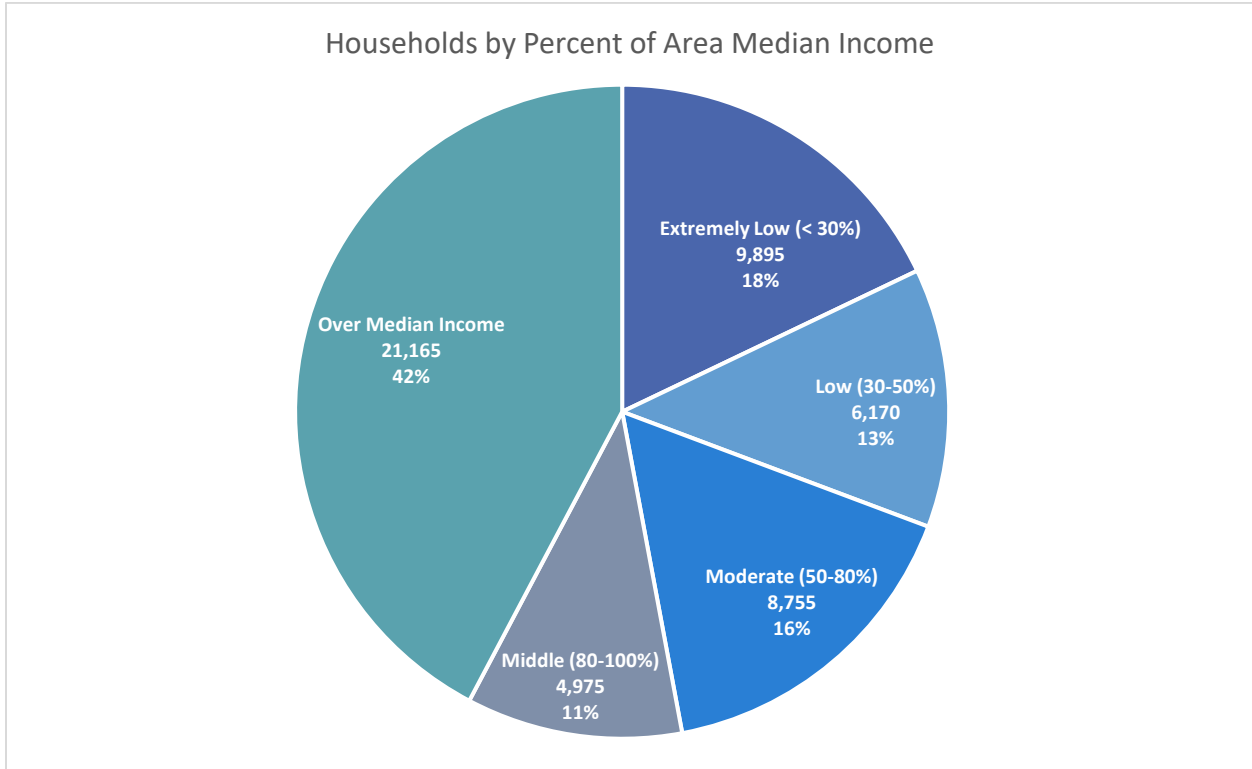
The needs assessment includes discussions on affordable housing in general, homeless needs, and the needs of non-homeless populations that may require supportive services. It also includes a summary of non-housing community development needs, including public facilities, infrastructure, social services, and economic development.

Community Development Block Grant (CDBG) funds may be used for a broad range of activities, including housing, infrastructure, public facilities, social services, and economic development, as long as the primary purpose of the program is to benefit persons considered to be low or moderate income (below 80% of the area median income). To learn more about CDBG, visit the HUD website at: <https://www.hudexchange.info/programs/cdbg-entitlement/>

Given income restrictions, most of the needs discussed in the Consolidated Plan are those focused on the needs of income-eligible households and neighborhoods where at least 51% of the households are income-eligible (i.e. CDBG eligible areas).

It is important to note that these income limits are significantly higher than other means-tested programs that often rely on poverty or percentage of poverty. Quite often there are stigmas and stereotypes that are incorrectly associated with the beneficiaries of these programs. While the programs can and often do focus on the lowest incomes, such as the homeless and those at risk of homeless, the programs can also help households usually considered “middle class”. For example, a family of four with an annual income of \$89,700 qualifies for assistance under the CDBG and HOME programs.

