

PUBLIC NOTICE

As an entitlement community, the City of Aurora, Illinois receives annual funding from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant Program (CDBG) and HOME Investment Partnerships Program (HOME).

In accordance with the City of Aurora's Citizen Participation Plan and HUD's public participation requirements, a public hearing will be held at 1:00 p.m. on January 30, 2026, at City Hall, 44 E. Downer Place, Aurora, IL, Fifth Floor, Conference Room 5B to provide the public an opportunity to comment on the City of Aurora 2026 Annual Action Plan and Substantial Amendment 2026-#1.

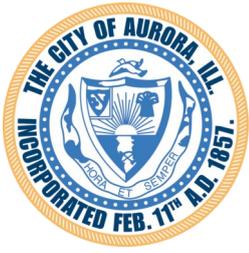
As per 24 CFR 570.200(h), 24 CFR Part 92.212, and 2 CFR 200.458, the public is hereby notified that under certain conditions, the City and/or its subrecipients may incur costs associated with the CDBG and HOME activities identified in the City's 2026 Annual Action Plan prior to the effective date of its grant agreement with HUD. The total amount of any pre-award costs incurred will not exceed \$300,000 or 25% of the amount of the City's anticipated 2026 CDBG allocation. Costs related to the HOME program may not exceed 25% of the City's current program amount. Citizens are advised that such pre-award costs will have no effect on future grants and will be in compliance with the regulations that govern the CDBG and HOME Programs as stated at 24 CFR Part 570, 24 CFR 92, and 24 CFR Part 576, respectively, as well as the Environmental Review Procedures stated in 24 CFR Part 58. To provide the required public disclosure of the City's intent to use unobligated carry-forward funds as necessary for such 2026 pre-award costs, the regulatory provisions for incurring pre-award costs will be discussed at the public hearing. This may include using unobligated front funding for CDBG public service, program administration, community amenities/neighborhood revitalization/infrastructure, and housing activity costs as well as HOME administration and project costs.

Please be advised that effective January 19, 2026, proposed 2026 Annual Action Plan and summaries of Substantial Amendment 2026-#1 will be available for review and public comment at the following locations: City of Aurora-Community Development Division, 44 E. Downer Place, Aurora, IL; Library-Main, 101 S. River St., Aurora, IL; Library-Eola, 555 S. Eola Rd., Aurora, IL; Library-West, 233 S. Constitution Dr., Aurora, IL; and on the City of Aurora website: www.aurora.il.us/Property-and-Business/Development/Community-Development. The proposed Amendments to the City's 2021, 2022, 2023, 2024, and 2025 Annual Action Plans will result in the re/allocation of CDBG/HOME/HOME-ARP funds and adjustments needed to ensure the integrity of the City's spending obligations and to also further address the City's effort to comply with HUD's regulatory requirements in administering the City's CDBG,HOME, and HOME-ARP Programs.

Upon advance request, the City will provide for interpretation or translation services to meet the needs of non-English speaking residents. The City will also take whatever actions are appropriate to serve the needs of persons with disabilities. For more information, to make special arrangements, or to provide comments, contact the Community Development Division, 44 E. Downer Place, Aurora, IL 60507, (630) 256-3325 or COACDD@aurora.il.us.

Comments will be accepted no later than 4:00 p.m., February 17, 2026. The above-referenced documents are scheduled for review and adoption at the City Council's February 24, 2026 meeting at 6:00 p.m., Council Chambers, Second Floor, City Hall, 44 E. Downer Place, Aurora, IL 60507.

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MAYOR JOHN LAESCH

**HOUSING & COMMUNITY DEVELOPMENT
BLOCK GRANT
CONSOLIDATED PLAN 2025 – 2029 | YEAR 2**

***DRAFT* 2026 ANNUAL ACTION PLAN**

PREPARED BY:

COMMUNITY DEVELOPMENT DIVISION

COMMUNITY SERVICES DEPARTMENT

44 E. DOWNER PLACE AURORA, IL 60507

630-256-3320 | COACDD@AURORA.IL.US

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JANUARY 2026



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Executive Summary

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

1. Introduction

This document contains the Annual Action Plan for the City of Aurora, effective from January 1, 2026 through December 31, 2026. This Plan is intended to promote decent, safe, sanitary, and affordable housing, as well as neighborhood stability within the City of Aurora. It continues to address long-standing housing and community development priorities defined in the City's 2025-2029 Consolidated Plan, which include physical, economic, demographic, and social conditions throughout the city. As the lead agency, the City of Aurora's Community Development Division (CDD) is responsible for carrying out activities to meet the Plan's priority needs.

The Annual Action Plan describes the activities the City intends to undertake in Program Year 2026 with funds received from the U.S. Department of Housing and Urban Development (HUD). The programs include the Community Development Block Grant Program (CDBG), HOME Investment Partnerships Program (HOME).

The City's 2026 allocations are based upon an estimate as per the City's 2025 annual allocations.

2. Summarize the objectives and outcomes identified in the Plan

Over this second year of the City's Consolidated Plan cycle, the City will carry out the following goals, which will, in part, support the actions implemented as part of the City's ONE Affordable Housing Strategy described later in this Plan:

1. Preserve and Expand the Affordable Housing Stock
2. Ensure Housing Stock is Safe/Healthy/Accessible
3. Public Service Assistance
4. Enhance and Improve Access to Amenities
5. Program Administration (CDBG and HOME)

3. Evaluation of past performance

As the City enters the second year of implementing its 2025–2029 Consolidated Plan, it continues to refine its processes and service delivery to advance the Plan's housing and community development objectives. In developing this second year approach, staff reviewed outcomes documented in the prior year's outcomes to identify successes, challenges, and opportunities for improvement. Consistent with prior practice, detailed year end reports have been prepared to summarize the results of activities completed during each program year.

4. Summary of Citizen Participation Process and consultation process

The following table outlines the City's outreach efforts to solicit funding proposals for its 2026 CDBG/HOME. This call for applications also included requests for proposals for the City's HOME-ARP Funds as well as its locally funded Affordable Housing Solutions, Opioid Use Disorder, and Quality of Life Grant Programs.

Outreach Opportunity	Date
Pre-Application Announcement Email - Notice #1	8-26-2025
Beacon Newspaper Advertisement	8-17-2025
Community Resource Team Email Release	8-29-2025
Community Resource Team Social Media Post	8-29-2025
Pre-Application Announcement Email - Notice #2	8-29-2025
Beacon Newspaper Advertisement	8-17-2025
Pre-Application Announcement Email - Notice #3	9-04-2025
Pre-Application Virtual Workshop	9-09-2025
Final Reminder Regarding Application Due Date	10-06-2025
Application Due Date	10-10-2025

Under each email notification, an estimated 560 representatives from non-profit agencies, elected officials, advisory boards, interested businesses, and residents of the City were provided with information regarding the City's grant opportunities. The City also contacted other area grant providers via email to share the City's grant opportunities and published an advertisement and press release in The Beacon News. An estimated 120 attendees participated in the non-mandatory pre-application virtual workshop. The workshop was recorded and posted on the City's website along with the workshop's presentation slides.

5. Summary of public comments

To be added upon completion of the public comment period.

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

To be added upon completion of the public comment period.

7. Summary

The Community Development Block Grant (CDBG) program is Aurora's most flexible funding resource and can be used for housing and non-housing activities, including those that revitalize neighborhoods, promote economic development, improve community facilities/infrastructure, and provide public services, all of which must benefit the City's low- and moderate- income residents. The CDD anticipates receiving approximately \$1.2 million each year.

The HOME Investment Partnerships (HOME) program supports building, acquiring, and/or rehabilitating affordable housing for rent, homeownership, or provides direct rental assistance to low-income residents. CDD anticipates receiving approximately \$525,000 each year.

