

Springfield Illinois
Annual Action Plan
For Program Year 2020
DRAFT

Springfield Illinois Annual Action Plan for PY2020

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)..... 3
AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e) 5
AP-35 Projects - 91.420, 91.220(d) 9
AP-50 Geographic Distribution - 91.420, 91.220(f)..... 17
AP-55 Affordable Housing - 91.420, 91.220(g) 18
AP-60 Public Housing - 91.420, 91.220(h)..... 19
AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i) 20
AP-75 Barriers to Affordable Housing - 91.420, 91.220(j) 23
AP-85 Other Actions - 91.420, 91.220(k) 24
AP-90 Community Development Block Grant Program - CFR 91.220(l)(1) 27
AP 90 HOME Investment Partnership Program (HOME) - 24 CFR 91.220(l)(2) 28

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

Introduction

The main source of funding for the goals, programs, and projects discussed in this Consolidated Plan will come from the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME).

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) funds received by the City can be used for a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and improved community facilities and services, provided that the activities primarily benefit low- and moderate-income residents. Some examples of how the CDBG funds can be used include:

- housing rehabilitation for income-eligible homeowners,
- down payment assistance for homebuyers,
- social service programs for youth and seniors,
- clearance and demolition of blighted structures, and
- street improvements in income-eligible areas.

Section 108 Loan Guarantee Funds (CDBG 108)

As a recipient of Community Development Block Grant (CDBG) funding, the City is eligible to participate in the Section 108 Loan Guarantee program administered by the U.S. Department of Housing and Urban Development (HUD). Under this program, the City is able to leverage up to five times its annual CDBG allocation for large community development investments.

HOME Investment Partnerships Program (HOME)

The HOME Investment Partnerships Program (HOME) funds received by the City must be used for affordable housing projects. Beneficiaries of HOME-funded projects must earn less than eighty percent of the area median income. Eligible types of activities include:

- Development of new affordable housing,
- Downpayment assistance for income-eligible buyers,
- Acquisition/Rehabilitation/Resale of owner housing,
- Rehabilitation of existing affordable owner-occupied or rental housing, and
- Tenant-based rental assistance.

Anticipated Resources

| Program | Expected Amount Available Year 1 | | | Total: | Years 2-4 |
|----------------|----------------------------------|----------------|-----------------------|-------------|-------------|
| | Allocation | Program Income | Prior Year Resources: | | |
| CDBG (Federal) | \$1,358,579 | \$0 | \$0 | \$1,358,579 | \$6,000,000 |
| HOME (Federal) | \$632,461 | \$0 | \$0 | \$632,461 | \$2,500,000 |

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.

The City expects to leverage and attract additional funding sources to help meet its goals. Potential sources include Tax Increment Financing (TIF), homeless funds from the Continuum of Care and the State of Illinois, and private funding invested in the HOME-assisted affordable housing developments.

As a recipient of HOME funds, HUD requires the City of Springfield to contribute local funds as match to establish affordable, standard housing for low-income households. This match must equal at least 25% of HOME project costs expended. The City will require developers participating in HOME-funded projects to contribute match dollar or invest in infrastructure directly related to the HOME-funded project as match. The City may also utilize corporate or other local funds as sources of match. In the previous fiscal year (FY2019) the City received a partial waiver of match requirements due to fiscal distress.

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

The City has a significant inventory of vacant lots scattered throughout many of its neighborhoods that are available for redevelopment. The City has demolished over 400 blighted and deteriorated buildings to facilitate the re-use of these properties. In the previous year, the City offered over 200 vacant lots for sale. The City is holding 97 lots for the Neighborhood of Hope revitalization project.