Household Size	1	2	3	4	5	6
30% Income Limit	23,600	26,950	30,300	33,650	36,350	39,050
50% Income Limit	39,250	44,850	50,450	56,050	60,550	65,050
80% Income Limit	62,800	71,800	80,750	89,700	96,900	104,100



Key Points

- According to the HUD CHAS dataset based on the 2017-2021 ACS data, almost half (47%) of all households in Springfield, a total of 24,820 households, qualify as income-eligible for CDBG and HOME assistance. For a three person household, the income limit is \$76,050.
- 9,895 households earn less than 30% of the area median income and qualify as extremely-low income. A three-person household at this level earns less than \$28,550. This level of income is slightly higher than the federal poverty thresholds. A single-earner household working full-time at minimum wage would qualify as extremely-low income.
- 6,170 households earn between 30% and 50% of area median income and qualify as low-income. A three-person household at this income level earns between \$28,550 and \$47,550.
- 8,755 households earn between 50% and 80% of area median income and qualify as moderate-income. A three-person household at this income level earns between \$47,551 and \$76,049.

NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.205 (A, B, C)

SUMMARY OF HOUSING NEEDS

The City uses a special tabulation of data, the Comprehensive Housing Affordability Strategy (CHAS), from the U.S. Census Bureau specifically designed by HUD to help jurisdictions with the development of the Consolidated Plan. HUD uses some of these data in allocation formulas for distributing funds to local jurisdictions. Part of this data set addresses quality of housing stock and estimates the number of units that have housing problems. HUD considers a unit to have a housing problem if it meets one of the following criteria.

- **Overcrowded:** A unit that has more than one person per room is considered overcrowded.
- **Cost Burdened:** A unit where the household pays more than 30% of its income on housing costs has a cost burden. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.
- **Without complete kitchen or plumbing facilities**

In addition to the data sets provided by HUD, the City consulted local service providers, city staff, and residents of its target areas regarding the condition of housing stock. The condition of the housing stock in the City is considered to be fair for the most part, but there are a large number of homes in substandard condition. Some of the homes are suitable for rehabilitation while some units are beyond repair, especially in the CDBG target areas.

For the purpose of this document, units are considered to be in “standard condition” when the unit is in compliance with the local building code, which is based on the International Building Code. Units are considered to be in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

STRATEGIC PLAN OVERVIEW

STRATEGIC PLAN OVERVIEW

SP-05 OVERVIEW

STRATEGIC PLAN OVERVIEW

Given the broad range of needs and the limited amount of resources available, the City can only meet a portion of the needs within the community. For the purpose of the Consolidated Plan, the needs identified as "high priority" are those that the City plans on addressing with available federal funds over the next five years. This Strategic Plan summarizes the community needs and identifies its high priority needs that it will address over the next five years. It also describes how the City will address its priority needs by identifying available resources (Anticipated Resources), who will carry out the activities (Institutional Delivery Structure), and how the conditions of the market will influence the City's actions (Influence of Market Conditions). Finally, the plan describes actions to address specific issues required by the regulations, including barriers to affordable housing, lead-paint hazards, and anti-poverty measures.

The goals set forth herein will measure performance over the term of the plan. It should be noted that it is difficult to estimate the funding levels for the HOME and CDBG program for the term of the Consolidated Plan. Given this, the goals listed in the plan are based on the assumption that funding will remain relatively stable over the next four years.

The priorities and goals of this Strategic Plan did not change much from the previous Strategic Plan.

The City's focus will remain on housing, economic development, and the revitalization of low-income neighborhoods.

GEOGRAPHIC PRIORITIES

GENERAL ALLOCATION PRIORITIES

LOW- AND MODERATE-INCOME AREAS

Low- and moderate-income areas are those where more than 51% of the population has a household income less than 80% of the area median income. Under the CDBG program, these areas qualify for projects that serve neighborhood needs, such as parks, community centers, and infrastructure improvements. In previous Consolidated Plans, the City chose to focus its resources in these areas.

Using the most recent HUD data available based on the 2016-2020 5-Year ACS, the City will review concentrations of low- and moderate-income households by census block group. Of the 131 block groups wholly or partly within the City, sixty-four qualify as low-moderate income, ranging from a low of 51.8% to 97.6%.