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PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency	AURORA	Community Development Division
CDBG Administrator	AURORA	Community Development Division
HOME Administrator	AURORA	Community Development Division

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Chris Ragona
Director of Community Services
Community Services Department
City of Aurora
44 E. Downer Place
Aurora, IL 60505
P: 630-256-3321
ragonac@aurora.il.us

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

During 2025, the City released a call to solicit applications for 2026 CDBG and HOME proposals. The application cycle opened on September 9, 2025 and closed on October 10, 2025. City staff outreach efforts included notifications to prior and current recipients of funding and prospective first-time applicants. The following table outlines the City’s outreach efforts:

Outreach Opportunity	Date
Pre-Application Announcement Email - Notice #1	8-26-2025
Beacon Newspaper Advertisement	8-17-2025
Community Resource Team Email Release	8-29-2025
Community Resource Team Social Media Post	8-29-2025
Pre-Application Announcement Email - Notice #2	8-29-2025
Beacon Newspaper Advertisement	8-17-2025
Pre-Application Announcement Email - Notice #3	9-04-2025
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Application Due Date	10-10-2025

Under each email notification, an estimated 560 representatives from non-profit agencies, elected officials, advisory boards, interested businesses, and residents of the City were provided with information regarding the City’s grant opportunities. The City also contacted other area grant providers via email to share the City’s grant opportunities and published an advertisement and press release in The Beacon News. An estimated 120 attendees participated in the non-mandatory pre-application virtual workshop. The workshop was recorded and posted on the City’s website along with the workshop’s presentation slides. The 2026 CDBG and HOME Funding rounds closed on October 10, 2025. The City received 11 CDBG applications and 2 HOME applications, with 9 CDBG applicants and 1 HOME applicant recommended for funding.

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))

Staff from the Mayor's Office participate in a variety of non-profit roundtables and coordinates meetings to identify needs for service and investment within the community.

Aurora Housing Authority: The City of Aurora maintains a positive relationship with the Aurora Housing Authority (AHA) and its Executive Director. The CDD has will continue its partnership with the Housing Authority to create, maintain, and further affordable housing opportunities throughout the City.

Nonprofit Service Providers: The City also makes an effort to communicate and carry on a dialogue with service providers and the community at large about the Consolidated Plan goals, objectives, and activities to support the current Plan, including agencies that provide housing assistance, such as including the Association for Individuals with Disabilities (AID) and Community Housing Advocacy and Development (CHAD).

Frequent Users System Engagement (FUSE): The FUSE initiative is a collaborative partnership of local agencies representing government - City of Aurora, Aurora Fire Department, Aurora Police Department, health care - Presence Mercy Medical Center, Rush Copley Medical Center - and nonprofit service providers - Hesed House, Breaking Free and Association for Individual Development. The explicit mission of the FUSE Initiative is to develop innovative solutions for the chronically homeless individuals who frequently use public services like ambulances and emergency rooms.

Financial Empowerment Center (FEC) Replication Initiative: The Cities for Financial Empowerment (CFE) fund provides both funding and focused technical assistance to mayors and their teams to promote systemic financial empowerment programs and policies into city services that improve individual and financial stability. Since 2021, The Neighbor Project has partnered with the City to manage the FEC as well as coordinate and build partnerships among other organizations, and will continue to administer the program through 2026. Services at the FEC include financial counseling assistance – reducing debt, establishing and improving credit, connecting to safe and affordable banking services, building savings, and budgeting, among other activities.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City is an active participant in the Kane County Continuum of Care (CoC) system and is one of three local governments (includes City of Elgin and Kane County) that provide non-federal funding on an annual basis to administratively support the CoC. As an active part of the CoC, the City has been a substantial force to promote better outreach, case management, and planning to address homelessness issues in the City. The City, Elgin, and Kane County currently serve in a co-leadership position for the Kane County Continuum of Care and utilize this position to coordinate the efforts of essential County-wide networks and coalitions. The City also partners with the CoC to identify priority needs, strategies, and funding opportunities, putting forth an objective view of performance, and finally, to share the information to help planning efforts of diverse providers within Kane County. This allows the City to coordinate efforts with partner agencies to achieve a collective impact on priority needs throughout the City.

Hesed House, the largest homeless services provider in the City, is located in a former municipal incinerator building. This building was converted into a full-service homeless facility through the use of City funds. Hesed House is the second largest homeless shelter in the State of Illinois and has established

a comprehensive resource center to help transition individuals and families out of homelessness. The City has actively sought to expand this community resource and other homeless services over the past several years through the completion of facilities improvement infrastructure projects funded via the City's CDBG program and local funds.

A primary goal of Hesed House is to assist individuals and families in becoming self-sufficient, enabling them to transition from temporary to permanent housing. To meet this goal, each organization provides case management that includes life skills training, advocacy, and referrals to partner agencies. This case management is meant to assist in stabilizing a homeless person's situation so that they can concentrate on addressing the root cause of their homelessness and gaining access to stable housing.

The City and its CoC partners continue to advocate for funding and program efficiencies to maintain the County's over 300 emergency shelter beds in the face of greater program demand. In addition to the vital service base provided with emergency shelter beds, the City and its partners also emphasize transitional shelter as a strategic response to reducing homelessness.

The City will continue to be an active participant in the Kane County Continuum of Care and will implement the actions and activities outlined in the Continuum's Homeless Strategy.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The Kane County COC consults with the State of Illinois and plans for the efficient use of ESG Funds in the County. ESG funds are allocated according to a ranking system. Evaluation criteria includes but are not limited to; program/agency capacity and duplicity of services. The CoC reports on and evaluates the performance of ESG recipients and sub recipients. The COC's geographic area includes the entire Kane County area.

Annually, the COC establishes priorities for funding projects in Kane County. The selection process is transparent and inclusive and based on the standards indicated in 24 CFR Part 578.19(b). The COC develops and follows a collaborative process for the development of applications in response to a HUD Notice of Funding Availability (NOFA). Priorities for funding are determined based on HUD's priorities found in the NOFA, annual gap analysis, and consistency with the COC's plan to end homelessness.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Aurora Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Efforts to include all agency types relevant to the Annual Action Plan were contacted for input into the process and development of the 2026 AAP. These efforts included email notices, public notices on the City's website, a newspaper notice, and public hearing. Additionally, the Community Development Division communicates throughout the year with the various agencies, partners, and government bodies to gather information and identify needs.

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2	Agency/Group/Organization	Non-Profit Organizations
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Other government - County Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Efforts to include all agency types relevant to the Annual Action Plan were contacted for input into the process and development of the 2026 AAP. These efforts included email notices, public notices on the City's website, a newspaper notice, and public hearing. Additionally, the Community Development Division communicates throughout the year with the various agencies, partners, and government bodies to gather information and identify needs.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

Not applicable

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	<p>The Continuum of Care Kane County was created in 1999 and includes the Kane County CDBG Program Area and the Cities of Aurora and Elgin. The Continuum consists of organizations and agencies that assist individuals and families that are at-risk of being homeless or are in various stages of homelessness. These social service agencies provide: Outreach, Assessment and Intake; Emergency Shelter; Permanent Housing; Permanent Supportive Housing; and Supportive Services. The Continuum is responsible for the coordination of all of the social service agencies throughout the County to ensure that all gaps and overlaps in services are addressed. The City participates in the CoC addresses to further enhance its 2020-2024 Consolidated Plan goal to mitigate or prevent homelessness.</p>

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 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

To ensure citizen participation, the City of Aurora adopted a Citizen Participation Plan on September 4, 2010 (amended August 13, 2019 and April 28, 2020).