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

| # | Goal Name | Years | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|--|--------------|-------------------------------------|---------------------------|-------------------------------------|------------------------------------|--|
| 1 | Improve Condition of Housing Stock | 2020 to 2024 | Affordable Housing | CDBG Target Area Citywide | Affordable Housing | CDBG: \$473,579 HOME: \$340,000 | Homeowner Housing Rehabilitated: 40 Housing Units |
| 2 | Create New Affordable Housing | 2020 to 2024 | Affordable Housing | CDBG Target Area Citywide | Affordable Housing | HOME: \$197,592 | Rental units constructed: 4 Housing Units |
| 3 | Increase Homeownership | 2020 to 2024 | Affordable Housing | Citywide | Affordable Housing | CDBG: \$40,000 | Homebuyers Assisted: 4 Units |
| 4 | Eliminate Blighted Conditions | 2020 to 2024 | Non-Housing Community Development | CDBG Target Area | Non-Housing Community Development | CDBG: \$30,000 | Buildings Demolished: 3 Buildings |
| 5 | Increase Economic Opportunities | 2020 to 2024 | Non-Housing Community Development | CDBG Target Area Citywide | Non-Housing Community Development | CDBG: \$135,000 | Jobs created/retained: 4 Jobs |
| 6 | Improve Neighborhood Infrastructure and Facilities | 2020 to 2024 | Special Needs Community Development | CDBG Target Area Citywide | Community Development | CDBG: \$450,000 | Public Facility or Infrastructure Activities: 2 facilities 1,000 Persons Assisted |
| 7 | Improve Public Services | 2020 to 2024 | Special Needs Community Development | CDBG Target Area Citywide | Special Needs Community Development | CDBG: \$130,000 | Public service activities: 300 Persons Assisted |
| 8 | Planning, Administration, and Capacity Building | 2020 to 2024 | All | CDBG Target Area Citywide | All | CDBG: \$100,000 HOME: \$94,869 | Other: 1 Other |

1. Improve Condition of Housing Stock

The City will use available federal resources to support multiple rehabilitation programs, including Emergency Home Repair, Deferred Loan Program, 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 emergency repair programs, minor repair, and accessibility improvements for seniors and disabled populations.

FY2020 Projects serving this goal:

- Substantial Housing Rehabilitation (HOME) 340,000
- Emergency Repair (CDBG) 130,000
- Rental Rehabilitation (CDBG) 95,000
- SCIL Disability Ramps (CDBG) 68,579
- Housing Program Delivery (CDBG) 180,000

2. 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.

FY2020 Projects serving this goal:

- HOME Housing Development TBD \$197,592

3. Increase Homeownership

Homeownership is a traditional path for households to build equity and wealth and to invest in their community. The City will use available federal resources to provide down payment and closing cost assistance to income-eligible homebuyers. Assistance will include counseling and educational programs to help low- and moderate-income households navigate the homebuying process and prevent foreclosure.

FY2020 Projects serving this goal:

- Downpayment Assistance (CDBG) \$40,000

4. Eliminate Blighted Conditions

The City will use available federal resources to demolish and clear blighted structures from CDBG target areas.

FY2020 Projects serving this goal:

- Demolition (CDBG) \$30,000

5. Increase Economic Opportunities

The City will use available resources to provide loans to for-profit businesses looking to expand in exchange for creating new jobs. Funding will also be used to assist small businesses known as microenterprises and to assist businesses respond and adapt to changes due to COVID.

FY2020 Projects serving this goal:

- Economic Development Business Assistance \$135,000

6. 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. Potential infrastructure projects include streets, sidewalks, flood drainage, water lines, and sanitary sewer improvements.

FY2020 Projects serving this goal:

- Public Facilities \$450,000

7. 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.

FY2020 Projects serving this goal:

- Public Services \$130,000

8. 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.

FY2020 Projects serving this goal:

- Planning and Administration (CDBG) \$100,000
- Planning and Administration (HOME) \$63,246
- CHDO Operating Subsidy (HOME) \$31,623

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)

| Owner Occupied Rehabilitation | 2020 Budget | Goal |
|-------------------------------|-------------|----------|
| Emergency Housing | \$130,000 | 20 units |
| HOME Deferred Loan | \$340,000 | 10 units |
| SCIL Ramps | \$68,579 | 10 units |

Commented [BK1]: verify

| Homebuyer | 2020 Budget | Goal |
|------------------------|-------------|---------|
| Downpayment Assistance | \$40,000 | 4 units |

| New Development | 2020 Budget | Goal |
|-----------------------|-------------|---------|
| HOME New Development | \$197,592 | 4 units |
| CDBG New/Rental Rehab | \$95,000 | 4 units |