During the planning process, specific areas will be identified as potential target areas for project funding: the Eastside, the downtown, and the former site of the Pillsbury Mills neighborhood area were identified in the previous Consolidated Plan.

PRIORITY NEEDS

Priority Needs	Priority Level	Population	Geographic Area Affected
Affordable Housing	High	Extremely Low, Low and Moderate	CDBG Target Area, Citywide
Homelessness	High	Homeless, Families with Children, Veterans, Domestic Violence	CDBG Target Area, Citywide
Non-Homeless Special Needs	High	Elderly, Disabled Addictions HIV/AIDS	CDBG Target Area, Citywide
Non-Housing Community Development	High	Blight Increase Economic Opportunity Public Services	CDBG Target Area, Citywide
Public Housing	Low	Public Housing Residents	CDBG Target Area, Citywide

ANTICIPATED RESOURCES

INTRODUCTION

ANTICIPATED RESOURCES

Program	Source of Funds	Expected Amount Available Year 1				Years 2 -4
		Annual Allocation:	Program Income	Prior Year	Total	
CDBG	Federal	1,369,488	0	310,000	1,679,488	4,000,000
HOME	Federal	551,175	0	820,000	1,371,175	2,000,000

Table 1 - 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

IF APPROPRIATE, DESCRIBE PUBLICALLY OWNED LAND OR PROPERTY LOCATED WITHIN THE STATE THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN

The City of Springfield owns various vacant lots throughout the community that were once the location of blighted and abandoned properties. Now the City is encouraging residents to take ownership of these properties to help beautify their neighborhoods and Springfield through its Vacant Lot Program. The end goal is to encourage development and rehabilitation of these vacant lots and empower residents to invest in their neighborhoods. Adjacent property owners are given priority preference to a vacant lot to expand their property lines, start a garden, or help ensure the lot is cared for properly. Other preference is given to:

- A property owner on the street or block;
- A neighborhood association or other organization that is actively involved in the neighborhood;
- A nonprofit organization; or
- All others

DISCUSSION

SUMMARY OF FIVE YEAR GOALS

Goal Name	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Improve Condition of Housing Stock	CDBG Target Area Citywide	Affordable Housing	CDBG: \$700,000 HOME: \$194,177	30 Housing Units Rehabilitated
Create New Affordable Housing	CDBG Target Area Citywide	Affordable Housing	HOME: \$1,000,000	10 New Rental Units
Increase Homeownership	Citywide	Affordable Housing	HOME: \$ 94,322	2 New Homebuyer Units
Create Economic Opportunities	CDBG Target Area Citywide	Community Development	CDBG: 264,065	4 Businesses
Eliminate Blighted Conditions	CDBG Target Area	Community Development	--	--
Improve Neighborhood Infrastructure and Facilities	CDBG Target Area Citywide	Community Development	--	--
Improve Public Services	CDBG Target Area Citywide	Special Needs Community Development	CDBG: \$205,423	100 Persons
Planning, Administration, and Capacity Building	CDBG Target Area Citywide	All	CDBG: \$200,000 HOME: \$82,676	Other: 1 Other

IMPROVE CONDITION OF HOUSING STOCK

The City will use available federal resources to support multiple rehabilitation programs, including Deferred Loan Program, Emergency Home Repair, Lead Abatement, and a Ramp Program. This may include comprehensive rehabilitation programs or programs targeted to address a specific issue or clientele. This includes but is not limited to major, emergency, and minor repair programs and accessibility improvements for seniors and disabled populations.

FY2025 Projects serving this goal:

- Home Repair Program (CDBG) \$400,000
- HOME Deferred Loan Program (HOME) \$194,177
- Housing Program Delivery (CDBG) \$200,000
- SCIL Disability Ramp Installations (CDBG) \$80,000

CREATE NEW AFFORDABLE HOUSING

The City will use available federal resources to subsidize the development of new affordable housing units within the City. Eligible projects may include new construction or the acquisition and rehabilitation of existing properties. Housing may be rental or homebuyer. The City may provide support to tenant- based rental assistance programs with the goal of making existing, market rate rental properties affordable to low- and moderate-income populations.