The following dates reflect the City's public comment periods for its 2026 Annual Action Plan Approval:

The City's Draft 2026 Annual Action Plan was made available for public comment on Monday, January 19, 2026. A public hearing is scheduled for January 30, 2026 at 1:00 p.m. The public comment period is scheduled to conclude on February 17, 2026 at 4:00 p.m. Copies of the City's Draft 2026 Annual Action Plan were made available online at www.aurora.il.us/Government-and-Engagement/Staff-Directory/Community-Services/Community-Development, at the Community Development Division, and at the City's three library branches.

Efforts to include all agency types relevant to the Annual Action Plan were contacted for input into the process and development of the 2024 AAP. These efforts included an estimated 560 email notices to representatives from non-profit agencies, elected officials, advisory boards, interested businesses, and residents of the City, public notices on the City's website, newspaper notice in The Beacon News and a public hearing. Additionally, the CDD communicates throughout the year with the various agencies, partners, and government bodies to gather information and to identify needs. The CDD emailed announcements, posted public notices online and in the newspapers regarding its CDBG application workshop. The CDD also posted public hearing notices online, The Beacon News, and at City Hall regarding its 2026 Annual Action Plan. The City's 2026 Annual Action Plan was also displayed for the public on the City's website, at the City's three library branches, and at the City's Community Development Division office at City Hall.

A summary of citizen participation efforts, including a summary of comments or views submitted and reason comments or views were not accepted to satisfy the City's HUD Funding Program Requirements and a description of the corresponding public notification process will be attached to the Citizen Participation Attachment.

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
1	Newspaper Ad	Non-targeted/broad community	N/A	N/A	N/A
2	Public Meeting	Non-targeted/broad community	Block Grant Working Committee: 1-15-26	TBD	TBD
3	Public Hearing	Non-targeted/broad community	1-30-26	TBD	TBD
4	Public Meeting	Non-targeted/broad community	Public Health, Safety and Transportation Committee: 2-10-26	TBD	TBD
5	Public Meeting	Non-targeted/broad community	Committee of the Whole: 2-17-26	TBD	TBD
6	Public Meeting	Non-targeted/broad community	City Council: 2-24-26	TBD	TBD

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The Office of Community Planning and Development at the U.S. Department of Housing and Urban Development (HUD) allocates CDBG and HOME to Aurora’s Community Development Department.

The Anticipated Resources Matrix below outlines each of these funds, expected amounts available in Year 2 and a projection of resources between fiscal year 2025 and fiscal year 2029, and a pre-populated list of available uses of funds from the HUD’s planning system (Integrated Disbursement and Information System). The amounts include funds that can be used towards administrative caps. For example, the CDBG program allows up to 20% and the HOME program allows up to 10% of its programs funds to be spent towards planning and administrative expenses. As a result, the full five-year entitlement may not be fully allocated in the Goals section of SP-45.

Program income dollars are collected annually by the Community Development Division, for both the CDBG and HOME programs. Program income is derived primarily from repayment of loans provided to citizens to assist in the rehabilitation or purchase of homes or from developers provided to assist in the development of affordable housing and non-housing community development projects within Aurora.

If the total grant received by the City of Aurora is lower or higher than the funds allocated to activities in SP-45, then each activity’s budget will be reduced or increased in the same proportion as the percentage difference between the estimated total grant and the actual total grant. For example, a CDBG funding decrease will result in a drop in administration and public service funding to their maximum regulatory threshold percentages (20% and 15%, respectively). Public service activities will be reduced upon an applicant and/or subrecipient's demonstrated financial need. If the 2025 CDBG funding is increased, the City's administration will be increased to its respective percentage cap. In the event that there is a funding increase, the City reserves the right to allocate funds to City administered projects (such as, but not limited to: public works projects, neighborhood revitalization projects, housing activities, etc.) and/or additional funds to existing and/or new projects depending upon an applicant and/or subrecipient's demonstrated financial need. Additional funding will then be reviewed by staff and may require further

approval by the Block Grant Working Committee and City Council.

Special Note: Per 24 CFR 570.200(h), “Reimbursement for Pre-award Costs”, under certain conditions, the City and its subrecipients may incur costs prior to the effective date of the City’s grant agreement with HUD. Pre-award costs may not exceed 25% of grant amount or \$300,000, whichever is greater. To provide the required public disclosure of the City’s intent to use unobligated carry forward funds as necessary for such pre-award costs, the regulatory provisions for incurring pre-award costs under 24 CFR 570.200(h)(1) will be discussed at the public hearing. This may include using unobligated front funding for public service, program administration, neighborhood revitalization/infrastructure, and housing activities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,200,000.00	0.00	0.00	1,200,000.00	3,600,000.00	Remaining total amounts to \$3,576,738 which is the projected total for the remaining three years of the City's entitlement allocation (based upon 2025 allocation). Amount is subject to change depending upon unexpended prior year funds and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	525,097.00	0.00	0.00	525,097.00	1,575,291.00	Remaining total amounts to \$1,575,291 which is the projected total for the remaining three years of the City's entitlement allocation (assuming level funding as per 2025 allocation) and prior year resources. Amount is subject to change depending upon unexpended prior year funds and program income.

Table 5 - 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

The HOME program requires participating jurisdictions to provide match in an amount equal to no less than 25% of the total HOME funds drawn for the project cost. Sources of match can be cash, donated land or real property, infrastructures improvements, bonds issued by state or local government, donated materials, equipment, or professional services, sweat equity, and the value of foregone taxes. The City of Aurora encourages applicants to submit proposals that leverage eligible HOME match dollars. Since 2010, the City has partnered with developers and non-profit agencies to produce an approximate match surplus of \$10 million dollars. This surplus will ensure the City will meet the required match obligations for the next several years without the need for any additional match contributions.

The HOME program requires participating jurisdictions to provide match in an amount equal to no less than 25% of the total HOME funds drawn for the project cost. Sources of match can be cash, donated land or real property, infrastructures improvements, bonds issued by state or local government, donated materials, equipment, or professional services, sweat equity, and the value of foregone taxes. The City of Aurora encourages applicants to submit proposals that leverage eligible HOME match dollars. Since 2010, the City has partnered with developers and non-profit agencies to produce an approximate match surplus of \$10,066,500.84 million dollars. This surplus will ensure the City will meet the required match obligations for the next several years without the need for any additional match contributions. Additionally, CDBG projects are often only a portion of the total budget, producing additional match for activities identified as public service and capital improvements.

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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's Financial Empowerment Center is located at 712 S. River Street in Aurora. To address capacity limits at the City's non-profit shelters, since late 2025, this facility has also functioned as a contractor-operated warming center for Aurora's unhoused population.

Discussion

Contingency Statement:

The City will administer approximately \$1.7 million dollars during the 2026 program year. Projects will be funded by Community Development Block Grants (CDBG) and HOME Investment Partnerships (HOME) Programs. Activities are listed in section AP-35 - Projects segment. The CDBG and HOME Funds are programmed with regulatory caps in mind. This includes a 20% administration cap for CDBG and 10% administration cap for HOME. If the City receives less than the anticipated amount of funding, project amounts will be reduced accordingly. These actions may take place without triggering a Substantial Amendment to this Action Plan.

The City is making assumptions on its receipt of level funding as per its 2025 funding allocations and has the following contingency plan in place for when actual amounts are announced. If the 2026 CDBG funding is increased, administration will be increased to its respective percentage cap. Any additional funding will be placed into the neighborhood revitalization project category. A CDBG funding decrease will result in a drop in administration and public service funding to their maximum regulatory threshold percentages (20% and 15%, respectively). Public service activities will be evenly reduced across each project. Additional funding will then be reviewed by staff and may require further approval by the Block Grant Working Committee and City Council.

HOME administration will be increased or decreased to the maximum percentage based on actual funding amounts. HOME projects, once selected, will be underwritten and actual funding will be combined with unallocated available HOME funds to determine the best use of funds.

Any increases or decreases to grant funding may require a minor or substantial amendment, and the City will follow its Citizen Participation Process.