AP-35 Projects - 91.420, 91.220(d)

| Project Name | Demolition of Unsafe Structures |
|----------------------|---|
| Target Area | CDBG eligible areas |
| Goals Supported | Eliminate Blighted Conditions |
| Needs Addressed | Non-housing Community Development |
| Funding | CDBG: \$30,000 |
| Description | The Office of Public Works will demolish unsafe structures within the CDBG Target Areas. Not-for-Profits may eliminate slum and blight. |
| Target Date | June 30, 2021 |
| Goal | Removal of 3 blighted structures |
| Location Description | CDBG Target Areas |
| Planned Activities | Clearance: 24 CFR 570.201(d) Slum Blight Spot 570.208(b)(2) |

| Project Name | SCIL Ramp Program |
|----------------------|--|
| Target Area | None |
| Goals Supported | Improve Condition of Housing Stock |
| Needs Addressed | Affordable Housing |
| Funding | CDBG: \$68,579 |
| Description | The City will grant CDBG funds to the Springfield Center for Independent Living (SCIL) to provide disabled homeowners and renters and help them remain in their homes. |
| Target Date | June 30, 2021 |
| Goal | 10 housing units are expected to be assisted (\$6,000 per unit) |
| Location Description | Services are available to eligible homeowners throughout the City. Services will be provided by the Springfield Center for Independent Living (SCIL) |
| Planned Activities | Owner Occupied Housing Rehabilitation: 24 CFR 570.202 National Objective: Low-Mod Housing (LMH) |

Commented [BK2]: Check with subrecipient to get estimate of annual unduplicated count

Springfield Illinois Annual Action Plan for PY2020

| Project Name | Public Facilities and Infrastructure |
|----------------------|--|
| Target Area | To be determined |
| Goals Supported | Improve Neighborhood Infrastructure and Facilities |
| Needs Addressed | Non-housing Community Development |
| Funding | CDBG: \$450,000 |
| Description | Specific improvements have yet to be determined. Projects could include the development of new facilities, improvements of existing facilities, or the improvement of infrastructure that will benefit persons located in low and moderate income census tracts. |
| Target Date | June 30, 2023 |
| Goal | Estimated 1,000 persons will benefit |
| Location Description | To be determined |
| Planned Activities | Public Facilities and Improvements: 24 CFR 570.201(c) Low Mod Area 570.208(a)(1) or Limited Clientele 570.208(a)(2) |

Commented [BK3]: Used population from HUD LMA data. We can switch back to households, but if service area is very small, they may want you to do a survey.

| Project Name | Housing Program Delivery |
|----------------------|--|
| Target Area | Not applicable |
| Goals Supported | Affordable Housing |
| Needs Addressed | Affordable Housing |
| Funding | CDBG: \$180,000 |
| Description | Funds will be used to be for the delivery of the other housing programs offered by the City. |
| Target Date | June 30, 2021 |
| 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) |

Commented [BK4]: To be verified by subrecipient

Springfield Illinois Annual Action Plan for PY2020

| Project Name | Downpayment Assistance |
|----------------------|--|
| Target Area | Citywide |
| Goals Supported | Increase Homeownership |
| Needs Addressed | Affordable Housing |
| Funding | CDBG: \$40,000 |
| Description | The City will provide financial and other assistance to income-eligible persons to buy their home. |
| Target Date | June 30, 2021 |
| Goal | 4 households |
| Location Description | Citywide |
| Planned Activities | Homeownership Assistance 24 CFR 570.201(n) Low Mod Housing 570.208(a)(3) |

| Project Name | Minor Home Repair |
|----------------------|---|
| Target Area | Citywide |
| Goals Supported | Improve Condition of Housing Stock |
| Needs Addressed | Affordable Housing |
| Funding | CDBG: \$130,000 |
| Description | Fund the emergency correction of building code deficiencies and other minor repairs of single-family, owner-occupied dwellings. |
| Target Date | June 30, 2021 |
| Goal | 20 housing units |
| Location Description | Citywide |
| Planned Activities | Owner Occupied Housing Rehabilitation: 24 CFR 570.202 Low Mod Housing 570.208(a)(3) |