FY2025 Projects serving this goal:

- Create New Affordable Housing (HOME) \$1,000,000

INCREASE HOMEOWNERSHIP

Homeownership is a traditional path for households to build equity and wealth and to invest in their community. The City is working with a non-profit housing partner to transfer the ownership of existing scattered site rental units to the existing tenants. The City will also accept CHDO applications for the development of new homebuyer units.

FY2025 Projects serving this goal:

- CHDO Set-Aside (HOME) \$ 94,322

ELIMINATE BLIGHTED CONDITIONS

The City proposes to use \$650,000 of CDBG for the removal and clearance of blighted structures. The clearance of the Pillsbury property, which was funded in prior years, will occur in this program year as well. The City has identified two large properties that may be cleared and expects to use the remaining funds on single family homes that are contributing blight to their neighborhoods.

FY2025 Projects serving this goal:

- No Projects funded

IMPROVE NEIGHBORHOOD INFRASTRUCTURE AND FACILITIES

The City will use available federal resources to subsidize the rehabilitation or development of neighborhood facilities and infrastructure. This includes facilities designed to serve neighborhoods and those designed to serve specific populations, such as the homeless, seniors, or persons with disabilities and youth. Potential infrastructure projects include broadband, streets, sidewalks, flood drainage, water lines, and sanitary sewer improvements.

FY2025 Projects serving this goal:

- Rehabilitation to Community Centers (To Be Determined) \$500,000

IMPROVE PUBLIC SERVICES

The City will use available federal resources to support non-profit services whose primary purpose is to benefit low- and moderate-income persons. Services include those that serve low-income persons in general as well as those that target specific populations, such as at-risk youth, seniors, homeless, and those at risk of homelessness. They also include programs aimed at increasing access to economic opportunity, such as job training and supportive services, and improving community health, such as programs that increase access to health care, mental health, and healthy food.

FY2025 Projects serving this goal:

- Assistance to local non-profits (To Be Determined) (CDBG) \$ 205,423

INCREASE ECONOMIC OPPORTUNITY

The City will use available federal resources to support job training and educational opportunities for low and moderate income persons to increase their ability to earn a living wage. The City will also offer loans to small businesses in low and moderate income areas to make improvements to their storefronts and correct code violations.

FY2025 Projects serving this goal:

- Commercial Façade Program (CDBG) \$ 200,000
- Lincoln Land Scholarship Program (CDBG) \$20,000

PLANNING, ADMINISTRATION, AND CAPACITY BUILDING

The City will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. A portion of funds may be granted to non-profit housing developers actively working within the City to cover a portion of their operating costs. This goal includes actions to affirmatively further fair housing, conduct neighborhood planning efforts, and increase capacity of local stakeholders through technical assistance to all CDBG and HOME funded projects.

FY2025 Projects serving this goal:

- Planning and Administration (CDBG) \$200,000
- Planning and Administration (HOME) \$55,118
- CHDO Operating Subsidy (HOME) \$27,559

PROPOSED PROJECTS FOR PY 2025

All funding amounts are estimates based on the allocation received in the previous year. The City will increase or decrease the funding for each project on a pro-rata basis based on the difference between the estimated allocation and the actual allocation published by HUD.

Project	CDBG	HOME
01. CDBG Home Repair Program	\$500,000	
02. Housing Program Delivery	\$200,000	
03. Public Services	\$205,423	
04. Economic Development / Commercial Façade Program	\$264,065	
05. HOME New Housing Development		\$1,000,000
06. HOME CHDO Set-Aside for Housing Development		\$ 94,322
07. HOME CHDO Operating Subsidy		\$27,559
08. HOME Homeowner Rehabilitation Loans		\$194,177
09. Planning and Administration	\$200,000	\$55,118
	\$1,369,488	\$1,371,175

Project Name	(1) CDBG Minor and Emergency Housing Repair
Target Area	Citywide
Goals Supported	(1) Improve Condition of Housing Stock
Needs Addressed	Affordable Housing
Funding	CDBG: \$500,000
Description	Fund the emergency correction of building code deficiencies and other minor repairs of single-family dwellings.
Target Date	June 30, 2026
Goal	30 housing units
Location Description	Citywide
Planned Activities	Owner Occupied Housing Rehabilitation: 24 CFR 570.202 Low Mod Housing 570.208(a)(3)