The City may not submit its 2026 AAP for HUD approval until it receives its funding allocation notice.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve and Expand the Affordable Housing Stock	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Neighborhood Revitalization Strategy Area	Affordable Housing Homeless Prevention	HOME: \$525,097.00	Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted
2	Ensure Housing Stock is Safe/Healthy/Accessible	2025	2029	Affordable Housing Non-Homeless Special Needs		Affordable Housing	CDBG: \$375,000.00	Homeowner Housing Rehabilitated: 42 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Service Assistance	2025	2029	Affordable Housing Homeless Non-Housing Community Development	Neighborhood Revitalization Strategy Area	Homeless Prevention Supportive Services for Low/Moderate Income and Vu	CDBG: \$180,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 6831 Persons Assisted
4	Enhance and Improve Access to Amenities	2025	2029	Non-Housing Community Development		Affordable Housing Homeless Prevention Neighborhood Improvements Community Investments	CDBG: \$303,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 474 Persons Assisted
5	Program Administration (CDBG and HOME)	2025	2029	Affordable Housing	Neighborhood Revitalization Strategy Area	Affordable Housing Homeless Prevention Neighborhood Improvements Supportive Services for Low/Moderate Income and Vu Community Investments	CDBG: \$342,000.00 HOME: \$52,509.00	

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve and Expand the Affordable Housing Stock
	Goal Description	<p>To address the need for affordable housing, the focus will be on preserving and expanding the existing affordable housing stock while producing new units. During this Consolidated Planning period, rental housing for households below 80% AMI will be considered, with priority given to projects that increase permanent supportive housing, provide more family-sized units, offer housing for those earning less than 50% AMI, and accommodate special needs groups. Additionally, activities that increase access to homeownership for low- and moderate-income buyers, such as down payment assistance programs, will be prioritized to help more families achieve their housing goals.</p> <p>Of the \$525,097 in HOME funds allocated for 2026, 15% of the total funds (\$78,765) will be set-aside for CHDO activities. (Although the CHDO set-aside will remain at 15%, the actual CHDO amount will be determined upon HUD's notification of the City's 2026 HOME allocation.)</p> <p>This Goal is set-aside funding. In the past, the City was advised by HUD staff to allocate the funds as per the regulatory thresholds for EN/CHDO. Once the City has qualified projects, the projects are approved via Substantial Amendment.</p>
2	Goal Name	Ensure Housing Stock is Safe/Healthy/Accessible
	Goal Description	Housing rehab activities will promote long-term, community-based housing options for older adults and persons with physical and developmental disabilities to age in place; promote actions that decrease environmental hazards, such as lead-based paint or lead poisoned drinking water, and other hazards as part of the Healthy Homes Rating System. Funds may also be used to support policies and programs that increase a community's ability to respond to natural disasters and other impacts of climate change, particularly for vulnerable populations.
3	Goal Name	Public Service Assistance
	Goal Description	Activities that promote this goal include tenant-based rental/mortgage assistance for the prevention of homelessness, rapid-rehousing, the development of new permanent supportive housing units, community-based shelter facilities, and needed public services that increase economic opportunities, reduce poverty, or support special needs populations.

4	Goal Name	Enhance and Improve Access to Amenities
	Goal Description	Targeted neighborhood investments that provide safe and accessible pedestrian modes of transportation from affordable housing communities to neighborhood amenities and public transit, promote crime prevention through environmental design standards, and adds neighborhood amenities (i.e. public art, community gardens, playgrounds, and parks) that enhance the quality of life.
5	Goal Name	Program Administration (CDBG and HOME)
	Goal Description	Staff Salaries, program management-related expenses related to the City's CDBG and HOME Programs. The CDBG amount in this goal includes funds for administration (\$240,000) and funds for the Section 108 Loan Repayment Contingency (\$102,000). Although classified under administration, Section 108 funds are not considered as part of the City's regulatory administration threshold.

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Projects

AP-35 Projects – 91.220(d)

Introduction

Through the City of Aurora’s Request for Proposal process, the Community Development Division gives preference for affordable housing projects that integrate neighborhoods racially, ethnically, and economically. In addition, the City targets neighborhood investments that affirmatively further fair housing choice by increasing the number of non-housing investments that increase the desirability of distressed neighborhoods through increasing community amenities, public investments, and economic opportunities. To balance any unintentional housing cost increases as a result of infrastructure or community amenity investments, Aurora is committed to promoting housing affordability and preservation efforts to keep residents in their homes as property values rents rise around them.

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

In its 2025-2029 Consolidated Plan, the City has identified five goals to address housing and community development needs during its five-year performance period. On an annual basis, the City will try to achieve as many of these goals as feasible. For 2026, the City has selected projects that meet all of its Consolidated Plan’s goals and also for financial reporting consistency, added administration as an additional funding goal.

Priority is assigned based on: the level of need that is demonstrated by the data collected during the preparation of the Consolidated Plan, specifically in the Needs Assessment and Market Analysis; the information gathered during the consultation and citizen participation process; and the availability of resources to address these needs.

Project selection and funding award considers the applicants’ proposal and demonstrated financial need, the sub-recipient’s experience and capacity, performance goals, and ability to leverage other funds. One of the primary obstacles to meeting underserved needs of residents and organizations is the availability of funding and the declining funding to address the many housing and community development needs.

AP-38 Project Summary
Project Summary Information

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Project Summary Information

#	Project	Goals Supported	Geographic Areas	Needs Addressed	Funding
1	Housing: HOME-Assisted Affordable Housing Projects	Preserve and Expand the Affordable Housing Stock Ensure Housing Stock is Safe/Healthy/Accessible Public Service Assistance Enhance and Improve Access to Amenities Program Administration (CDBG and HOME)	Neighborhood Revitalization Strategy Area - Strategy area	Affordable Housing Homeless Prevention Neighborhood Improvements Supportive Services for Low-Moderate Income and Vu Community Investments	HOME : \$393,823.00
	Description	Contingency Funds. Funding will be made available for new affordable housing units, tenant-based rental assistance, and additional resources for homebuyers.			
	Target Date for Completion	12/31/2026			

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Low- and moderate-income households - TBD			
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Citywide			
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Activities will be approved via the City's substantial amendment process.			
2	Housing: Community Housing Development Organization Reserve (HOME)	Preserve and Expand the Affordable Housing Stock		Affordable Housing	HOME : \$78,765.00
	Description	At least 15% of the annual HOME allocation must be spent towards certified CHDOs.			
	Target Date for Completion	12/31/2026			

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Low- and moderate-income households - TBD		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Citywide		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Activities will be approved via the City's substantial amendment process.		
3	Housing: The Neighbor Project	Ensure Housing Stock is Safe/Healthy/Accessible	Affordable Housing	CDBG : \$275,000.00
	Description	Safety First		
	Target Date for Completion	12/31/2027		

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	18 low- and moderate-income households		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	City of Aurora		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Provide funding assistance for urgent or safety-related repairs in the homes of income-eligible homeowners including: HVAC/mechanical, electrical and plumbing systems; roof repairs/replacements; porch repairs; mold/radon mitigation; and more.		
4	Housing: Rebuilding Together Aurora	Ensure Housing Stock is Safe/Healthy/Accessible	Affordable Housing	CDBG : \$100,000.00
	Description	Safe at Home		
	Target Date for Completion	12/31/2027		

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	17 low- and moderate-income households.		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Citywide		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	To provide ADA-compliant accessibility modifications to qualified low-income, owner-occupied households in which at least one person has an independently verified disability that can be aided through home modification.		
5	Public Service: CASA Kane County	Public Service Assistance	Supportive Services for Low-Moderate Income and Vulnerable populations	CDBG : \$37,000.00
	Description	Child Advocacy for Abused & Neglected Children in Aurora		
	Target Date for Completion	12/31/2026		