Springfield Illinois Annual Action Plan for PY2020

| Project Name | Rental Rehabilitation/New Development |
|----------------------|--|
| Target Area | Citywide |
| Goals Supported | Improve Condition of Housing Stock |
| Needs Addressed | Affordable Housing |
| Funding | CDBG: \$95,000 |
| Description | Funds will be used to rehabilitate or develop rental housing made available to low-income renters at affordable rents. |
| Target Date | June 30, 2022 |
| Goal | 4 estimated rental units |
| Location Description | To be determined |
| Planned Activities | Eligibility: Housing Rehabilitation (24 CFR 570.202) National Objective: Low Mod Housing (LMH) |

| Project Name | 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: \$340,000 |
| Description | The City will use available HOME funds to fund the moderate rehabilitation of approximately 10 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, 2021 |
| Goal | 10 Housing Units |
| Location Description | CDBG Target Areas |
| Planned Activities | Eligibility: HOME Owner Occupied Rehabilitation |

| | |
|-----------------------------|--|
| Project Name | Economic Development Business Assistance |
| Target Area | None |
| Goals Supported | Increase Economic Opportunities |
| Needs Addressed | Non-Housing Community Development |
| Funding | CDBG: \$135,000 |
| Description | Act as the primary advocate to market and foster a nurturing environment to promote the location of new businesses and the expansion and retention of existing local businesses. Extend low-interest loans or grants to qualifying businesses that will create or retain permanent jobs at least 51% of which will be made available to or taken by low-moderate income persons. |
| Target Date | June 30, 2020 |
| Goal | 4 Jobs created or retained |
| Location Description | Citywide |
| Planned Activities | <p>Eligibility: Financial and/or Technical Assistance to For-Profits (24 CFR 570.203); Microenterprise Assistance (24 CFR 570.201(o))</p> <p>National Objective: Low Mod Jobs (LMJ)/Low Mod Area(LMA) – Financial and Technical Assistance Limited Clientele (LMC) - Microenterprise</p> |

Springfield Illinois Annual Action Plan for PY2020

| Project Name | Public Services |
|-----------------------------|---|
| Target Area | Citywide CDBG Target Area |
| Goals Supported | Improve Public Services |
| Needs Addressed | Non-housing Community Development |
| Funding | CDBG: \$130,000 |
| 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, 2020 |
| Goal | 300 persons |
| Location Description | To be determined |
| Planned Activities | Eligibility: CDBG Public Services (24 CFR 570.201(e)) National Objective: Limited Clientele (LMC) |

| Project Name | Affordable Housing Development |
|-----------------------------|--|
| Target Area | None |
| Goals Supported | Create Affordable Housing |
| Needs Addressed | Affordable Housing |
| Funding | HOME: \$197,592 |
| Description | Fund the rehabilitation/construction costs for affordable rental and homeowner units that will offer housing to low/moderate income persons developed by not-for-profit housing providers called CHDO's. |
| Target Date | June 30, 2024 |
| Goal | 4 housing units |
| Location Description | TBD |
| Planned Activities | HOME New Construction |

Springfield Illinois Annual Action Plan for PY2020

| Project Name | CHDO Operations Subsidy |
|----------------------|--|
| Target Area | None |
| Goals Supported | Create New Affordable Housing |
| Needs Addressed | Affordable Housing |
| Funding | HOME: \$31,623 |
| Description | Qualified, non-profit housing developers will receive an operational subsidy to help their organization build capacity to provide additional affordable housing. |
| Target Date | June 30, 2020 |
| Goal | Not applicable for operational subsidy. |
| Location Description | Not applicable |
| Planned Activities | HOME – CHDO Operations |

| Project Name | CDBG Administration |
|----------------------|---|
| Target Area | None |
| Goals Supported | All |
| Needs Addressed | Planning and Capacity Building |
| Funding | CDBG: \$100,000 |
| Description | Funds will be used to support the planning, administration, and oversight of federally funded projects. |
| Target Date | June 30, 2020 |
| Goal | Not applicable |
| Location Description | Not applicable |
| Planned Activities | Planning and Administration |

| Project Name | HOME Administration |
|----------------------|---|
| Target Area | None |
| Goals Supported | All |
| Needs Addressed | Planning and Capacity Building |
| Funding | HOME: \$63,246 |
| Description | Funds will be used to support planning, administration, and oversight of federally funded projects. |
| Target Date | June 30, 2020 |
| Goal | Not applicable |
| Location Description | Not applicable |
| Planned Activities | Planning and Administration |

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

The City analyzed the level of need through citizen outreach, consultations with service providers, and a review of needs-related data and the local market. The resources available to the City through the programs covered by this plan, including the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Grant (HOME), will focus on the improvement of the condition of existing housing stock and the improvement of infrastructure, facilities, and services for low income populations and neighborhoods. The City has identified five main priorities to address:

1. Expand the overall supply of affordable housing options within the City.
2. Address blighted conditions and substandard housing within the CDBG Target Areas.
3. Address the minor repair and modification needs of low-income homeowners before deferred maintenance leads to larger issues.
4. Support partner agencies and local service providers in their efforts to provide services to low and moderate income populations within the City.
5. Create economic opportunities for low and moderate income residents.