Project Name	(2) Program Delivery Costs
Target Area	Not applicable
Goals Supported	(8) Planning, Administration, and Capacity Building
Needs Addressed	Affordable Housing
Funding	\$150,000
Description	Funds will be used to be for the delivery of the other housing programs offered by the City.
Target Date	June 30, 2026
Goal	Accomplishments to be reported under the other housing programs funded through this plan.
Location Description	Not applicable
Planned Activities	Housing Rehabilitation: 24 CFR 570.202 Low Mod Housing 570.208(a)(3)

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Project Name	(3) Public Services
Target Area	Citywide CDBG Target Area
Goals Supported	Improve Public Services
Needs Addressed	Non-housing Community Development
Funding	CDBG: \$205,423
Description	Provide support to nonprofit agencies and organizations that primarily serve homeless, non-homeless special needs populations, and other low- and moderate-income populations to increase the scope and quality of their services.
Target Date	June 30, 2026
Goal	Estimated 100 persons will benefit
Location Description	To be determined
Planned Activities	Eligibility: CDBG Public Services (24 CFR 570.201(e)) National Objective: Limited Clientele (LMC)

Project Name	(4) Economic Development / Commercial Rehabilitation
Target Area	CDBG Target Areas
Goals Supported	Economic Development
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$200,000
Description	The City will rehabilitation loans to small businesses within CDBG target areas to make façade improvements and correct code violations.
Target Date	June 30, 2026
Goal	3 businesses
Location Description	Target area
Planned Activities	Low Mod Area (LMA) Commercial Rehab (14C)

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Project Name	(5) Affordable Housing Development
Target Area	None
Goals Supported	Create New Affordable Housing
Needs Addressed	Affordable Housing
Funding	HOME: \$1,000,000
Description	Funds will be used to subsidize new development of affordable rental and homeowner units that will offer housing to low/moderate income persons.
Target Date	June 30, 2027
Goal	40 housing units
Location Description	Target area
Planned Activities	HOME New Construction

Project Name	(6) CHDO Housing Development
Target Area	None
Goals Supported	Create New Affordable Housing
Needs Addressed	Affordable Housing
Funding	HOME: \$94,322 CHDO set-aside funds
Description	The City use funds to acquire vacant in-fill lots and substandard units in order to produce single family homes for low- and moderate-income homebuyers.
Target Date	June 30, 2026
Goal	2 units
Location Description	To Be Determined
Planned Activities	Acquisition and Rehabilitation (Reconstruction)

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Project Name	(7) CHDO Operating Costs
Target Area	None
Goals Supported	(8) Planning, Administration, and Capacity Building
Needs Addressed	Affordable Housing
Funding	HOME: \$27,559
Description	Funds will be provided to certified Community Housing Development (CHDO) organizations to increase the capacity to develop affordable housing within the City. Funds will be used to subsidize the operating costs of these organizations.
Target Date	June 30, 2026
Goal	1 organization
Location Description	To Be Determined
Planned Activities	HOME – CHDO Operations

Project Name	(8) HOME Deferred Loan Housing Rehabilitation Program (HDL)
Target Area	CDBG Target Area
Goals Supported	Improve Condition of Housing Stock
Needs Addressed	Affordable Housing
Funding	HOME: \$194,177
Description	The City will use available HOME funds to fund the moderate rehabilitation of approximately 4 single family dwelling units owned by qualifying low- and moderate-income families or individuals with a zero percent, deferred, forgivable loan; principally within low income census tracts.
Target Date	June 30, 2026
Goal	4 Housing Units
Location Description	CDBG Target Areas
Planned Activities	Eligibility: HOME Single-Family, Owner-Occupied Rehabilitation

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Project Name	(9) HOME Administration
Target Area	None
Goals Supported	All
Needs Addressed	(8) Planning, Administration, and Capacity Building
Funding	HOME: \$55,118
Description	Funds will be used to support planning, administration, and oversight of federally funded projects.
Target Date	June 30, 2026
Goal	Not applicable
Location Description	Not applicable
Planned Activities	Planning and Administration

Project Name	(10) CDBG Administration
Target Area	None
Goals Supported	All
Needs Addressed	(8) Planning, Administration, and Capacity Building
Funding	CDBG: \$150,000
Description	Funds will be used to support planning, administration, and oversight of federally funded projects.
Target Date	June 30, 2026
Goal	Not applicable
Location Description	Not applicable
Planned Activities	Planning and Administration