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	217 low- and moderate-income children			
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	100 S. Third St., Suite 460 Geneva IL 60134			
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Funding for CASA will be in the supervision of children in the program from Aurora and to ensure the proper systems and people are in place to help the children in care heal and thrive.			
6	Public Services: Hesed House	Public Service Assistance	Homeless Prevention	Supportive Services for Low-Moderate Income and Vulnerable Populations	CDBG : \$50,000.00
	Description	SEEDS Case Management: SEEDS case manager work with homeless clients of Hesed House, addressing the issues that made them homeless in order to return them to independent living.			
	Target Date for Completion	12/31/2026			

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Hesed House will assist 600 people experiencing homelessness.		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	659 S River St, Aurora, IL 60506		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	SEEDS case managers will work with clients experiencing homelessness, addressing the issues that made them homeless to return them to independent living.		
7	Public Service: Senior Services Associates	Public Service Assistance	Supportive Services for Low-Moderate Income and Vulnerable Populations	CDBG : \$43,000.00
	Description	Connection Center for Senior Assistance		
	Target Date for Completion	12/31/2026		

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	5,700 low- and moderate-income senior citizen individuals (ages 62+)			
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	2111 Plum St, Aurora, IL 60506			
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Provision of services for seniors, veterans of all ages and persons with disabilities that will allow them to live safely with improved, maintained health, security and dignity in their homes and communities as long as possible.			
8	Public Services: Mutual Ground	Public Service Assistance		Homeless Prevention	CDBG : \$50,000.00
	Description	MGI's 24-hour Emergency Domestic Violence shelter program exists to be a beacon of hope for those seeking a path away from violence, and continually works to meet the needs of adults and children at risk.			
	Target Date for Completion	12/31/2026			

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Mutual Ground will assist 275 people seeking shelter from domestic violence.		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	418 Oak Ave, Aurora, IL 60506		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Mutual Ground's 24-hour Emergency Domestic Violence Shelter exists to be a beacon on hope for those seeking a path away from violence.		
9	Community Amenities: Loaves and Fishes	Enhance and Improve Access to Amenities	Community Investments	CDBG: \$225,000.00
	Description	Aurora Hub 2.0 Cold Storage Expansion		
	Target Date for Completion	12/31/2026		

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	20,000 low- and moderate- income individuals		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	580 Exchange Court, Aurora, Illinois 60504		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	The project will add large refrigeration and freezer systems at the Aurora HUB as part of facility improvements that support increased access to food.		
10	Community Amenities: Contingency Funds	Enhance and Improve Access to Amenities	Community Investments	CDBG: \$78,000.00
	Description	Set-Aside Public Facility Improvement/Infrastructure/Neighborhood Investment Funds		
	Target Date for Completion	12/31/2026		

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Low-and moderate-income residents.		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Citywide		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Funds are reserved for future community amenities' activities (existing or new projects). Activities will be approved via the City's minor or substantial amendment process.		
11	Aurora Arts Centre Development - Section 108 Financing and Admin Fee	Program Administration (CDBG and HOME)	Community Investments	CDBG: \$2,000.00
	Description	Funding for annual administrative/banking custodial Fee.		
	Target Date for Completion	12/31/2026		

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Not applicable		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Not applicable		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Annual administrative/banking custodial Fee.		
12	Section 108 Debt Service Reserve	Program Administration (CDBG and HOME)	Community Investments	CDBG: \$100,000.00
	Description	Additional security for repayment of Aurora Arts Centre Section 108 Loan.		
	Target Date for Completion	12/31/2026		

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Not applicable		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Not applicable		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Repayment of Aurora Arts Centre Section 108 Loan		
13	Program Administration: COA Sustainability (CDBG)	Program Administration (CDBG and HOME)	Supportive Services for Low-Moderate Income and Vulnerable Populations Community Investments	CDBG : \$30,000.00
	Description	Up to 20% of CDBG funds may be spent on planning and administrative activities.		
	Target Date for Completion	12/31/2026		

	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Low- and moderate-income individuals		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	44 E. Downer Place, Aurora, IL 60507 and 649 S. River St., Aurora, IL 60506		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Affordable housing and workforce development study to identify feasibility and opportunities to increase the workforce that supplies affordable, energy-efficient housing.		
14	Program Administration: City of Aurora (CDBG)	Program Administration (CDBG and HOME)	Affordable Housing Homeless Prevention Neighborhood Improvements Supportive Services for Low-Moderate Income and Vulnerable Populations Community Investments	CDBG: \$210,000.00
	Description	Up to 20% of CDBG funds may be spent on planning and administrative activities.		

	Target Date for Completion	12/31/2026		
	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	Not applicable		
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	44 E. Downer Place, Aurora, IL 60507		
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	CDBG staff Salaries, program management-related expenses		
15	Program Administration: City of Aurora (HOME)	Program Administration (CDBG and HOME)	Affordable Housing Homeless Prevention Neighborhood Improvements Supportive Services for Low-Moderate Income and Vu Community Investments	HOME: \$52,509.00

Description	Up to 10% of HOME funds may be spent on planning and administrative activities.
Target Date for Completion	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	TBD
Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	44 E. Downer Place, Aurora, IL 60507
Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	HOME staff Salaries, program management-related expenses

AP-50 Geographic Distribution – 91.220(f)

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

Activities funded under the Community Development Block Grant Program are limited to census tracts in which more than 51% of residents earn less than 80% of the area median income. HOME and ESG funds may be spent across the city.

The City intends to use the NRSA designation as a tool to leverage HUD’s flexible regulations, financial resources from Invest Aurora and other partners, and the concentration of nonprofit offices within the boundary to address housing, economic empowerment, and neighborhood revitalization issues. The City may increase funding limits for projects or programs within the NRSA to incentivize revitalization work in this area. Although none of the City’s 2026 activities are specifically targeted towards NRSA specific activities, the City’s first-time homebuyer down payment program offers additional financial assistance to prospective NRSA residents. Additionally, the City’s most recent HOME projects funded during the City’s 2021 and 2022 program years are located within the City’s NRSA, with an additional \$600K in CDBG funds allocated to the 2022 project for a community health clinic.

The City’s Neighborhood Revitalization Strategy Area is a contiguous area that is focused on the Fox River, Downtown Aurora, and adjacent neighborhoods and comprises approximately 9% (2,570 acres) of the City’s total land area. The boundary was selected based on an analysis of Low- and Moderate-Income Summary Data from the U.S. Department of Housing and Urban Development, U.S. Census Data, and local building information from Planning and Zoning Department consultations with community stakeholders, and on previous planning work from the 2017 Downtown Master Plan.

Geographic Distribution

Target Area	Percentage of Funds
Neighborhood Revitalization Strategy Area	0

Table 7 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City did not receive any 2026 project proposals for activities specifically targeted towards the NRSA.

Discussion

Through the City of Aurora’s Request for Proposal process, the Community Development Division will give preference to affordable housing projects that integrate neighborhoods racially, ethnically, and economically. In addition, the City will target neighborhood investments that affirmatively further fair housing choice by increasing the number of non-housing investments that bolster the desirability of distressed neighborhoods with additional community amenities, public investments, and economic

opportunities. To offset any unintended increases in housing costs resulting from infrastructure or community amenity investments, Aurora is committed to promoting housing affordability and preservation efforts to keep residents in their homes as nearby property values and/or rents rise in their neighborhoods.

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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section specifies the goals for the number of homeless, non-homeless, and special needs populations estimated to be provided with affordable housing and the number of affordable housing units supported by program type in the FY2025 program year.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	35
Special-Needs	0
Total	35

Table 8 - 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	0
Rehab of Existing Units	35
Acquisition of Existing Units	0
Total	35

Table 9 - One Year Goals for Affordable Housing by Support Type

Discussion

Affordable housing is one of the key priority needs identified as a result of community consultations and discussions and represents one of the most significant challenges facing lower-income households in the City of Aurora. Two out of the five goals in the Annual Action Plan explicitly call for actions that address housing affordability issues. They include: 1) Expand the affordable housing stock and 2) Ensure the housing stock is safe, healthy, and accessible for all residents.