These priorities were based on an assessment of past performance of federal projects, consultations with local service providers and stakeholders, and an evaluation of the data contained in the needs assessment and market analysis sections of this plan. CDBG Target Areas were selected based on CDBG eligibility (where a majority of the residents within the census block groups earn less than 80% of area median income) and housing conditions.

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.

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 2011-2015 5-Year ACS, the City reviewed 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%. A low-moderate income map and corresponding data is included below.

During the planning process, three specific areas were identified as potential target areas for project funding: the Eastside, the downtown, and the former site of the Pillsbury Mills plan. In the current year, the City will not designate funds for any specific neighborhoods.

Geographic Distribution

| Geographic Area | HOME | CDBG |
|------------------------|-------------|-------------|
| No geographic basis | 100% | 100% |
| | 100% | 100% |

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

Introduction

| One Year Goals for the Number of Households to be Supported | |
|--|----|
| Homeless | 0 |
| Non-Homeless | 42 |
| Special-Needs | 10 |
| Total | 52 |

Table 2 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|--|----|
| Rental Assistance | 0 |
| The Production of New Units | 4 |
| Rehab of Existing Units | 44 |
| Acquisition of Existing Units | 4 |
| Total | 52 |

Table 3 - One Year Goals for Affordable Housing by Support Type

Discussion

Only the HOME-eligible goals are included in the table above. The City is also funding Emergency Housing that is not included in the numbers above.

| Project | Funding | Population Served | | | Project Type | | | | Total |
|-------------------------------|-----------|-------------------|--------------|---------------|---------------|-----------|-------|-------------|-------|
| | | Homeless | Non-Homeless | Special Needs | Rental Assist | New Units | Rehab | Acquisition | |
| Emergency Housing (CDBG) | \$130,000 | | 20 | | | | 20 | | 20 |
| HOME Deferred Loan | \$340,000 | | 10 | | | | 10 | | 10 |
| SCIL Ramps (CDBG) | \$68,579 | | | 10 | | | 10 | | 10 |
| Downpayment Assistance (CDBG) | \$40,000 | | 4 | | | | | 4 | 4 |
| HOME New Development | \$197,592 | | 4 | | | 4 | | | 4 |
| CDBG Rental Rehab/Development | \$95,000 | | 4 | | | | 4 | | 4 |
| Total | \$871,171 | | 42 | 10 | | 4 | 44 | 4 | 52 |

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

Introduction

The Springfield Housing Authority (SHA) has a total of 3,148 units of affordable housing that includes 900 public housing units and 2,148 Section 8 vouchers. SHA operates ten developments that primarily consist of scattered site units across the city. SHA is the largest affordable housing provider in the area. As such, it is important for the City to consider the efforts and strategies of the housing authority, even though this plan does not include public housing funds and the City has limited ability to use its housing funds on public housing developments.

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

The City will not fund any public housing projects but will continue to coordinate with the housing agency in order to meet the needs of public housing residents and housing voucher holders.

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

SHA staff and residents have periodic open meetings to discuss various issues. The Resident Advisory Board meets monthly to address housing issues. The Residence Council and Joint Officers Council empower tenants with monthly meetings to discuss building business, to plan social activities, to report problems, etc. SHA security and management as well as neighborhood police attend. Each council manages budgets and expenditures for their development.

SHA encourages the transition from public housing and voucher assistance to home ownership through its Family Self-Sufficiency program. Through this program, SHA assists with case management to help participants save for a home purchase or assist with other needs. The Self-Sufficiency Program serves approximately 250 households. In addition, approximately 30 Section 8 vouchers are set-aside for homeownership assistance, of which approximately a majority are currently under contract. As a HUD certified Housing Counseling Agency, SHA provides credit, money management and budgeting training to those individuals attempting to become homeowners.

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

Not applicable. The Springfield PHA is not considered troubled.

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

Introduction

The concept underlying HUD's continuum of care framework is to provide services to homeless persons and those at-risk of homelessness at each step in the process to achieving a permanent, stable housing situation. The elements of this framework include:

- Prevention efforts are those meant to eliminate entry into the shelter system and to help a person or family maintain their current housing situation or to move directly into another permanent housing situation.
- Outreach, intake, and assessment efforts are the first steps to assisting a homeless person or family.
- Emergency shelter provides temporary housing in a safe environment until the person or family can identify a permanent housing situation.
- Transitional housing helps persons who need supportive services or a longer period of time to ready themselves for achieving a permanent housing situation.
- Safe, stable, and affordable permanent housing is the goal for all homeless clients. Permanent housing can take many forms, including traditional market rate housing, rental housing with short- or long-term subsidies, and permanent supportive housing for persons who benefit from on-going supportive services.

Most of the funds available for addressing homeless needs flow from grants received by the Heartland Continuum of Care, which is lead organization for addressing homelessness in the area. While some cities receive an allocation of Emergency Solutions Grants (ESG) directly from HUD, the City does not qualify for its own allocation. Instead, ESG funding is provided to local agencies through the State of Illinois Department of Human Services. The City does recognize homelessness as a high priority need and will coordinate with the Heartland CoC on the delivery of services and development of projects that serve homeless and those at-risk of homelessness.

Outreach and Assessment

The City will provide support to the Continuum in its efforts to conduct outreach and assessment of the homeless in the area, including support for the HMIS system. Meeting the needs of the chronically homeless is a high priority for the CoC and outreach and assessment is a critical component to serving this population as some clients are resistant to receiving service.

Assessment includes evaluating the client's housing needs and well as the needs for supportive services, such as counseling, drug and alcohol assessments, education, employment, and basic independent living skills. The client is also evaluated for eligibility of mainstream benefits through programs like SSI/SSDI Outreach Access Recovery (SOAR). Once within the network, the client is provided with linkage and

referrals to other community resources. The City works closely with the Fifth Street Renaissance / SARA Center on many projects including the SSI/SSDI Outreach Access Recovery (SOAR) Program.

Emergency shelter and transitional housing needs

The City will continue to work with community stakeholders to open a facility that offers comprehensive services including mental health, health care and emergency shelter services. This facility has been identified as a top goal by City officials and community stakeholders. In the interim, the City will support the Emergency Winter Warming Shelter.

The City will also work with the CoC to assist and support the other emergency and transitional shelters currently operating, including Contact Ministries, Helping Hands, Sojourn Shelter, Washington Street Mission, and the Youth Service Bureau.

Transitioning to Permanent Housing

A lack of permanent supportive housing was cited as a priority need in the consultation process with members of the CoC. The shortage of permanent supportive housing creates a bottleneck within the shelter system. If people are unable to transition from the shelter to permanent housing, then people currently living on the streets or in other situations unsuitable for habitation are not able to access the shelter system. The CoC will continue to advocate and support the development of more permanent supportive housing, especially for homeless families with children and chronically homeless populations. The development of additional affordable rental housing (without supportive services) is also needed. The City expects to use available federal funds to subsidize the development of rental housing to meet this need.

The Springfield Housing Authority receives funding through the HUD-Veterans Affairs Supportive Housing (HUD-VASH) program. This program combines rental assistance with case management and clinical services with the goal of providing stable housing for homeless veterans. Currently there is funding to support 55 veterans.

Other strategies to shorten the time of homelessness include re-housing. Re-housing provides financial support and case management to homeless families to obtain permanent housing and independent living. This type of assistance is often most effective for clients who only need limited assistance to achieve stable housing and family types who have difficulty finding shelters that can serve them. The City is limited in how it can use the federal funds available through this Consolidated Plan to support rehousing strategies.

Homeless prevention includes the provision of rental assistance, utility assistance and supportive services directly related to help those in danger of eviction or foreclosure or other loss of shelter. The level of need for homeless prevention may be greatly magnified due to the economic shutdowns related to COVID-19. The City is proposing to use the additional funds available from the CARES Act to address short-term needs of families and households to remain in their home.

The Continuum has discharge policies in place to ensure systems of care where persons have resided for longer than 90 days, such as correctional facilities and foster care, are not discharged directly into homelessness. Existing policies cover partnerships with foster care, health and mental health care facilities, and correctional facilities.