AP-60 Public Housing – 91.220(h)

Introduction

AHA owns, manages, or subsidizes nearly 2,000 units, including 502 public housing units and 1,428 housing choice vouchers, mostly in the form of project-based vouchers. AHA will be opening the housing choice voucher wait list in early 2025. The current voucher waitlist has about 300 people.

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

- **2026 update to be added**
- To assist people in using vouchers, AHA conducted a landlord symposium in February 2024. As a result, voucher holders are finding units after a long period of having trouble using them. These challenges started during the COVID-19 pandemic.
- Continue to streamline work order requests so that issues are corrected more quickly than they have been in the past;
- Re-evaluate preference criteria for Housing Choice Vouchers, and open the waitlist;
- Continue to modernize the existing portfolio;
- Seek out new opportunities for public housing units.

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

The agency holds public hearings, community meetings, and public comment periods to discuss resident concerns and solicit input/feedback on current and proposed policies, programs, and activities as part of the Annual Plan and Capital Fund Program. AHA has begun hosting monthly meetings at each site to give residents a forum to express their concerns about their living environment, fostering relationships between AHA staff and residents, and leading to more streamlined approaches to addressing issues and improving the living environment in public housing.

The AHA has recently allocated resources to a tenant services budget, which will be used to foster partnerships with other social service agencies that may be able to provide efficient youth and adult resident programming.

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

Not applicable.

Discussion

Not applicable.

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

Introduction

Aurora will continue to address its homelessness prevention goals and actions by participating in the Kane County Continuum of Care and implementing the actions and activities outlined in the Homeless Strategy as set forth in the City's Consolidated Plan.

Under a competitive request for proposal process, the Community Development Division intends to provide CDBG funds for public service activities that promote the Consolidated Planning Goal to Prevent and End homelessness and assist senior citizens. The following programs include homelessness prevention and senior service activities, which promote self-sufficiency:

- Hesed House: Homelessness Prevention Case Management
- Mutual Ground: Domestic Violence Case Management
- CASA Kane County: Child Advocacy for Abused & Neglected Children in Aurora
- Senior Services Associates: Community Connection Center

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The City will continue to be an active participant in the Kane County Continuum of Care and will implement the actions and activities outlined in the Continuum's Homeless Strategy.

- Work with homeless service providers and funders to ensure that local outreach efforts are culturally competent and designed to meet the needs of people with addictions and mental illnesses.
- Grow the Continuum of Care's Coordinated Entry process with a goal to develop interagency collaboration, partnerships and coordination of services.
- Work with homeless services providers to review restrictive program rules and make adjustments as appropriate to reduce barriers that keep people from obtaining and retaining permanent housing.

- The City will continue its Frequent Users of Systems Engagement (FUSE) partnership with other area rapid re-housing, health, and mental health and service agencies.

Work with local municipalities as appropriate to advocate for solutions to critical issues, such as affordable housing, local wages, and public transportation. Hesed House regularly reaches out to unsheltered homeless individuals by:

- Collaborating with the Aurora Police Department to jointly canvas the City at least three times a

year as part of the Point-in-Time Count.

- If a homeless individual is found, they are invited to utilize the shelter. However, if the person is unwilling to utilize the shelter, Hesed House continues to follow up and meet the individual where they are.
- Whether on the street or in the shelter, Hesed House case managers follow up with the individuals to help foster relationships.
- Hesed House case managers put the individual on VI-SPDAT, which gets them on a county list for HUD programs and is part of the coordinated entry process.

Addressing the emergency shelter and transitional housing needs of homeless persons

The PADS Program is managed by Hesed House and is an overnight shelter for men, women, and children. The facility offers a place to sleep, shower, do laundry, eat a meal, find medical and legal assistance, and other life-sustaining services. The shelter operates from 7pm to 7am every night of the year. The men's sleeping area accommodates 88 sleeping mats. After 9:30 pm, additional mats are placed in our double duty dining room. Several other smaller sleeping areas provide mats and volunteer oversight for single women. Over 70 faith-based communities with teams of volunteers provide food and serve meals, oversee the shelter's dining room, store, and laundry facilities, and maintain four sleeping areas. Volunteers also make sack lunches and breakfasts to serve guests as they depart for work or other destinations in the morning. Shelter residents are also eligible to sign up for case management services, assistance in finding housing, help securing identification/personal documentation, access to employment training, medical and legal assistance, as well as help obtaining veterans' benefits.

Hesed House also manages a daytime drop-in center that provides shelter, food, and access to critical ancillary services for self-sufficiency five days a week. This facility serves 500 men, women and children through its daytime services on a weekly basis.

The City of Aurora currently does not have any transitional housing programs.

The City assists service providers with their facility needs by providing letters of support and providing financial resources.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Increase the Supply of Affordable Housing: Increasing the supply of supportive and affordable housing is

central to Aurora’s efforts to prevent and end homelessness. During this consolidated planning period, Aurora will:

- Align federal and local investment to meet the Permanent Supporting Housing inventory need for individuals and families who were formerly homeless or who have disabling conditions.
- Ensure there is adequate supply of housing affordable at 30% of income for lower-income households to a range of income levels.
- Work with funders to ensure all new and turnover opportunities are filled via the Coordinated Assessment and Housing Program (CAHP) system.
- Develop common protocol to assist with the identification of individuals and families ready to “move on” from Permanent Supportive Housing.
- Increase access to housing opportunities by providing funding assistance to get in the door with help paying for security deposit/first month’s rent assistance.

Increase Economic Security of Households: Households are more stable when resources are available to cover basic necessities such as food, transportation, and medical care. Helping households increase income is critical for the homeless services system as a whole. In Permanent Supportive Housing, the household pays no more than 30% of their income towards housing costs. To the extent that Aurora can increase income, the homelessness system can serve more households and spread resources more broadly. Economic security is particularly important for households provided with Rapid Re-Housing assistance, a tool that moves persons experiencing homelessness more quickly into safe, stable housing, but is not intended to be a long-term affordable housing solution. To increase the success of families and individuals in the program and reduce the likelihood of a return to homelessness, Aurora will increase efforts to provide targeted employment assistance to these households both quickly and intentionally.

Increase Homelessness Prevention Efforts: The City of Aurora will support programs to prevent new individuals from becoming homeless, including individuals transitioning out of other systems (i.e. adult and juvenile justice systems, child welfare and foster care systems, behavioral and other health institutions).

Housing stability/Case Management – Time limited case management for helping people in the transition from emergency or transitional housing into permanent supportive housing to create additional stability.

Aurora Information Referral System - The Aurora Information Referral System (AIRS) connects people with the resources and services they need in the Aurora and Fox Valley region.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities,

foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

In addition to the actions listed in the narrative above, the City of Aurora will pursue the following actions to assist individuals exiting institutions:

Home Rehab/Accessible Housing Modifications: The Safety First and the Safe at Home program finances home repairs that address safety issues and remove threats to health and safety and remove accessibility barriers for persons with limited mobility or other physical impairments. The program currently offers grants and loans specifically for roof repairs and handicapped improvements. The Community Development Division will continue to monitor and augment these programs to ensure low- and moderate-income residents can not only access affordable housing, but maintain safe, stable housing.