AP-75 Barriers to Affordable Housing - 91.420, 91.220(j)

Regulatory barriers to affordable housing are public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can increase development costs by as much as 35 percent. A number of causes, including infrastructure costs, local building practices, bureaucratic inertia, and property taxes contributed to this network of barriers. When partnered with the Not In My Back Yard (NIMBYism) opposition that often arises against the location of affordable housing units, new developments struggle to get past the initial feasibility stages.

The City feels that it has few, if any, local regulatory barriers that impede the development of affordable housing. The Springfield Zoning Ordinance allows for a broad range of lot area and density formulas that provide discretion to a property owner when constructing single family, duplex, or multifamily residential units. It also allows existing non-conforming uses and non-complying structures to continue to be used and occupied, even though they might be considered substandard by today's requirements.

Building codes can adversely affect cost containment and the provision of affordable housing. The City of Springfield has adopted the International Building Code, Residential Code, Existing Building Code, Property Maintenance Code, and NFPA 101 Life Safety Code. The City feels this regulation, which was designed to accommodate greater affordability in housing, is both reasonable and does not compromise building safety as a consequence of housing affordability.

There are local policies that do cause issues with housing specific populations, including:

- Springfield Housing Authority's policies regarding criminal background checks serves as a regulatory barrier to those trying to re-integrate into the City after leaving the criminal justice system.
- Many landlords will not accept people with a sexual predator background.
- Many homeless shelters admit individuals only. Of those that accept families, some will not accept male children over a specific age. This can result in a family separating to find shelter or living space or remaining homeless to keep the family together.

The City will work with its developers to ensure that their plans and projects move through the zoning, approval, and inspection processes with minimal delay. The City will also use available funding from this plan and other sources to subsidize and support the development of new housing. This includes direct financial support for affordable housing projects, technical assistance, and operating support for affordable housing developers actively pursuing projects in the City, and clearance of blighted structures to incentivize redevelopment. The City will address any regulatory barriers to affordable housing through its Housing Policy Council.

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

Introduction

Springfield has developed the following actions which address obstacles to meeting underserved needs, foster affordable housing, reduce lead-based hazards, reduce the number of poverty families, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs.

The City has attempted to create a new homeless facility in order to provide a one-stop shop for homeless persons who need a comprehensive array of services, including mental health services. The proposed site proved controversial to the adjacent neighborhood and did not go forward. The City will continue to pursue this facility by providing alternative development proposals.

Actions planned to foster and maintain affordable housing.

As described above in the Affordable Housing section, the City is pursuing a number of affordable housing initiatives, including:

| Owner Occupied Rehabilitation | 5 Year Budget | Goal |
|-------------------------------|---------------|-----------|
| Emergency Housing | \$650,000 | 250 units |
| HOME Deferred Loan | \$1,700,000 | 50 units |
| SCIL Ramps | \$343,000 | 15 units |
| Downpayment Assistance | \$200,000 | 20 units |
| HOME Rental | \$987,960 | 20 units |
| CDBG New/Rental Rehab | \$475,000 | 10 units |

Commented [BK5]: verify

Actions planned to reduce lead-based paint hazards.

The federal government banned lead-based paint from housing in 1978. Many homes built before 1978 have lead-based paint. Lead is especially dangerous for pregnant women and households with children under the age of six. It is one of the most widespread environmental hazards facing children today.

The City will ensure all of its federally-funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead-based paint inspection, testing, and abatement of lead-based paint hazards. The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources.

In April 2010, EPA extended current requirements regarding lead-safe work practices to cover most pre-1978 housing and require renovation firms to perform quantitative dust testing to achieve dust-lead levels that comply with EPA's regulatory standards. The City will work with its contractors, subrecipients

and community partners to ensure all funded programs are in full compliance with the updated regulation.

The City has been diligent in controlling lead paint in its programs for many years.

Actions planned to reduce the number of poverty-level families.

The City believes the creation and retention of jobs is one of the most effective ways to alleviate poverty and promote self-sufficiency. Given this, special economic development assistance is available to local businesses that agree to employ and train low-income persons. The City also pursues job creation initiatives with Tax Increment Financing (TIF), Enterprise Zone incentives, while maximizing leveraged public and private funds and the Mid-Illinois Medical District.