Frequent Users System Engagement (FUSE): The City will continue its Frequent Users of Systems Engagement (FUSE) partnership with other area rapid re-housing, health, and mental health and service agencies. Established in 2016, the FUSE's vision was to create a new intervention strategy and system of communication and coordination to immediately impact the most vulnerable residents through supportive housing and to sustain a process that would prevent other high-need individuals from getting trapped in the cycle of emergency services. Through an agreed upon assessment strategy and a housing placement strategy, the group created an interagency coordination process that had not previously existed. The group conducts monthly phone conferences as well as quarterly in-person meetings to complete planning activities and propose short and long term policy recommendations that will help the City respond to all of its vulnerable residents.

Discharge Coordination Policy: Aurora will continue to work with the Kane County Continuum of Care and State of Illinois Agencies on adequate discharge policies of persons coming from publicly funded institutions and systems of care, including foster care, health care, mental health, and corrections.

Discussion

Not applicable.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The following barriers were identified from stakeholder consultation, staff comments, and a review of the 2012 Analysis of Impediments to Fair Housing Choice.

Community outreach: Increase information accessibility across the community regarding the existing housing and supportive service resources as well as fair housing laws, including who to contact if discrimination exists and legal rights. Also, strengthen the communication framework to reach limited English proficient residents, particularly Spanish-speaking residents.

Fair housing compliance testing: Stakeholders and citizen input from the online survey as well as respondents from the 2012 Analysis of Impediments noted that discriminatory practices continue to exist, particularly from rental property owners/managers and toward low-income, minority renters, formerly homeless, voucher holders, and households with disabilities. By seeking current real time data to gain an accurate picture of local housing industry practices, the City's decision makers can be better informed on any needed actions to prioritize target populations for local and federal resources.

Underwriting guidelines: Older housing stock in need of significant maintenance and rehab, housing for persons with physical and intellectual disabilities, permanent supportive housing for chronically homeless, and larger unit sizes are all project types that are particularly more challenging to produce, given certain attributes that drive costs per unit higher and reduces the project's ability to achieve economies of scale large enough to recoup the fixed costs to develop the project. Targeting a significant portion of the project to extremely low-income households is difficult to achieve without significant subsidies, including a permanent operating subsidy. The City should continue to ensure that its specific underwriting standards continue to be based upon project type and complexity and could increase the ratio of subsidy per housing unit on targeted projects where the nature of the project tends to have higher per unit costs, on average.

Voucher selection criteria: Selection criteria among Housing Choice Voucher waitlist candidates prioritized households with a working member, which made access to housing challenging among the unemployed for households out of the labor force (i.e. retired, severely disabled).

Development capacity: Currently, there are few affordable housing developers working in the City; however, the City continues to prioritize capacity-building programming, such as technical assistance training for affordable housing developers, to increase the nonprofit capacity and better understand how to promote additional affordable housing development.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the

return on residential investment

Funding for affordable housing development: Increasing the supply of quality affordable housing by targeting a portion of HOME and CDBG resources towards new construction or rehabilitation of affordable housing through a request for proposal process. CDD will work with the development community to continue to reduce barriers for development, including the way proposals are received and evaluated.

Leverage greater public and private resources: Federal resources received under this annual action plan are not enough to substantially increase the affordable housing stock. Given the layers of financing often needed to make housing affordable to special needs populations and lower-income households, the City will proactively leverage other local, state, and federal resources (and assist community organizations doing so). In addition, the City will work with private lenders to develop innovative funding mechanisms to support housing and community development goals. This will ensure developers and organizations interested in building housing in Aurora have adequate resources to increase the supply of affordable housing.

Homebuyer Programs: Choose Aurora offers up to \$5,000 forgivable loan to first time homebuyers in City limits. Resources help homeowners earning below 80% AMI with down payment and closing cost assistance to increase access to homeownership for low- and moderate-income households. The City will continue to implement this program throughout this consolidated planning period and will monitor and augment it as needed.

Home Rehabilitation Programs: The Safety First and the Safe at Home program finances home repairs that address safety issues, remove threats to health and safety, and remove accessibility barriers for persons with limited mobility or other physical impairments. The program currently offers forgivable and deferred loans specifically for roof repairs and handicapped improvements. The Community Development Division will continue to monitor and augment these programs to ensure low- and moderate-income residents can not only access affordable housing, but maintain safe, stable housing.

Re-evaluate preference criteria for Housing Choice Vouchers: The Aurora Housing Authority will be re-evaluating its preference criteria during this consolidated planning period prior to opening the waitlist for Housing Choice Vouchers.

Discussion:

Not applicable.

AP-85 Other Actions – 91.220(k)

Introduction:

The following actions will be taken to address obstacles to meeting underserved needs, to foster and maintain affordable housing, to reduce lead-based paint hazards, to reduce the number of poverty-level families, to streamline funding processes, and to enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Over the course of the consolidated planning period, the Community Development Division will continually assess and adjust its policies in response to changing market conditions and service needs, and will ensure that projects serving households and communities with higher needs for services, funding, and housing receive preference points during the funding process.

Federal resources received under this annual action plan are not enough to address the needs of households and persons experiencing homelessness who are currently underserved by the market and available programs. Given the layers of financing often needed to deliver services or make housing affordable for special needs populations and the lowest-income households, the City will provide preference points to projects that leverage other resources, so that federal and local funds may be stretched further and assist as many underserved households as possible.

With the available resources, the City anticipates supporting its underserved population by doing the following:

- Provide housing resources (more fully described below) to underserved households identified in the housing and market analysis.
 - Provide funding in support of community facilities, infrastructure, and other amenities that increase the desirability of distressed neighborhoods lacking amenities.
 - Offer financial support/programs to small businesses that have difficulty securing conventional financing for space acquisition, development, or renovation.

Actions planned to foster and maintain affordable housing

1. Provide technical assistance to organizations interested in becoming a certified Community Housing Development Organization.

2. Offer incentives/funding for the following activities:

- a. Homebuyers with incomes up to 80% of the area median income purchase homes that they can afford.
- b. Homeowners with incomes up to 80% of the area median income to rehabilitate homes in disrepair.
- c. Make funds available for developers who want to build or rehabilitate housing for-sale or rental

housing that would be set aside to households with incomes below 80% of the area median income.

d. Community-based organizations that provide key housing-related services that prevent homelessness and help maintain housing for households in need. These services may include foreclosure or eviction prevention, homebuying counseling, legal services, or supportive services for persons with special needs (e.g., mental illness, developmental disability, physical disability, homelessness, substance abuse addiction).

3. The following initiatives have not been implemented yet for this annual action plan, but the Community Development Division will explore program implementation for this action plan as well as future action plans, during this consolidated planning cycle:

- a. A pilot tenant-based rental assistance program for emergency-based rental assistance.
- b. Work with the Historic Preservation Office to augment existing funding opportunities for low-income households with added home rehab costs from its location in a historic district.
- c. A pilot solar installation program for homeowners and landlords that would reduce utilities and lower the overall housing cost burden for low-income households.

Actions planned to reduce lead-based paint hazards

The City, as well as its CDBG subrecipients for housing rehabilitation (The Neighbor Project and Rebuilding Together Aurora) and down payment assistance, follow HUD's Lead Safety Guidance as per 24 CFR 35 by including the distribution of the pamphlet, "Protect Your Family From Lead in Your Home" in their respective programs. All HOME direct housing assistance activities are required to address lead-based paint hazards through the City of Aurora Property and Rehabilitation Standards, which cites compliance with Title X Lead-Based Paint Regulations and the Environmental Protection Agency Renovation, Repair, and Painting Rule (RRP).

As part of the environmental review process, all CDBG direct housing assistance activities address lead based paint hazards. Also, all HOME direct housing assistance activities address lead-based paint hazards through the City of Aurora Property and Rehabilitation Standards, which cites compliance with Title X Lead-Based Paint Regulations and the Environmental Protection Agency Renovation, Repair, and Painting Rule (RRP).