A large part of the efforts to reduce poverty is undertaken by the City's partners who receive CDBG, such as the Heartland Continuum of Care (continuum of local service providers). CDBG funds are used for public service grants to nonprofit service providers that promote independent living, supportive housing, educational programs, and job training opportunities. Many of these programs are geared toward the homeless population and the barriers to self-sufficiency. These partner agencies have a measurable and major impact on alleviation of the effects of poverty by coordinating and providing essential social service programs that help create an independent, safe, stable, healthy lifestyle for homeless or at-risk individuals and families.

When feasible, the City will provide job training, employment, and contract opportunities for public housing residents and other low- and moderate-income residents in connection with construction projects. This provision helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. In this way, the City will comply with Section 3 of the Housing and Urban Development Act of 1968. The City has set the following goals in relation to its Section 3-covered projects: (1) thirty percent of new hires will be Section 3 residents, and (2) ten percent of all Section 3-covered contracts will be awarded to Section 3 businesses.

Actions planned to develop institutional structure.

The Office of Planning Economic Development, OPED is the lead agency for the development, administration of the Consolidated Plan and projects. OPED and partners, including non-profit organizations, contractors, and other agencies undertake the projects funded through the Consolidated Plan. The City is fortunate to have qualified staff at the subrecipient level and quality non-profits to assist in the implementation of the Plan.

Community Relations (CR) has as part of its mission the fostering of effective, considerate interactions among the City's growing, diverse populations. CR makes deliberate, concerted efforts through education and outreach to inform citizens and organizations, particularly those representing underserved groups who are part of racial minorities or disabled persons. CR has a trained, professional staff that specializes in outreach in the community. They are active on many boards and solicit input from groups that represent racial, ethnic minorities, and disabled persons. Two of the more prominent

agencies that the City is very active in engaging racial, ethnic and disabled groups are the Springfield Urban League and the Springfield Center for Independent Living (SCIL). SCIL has been involved with the City for over 20 years advising on ADA and related issues. SCIL's Access Coordinator/Specialist directly involves its membership and its clients in program design especially with its ADA Home Modification and Ramp Program. In addition, The Springfield Urban League connects its members and its clients to City directives and advises the City in program planning and design.

A common gap among HOME grantees in institutional structure is the lack of certified Community Housing Development Organizations (CHDOs). The City has identified and partnered with a number of CHDOs in recent years, including TSP-Hope Inc, Growth International, and Nehemiah Expansion, Inc.

One concern noted during the planning process was a lack of dedicated staff to oversee and coordinate the Continuum of Care. The City has stepped forward to partially fund a new homeless coordinator position to address this need.

As noted earlier, a continued gap exists for a facility that is able to provide access to health and mental health services for the homeless population. The Center for Health and Housing stalled due to lack of community support for the proposed location. Other gaps in the delivery of the homeless continuum include the lack of a low-barrier entry shelter, transitional units, and additional permanent supportive housing.

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

The City will continue to participate in and support the Continuum of Care and its members. The City plans to continue to support the Continuum of Care, including the funding of a position to assist with coordination. The City will also convene a Housing Policy Council to help engage all stakeholders in issues such as affordable housing.

In addition, the City participates in a number of ongoing local and regional coordination efforts throughout the program year. The City also maintains several commissions to provide on-going discussion and coordination among citizens and stakeholders, including the Community Relations Commission, the Disabilities Commission, the Homeless Advisory Committee, the Economic Development Commission, and Veterans Advisory Council.

AP-90 Community Development Block Grant Program - 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 |
|---|-----|

AP 90 HOME Investment Partnership Program (HOME) - 24 CFR 91.220(I)(2)

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

The County does not intend to invest HOME funds in a project beyond those identified in 92.205. Proposed use of funds include loans, forgivable loans, and grants for the purpose of housing development. For TBRA, funds will be paid directly to housing providers on behalf of TBRA beneficiaries.

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

The County's Recapture Policy and Agreement are attached to this plan.

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

The County does not intend to use HOME funds to refinance existing debt during the program year.

Additional Narrative

In regard to HOME funding, this plan must describe eligible applicants, describe its process for soliciting and funding applications or proposals and state where detailed information may be obtained.

For HOME-funded homeowner rehabilitation, applications are available at the Office of Planning and Economic Development, located at 800 E Monroe in Springfield. This assistance is available on a first come first served basis. For the development of affordable housing, the City has identified the only qualified CHDO in the jurisdiction. Other developers wishing to participate in the development of affordable housing in Springfield should contact CDBG and HOME staff in the Office of Planning and Economic Development, located at 800 E Monroe in Springfield.