The City will continue to implement the following activities and programs:

Healthy Places Coalition: As part of the Healthy Places Coalition, the Kane County Health Department mobilizes participants from diverse aspects of the community – US Environmental Protection Agency, Kane County Health Department, municipal governments (including Aurora), hospitals, fire departments, community advocacy groups, nonprofits, and private corporations. The group meets bi-monthly and discusses health issues within the community and facilitates education and outreach activities to promote environmental hazards in housing. Some of the strategic actions in place include:

1. Partnerships with 13 permit departments to identify to discuss safe lead practices;
2. Tracking elevated blood level cases among children and providing treatment referrals;

3. Partnerships with 15 home improvement stores throughout Kane County to promote lead and carbon monoxide awareness, including two Ace Hardware locations in Aurora.

In addition, the City of Aurora will actively look for funding opportunities in collaboration with the Kane County Health Department and the City of Elgin to administer programs that address lead-based paint hazards in residential units where children reside who have been diagnosed with elevated lead blood levels.

Safety First Program: In partnership with The Neighbor Project, income-eligible homeowners may receive funding to address safety issues at their in the amount of up to \$15,000 in the hybrid form of a forgivable/deferred loan. Environmental remediation, including lead pipe replacement, replacement of service line replacement, remediation of lead-based paints, radon, mold, and asbestos.

City of Aurora Lead Service Replacement: The City is subject to Illinois' Lead Service Line Replacement and Notification Act (Public Act 102-0613)

Under this Act, the City is mandated by the State to replace all privately owned water service lines throughout the City which are fully or partially composed of lead, or galvanized steel downstream of lead. Prior to 2018, lead lines were replaced voluntarily by the City in conjunction with on-going infrastructure projects and normal break-fix operations for water & sewer replacements. Updated data-capture methods began in 2017, resulting in more consistent data collection starting in 2018. These inventory updates will continue until 2024. Statutorily mandated lead service line replacements of 3% per year will begin in 2027. (Info. taken from <https://lead-service-cityofaurora.hub.arcgis.com/>)

Actions planned to reduce the number of poverty-level families

1. Promote community-based economic development by making microloans available to small businesses and exploring funding for small business technical assistance.
2. Support community-based organizations that provide public services that increase economic opportunities, reduce poverty, and support the needs of special populations. This includes housing-related services, services for special needs populations, and workforce development programming. Goals for service-related activities would be focused on promoting self-sufficiency among poverty-level (or at-risk) individuals and families.
3. Improve, maintain, and increase the number of affordable housing units within the City through actions mentioned above that would foster and maintain affordable housing.
4. Support capacity building for nonprofit organizations that would lead to more efficient delivery of public services to poverty-level individuals and families.

Actions planned to develop institutional structure

Community-based nonprofit organizations, community development corporations, and other public agencies have significantly contributed to the City of Aurora through neighborhood stability and growth. The City will continue to refine how funds are delivered effectively to the community. This year, the city

will:

1. Strategically and proactively seek out partnerships with community-based organizations that can more efficiently deliver programs and services. One example of a new partnership during this first year of the Consolidated Plan is with the City of Aurora Engineering Department and The Neighbor Project to create a Lead Service Line Pipe Replacement Program for eligible low-income households with children in the household under 6 years old.
2. Re-evaluate existing programs and ensure they are appropriately scaled to meet the community's need. The City recently modified the Neighbor Project's Safety First Program to allow a 50/50 forgivable loan/ deferred loan of up to \$15,000 for activities to address improvements such as electrical upgrades, porch repair/replacement, roof repair/replacement, lead service line replacement, radon remediation, among others.). During 2024, the City also increased the per property funding amount for Rebuilding Together Aurora's Safe at Home Program (accessibility modifications for Senior Citizens and persons with disabilities) from \$4,999 to \$10,000.
3. Increase staff participation and canvassing neighborhoods to generate greater interest in programs. The greater presence CDD staff has to share information about programs and learn about community needs, the better prepared CDD will be to inform programs and increase participation to ensure that the City is meeting its spending goals.

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

Throughout the implementation of this Annual Action Plan, the City of Aurora intends to enhance coordination with other critical public and private organizations that will be critical partners to help realize the goals outlined in the Consolidated Plan. These actions include:

1. Continue the Community Development Division's active role in the Continuum of Care for Kane County, which provides housing and other forms of support for the homeless.
2. Continue to work with service and housing providers to address the housing needs of lower-income households and special needs populations.
3. Continue to foster its relationship with the Aurora Housing Authority.
4. Improve relationships with the development community to raise awareness about available funds. Increased education and additional capacity-building opportunities may increase the number of organizations that apply for funds to develop or preserve affordable housing.
5. Make connections between service providers and the development community to help streamline housing and services for housing for individuals with special needs.

Discussion:

Not applicable.

Program Specific Requirements

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

Introduction:

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.	70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

The City of Aurora establishes the terms of assistance for each project funded through a regulatory agreement subject to the HOME requirements. Investment can take a wide range of forms,

depending upon the project or program's specific needs, and include:

Interest or non-interest bearing loans or advances: These loans are amortizing loans, with or without accruing interest. Repayment is expected on a regular basis so that over a fixed period of time all of the principal and interest is repaid. The term of the loan may vary and the property or some other assets are used as collateral.

Deferred Loans (forgivable or repayable): These loans are not fully amortized, and some, or even all, principal and interest payments are deferred until a future date. Loan terms are structured based on a case-by-case situation, and deferred payment loans use the property or some other form of collateral as security for repayment.

Grants: Provided with no requirement or expectation of repayment. They would require no liens on the property or other assets.

Interest subsidies: An upfront discounted payment to a private lender in exchange for a lower interest rate on a loan.

Equity Investment: An investment made in return for a share of ownership. Under this form of subsidy, the City of Aurora acquires a financial stake in the assisted property and is paid a monetary return on the investment if funds remain after expenses and loans are repaid.

Loan Guarantee and Loan Guarantee Accounts: HOME funds may be pledged to guarantee loans or to capitalize a loan guarantee account. A loan guarantee or loan guarantee account ensures payment of a loan in the case of default.

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

The City of Aurora adopted its HOME and Resale Capture Policy via its Substantial Amendment process on September 9, 2025.

Homebuyers must receive housing counseling before receiving HOME assistance to understand all rules and restrictions associated with the federal financing, the long-term commitment of purchasing a home, the implications of accepting a mortgage with loan terms, the recapture or resale option, and to consider the family's ability to sustain mortgage payments for the life of the loan. At the sale of the home, the homebuyer will enter into a regulatory agreement (i.e. deed restriction) with the City of Aurora, which will outline the compliance period.

3. Affordable compliance periods for homebuyers who receive HOME funds will depend upon the amount of financing provided and will generally be subject to a compliance period. If a home purchased with HOME assistance is sold during the period of affordability, resale or recapture

provisions apply to ensure the continued provision of affordable housing. At resale, the affordability terms will be reset when the home is sold. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

The City of Aurora, through its HOME RFP process, will make HOME funds available to developers interested in acquiring units for affordable housing. Property owners interested in acquiring units with HOME funds will be required to set aside a portion of their project as affordable under HOME guidelines. Approved projects will be required to enter into a regulatory agreement with the City of Aurora and will be subject to a compliance period for the units set aside as affordable under HOME regulations.

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

The City of Aurora, through its HOME RFP process, will make funds available to multifamily property owners interested in refinancing existing debt in exchange for setting aside a portion of their project as affordable under HOME guidelines. Approved projects will be required to enter into a regulatory agreement with the City of Aurora and will be subject to a compliance period for the units set aside as affordable under HOME regulations.

In the event that the City would permit refinance activities using HOME Program funds, the City will:

- Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
- Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
- State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
- Specify the required period of affordability, whether it is a minimum 5 years or longer.
- Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(g) or a federally designated Opportunity Zone .
- State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including the CDBG program.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with

special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable

6. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

Not applicable

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

Not applicable

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