



MAYOR
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HOUSING & COMMUNITY DEVELOPMENT BLOCK GRANT **CONSOLIDATED PLAN** **2025 - 2029**

NEIGHBORHOOD REVITALIZATION STRATEGY AREA PLAN AMENDMENT

PREPARED BY:

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1 INTRODUCTION + BACKGROUND

The City of Aurora (“City”) requests to renew a previous Neighborhood Revitalization Strategy Area (NRSA) designation, as defined by the Department of Housing and Urban Development (HUD), pursuant to 24 CFR 91.215 (e)(2). This request for amendment is submitted as part of the City’s 2025 – 2029 Consolidated Plan and is in conformance with HUD regulations.

What is an NRSA?

The NRSA is a special provision under the Community Development Block Grant Program to reinvigorate distressed community areas. Selection of an NRSA must be based on an assessment of economic conditions, opportunities for economic development and anticipated barriers and challenges. An NRSA plan should promote economic progress with a focus on activities that would create economic opportunities for low- and moderate-income residents of the NRSA. The City has developed actionable benchmarks over the course of the next five years, and will monitor progress made every year with annual reports to HUD.

Benefits of the Designation

The rules governing the use of grant money are more flexible for NRSAs than for regular CDBG programming, which promotes innovative approaches to economically disadvantaged areas developed under particular neighborhood needs, rather than strictly on income. CDBG funds designated for NRSAs are more flexible in these ways:

1. *Job Creation/Retention as Low/Moderate Income Area Benefit:* Job creation / retention activities pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the incomes of persons that are considered or hired for such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i));
2. *Aggregation of Housing Units:* Housing units assisted as part of the strategy may be considered part of a single structure for purposes of applying the low/moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii));
3. *Aggregate Public Benefit Standard Exemption:* Economic Development activities carried out under the strategy may, at the grantee’s option, be exempt from the aggregate public benefit standards, thus increasing a grantee’s flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L) and (M)); and
4. *Public Service Cap Exemption:* Public Services carried out pursuant to the strategy by a Community Based Development Organization will be exempt from the public service cap (24 CFR 570.204(b)(2)(ii)).

History of Aurora’s NRSA

The City’s NRSA plan was originally created in 1999 and subsequently amended in 2011 and 2020.

In 2017, the City released its Downtown Aurora Master Plan, which guides investment for downtown Aurora on the west and east sides of the Fox River. This informed the City's 2020 expansion of the NRSA boundary to complement broader investment going into downtown Aurora by incentivizing economic development activity that encompasses key gateways identified in the Master Plan and offer affordable housing incentives to a greater number of households surrounding the Downtown, which would counterbalance any negative impacts from increased investment (i.e., displacement). Since the housing stock and population of the proposed amended NRSA boundary shared similar socio- demographic and neighborhood characteristics as the previous NRSA, the expansion would help promote social and neighborhood cohesion among communities along the Fox River.

Through this designation, Aurora aimed to improve outcomes and effectiveness of its CDBG funding from HUD. Since the designation, the City has assisted several economic development projects, and numerous households and organizations which has helped to alleviate economic and social distress within and adjacent to downtown Aurora. In addition to preserving the existing housing stock through single-family housing rehabilitation programs and down payment incentives for income-qualified, first-time homebuyers seeking homes located within the NRSA, the City has also expanded its affordable housing units within the NRSA through three notable large scale affordable housing developments (2 of which are components of mixed use projects). These include:

St. Charles Senior Living Center - In 2015, the long-vacant, former St. Charles Hospital building, listed on the National Historic Register, underwent a nearly \$25 million renovation to create affordable senior housing. This adaptive reuse project resulted in 56 affordable rental units (including 44 project-based voucher units) and 4 market-rate rental units. Financing was secured through Low Income Housing Tax Credits (9%) as well as numerous other funding sources, including federal historic tax credits and HOME funds, with the project competitively scoring under the Tax Credit Program's Community Revitalization Plan criterion due to its location within the NRSA.

Artesan Lofts – Completed in 2018, this NRSA multi-use redevelopment project in the downtown area involved three large, historic buildings, resulting in 76 affordable rental housing units (38 preserved, 38 new). The project included commercial development of a restaurant and performing arts school. Multiple funding sources, including LIHTC, Historic Tax Credits, and HUD funds (HOME and Section 108), were utilized, with the NRSA location providing beneficial funding opportunities.

Lincoln and Todd School Affordable Housing Development - In 2024, this neighborhood revitalization project resulted in the conversion of two historic school buildings into 47 affordable housing units. Located southwest and northwest of downtown Aurora, respectively, the project involved extensive renovation of the 1892 Lincoln School) and the 1934 Todd School, complemented by new construction on the Lincoln site. The development created 14 units in the renovated Lincoln School building, 22 units in a new two-story structure on the Lincoln site, and 11 units in the renovated Todd School building. Notably, at least 30% of the units were designated for renters at 30% of area median income, ensuring accessibility for low-income residents. An additional community benefit was the inclusion of a health clinic for low-income families within the Todd School building, demonstrating a holistic approach to community development by addressing both housing and healthcare needs. This project also utilized multiple funding sources, including LIHTC and HUD funds (HOME and CDBG), and its location within the NRSA was beneficial.

This renewed NRSA proposal aims to build on past accomplishments while using the benefits of the NRSA

to further the recommendations of the 2024 ONE City Affordable Housing Strategy recommendations. The Strategy includes nine recommendations to remove barriers to affordable housing, all of which directly or indirectly link back to the City's affordable housing preservation and expansion strategy. They are identified in order of priority under each category:

Optimize

- Recommendation #1 - Support the Development of Mixed-Income Units to Expand Affordable Housing Opportunities to Increase Long Term Sustainability.
- Recommendation #2 - Utilize Public Land and Under-Utilized Property to Expand Affordable Housing Opportunities by Creating a Landbank.
- Recommendation #3 - Enhance the City's Current Single Family Rehabilitation Programs to Preserve Housing and to Promote Aging in Place.

Navigate

- Recommendation #1 - Educate and Inform Stakeholders About Local Programs, Services, Data Trends, and the Importance of Affordable Housing in Aurora.
- Recommendation #2 - Leverage Multiple Funding Sources, Partners, and Solutions for Affordable Housing Activities.
- Recommendation #3 - Create a Community Resource Coordinator Position at the City to Assist Residents in Need.

Empower

- Recommendation #1 - Establish an Aurora Affordable Housing Fund to Preserve and Expand Affordable Housing Opportunities.
- Recommendation #2 - Provide Landlords with Training Opportunities and Incentive Programs to Enhance Housing Stock and Assist Current and Future Tenants.
- Recommendation #3 - Enhance Down Payment Assistance Program to Increase Homeownership

A approval of the amended NRSA and renewal of the designation will allow the City to work more effectively to address the opportunities and challenges presented in housing and community development in Aurora and align its use of HUD funding with broader efforts across the City.

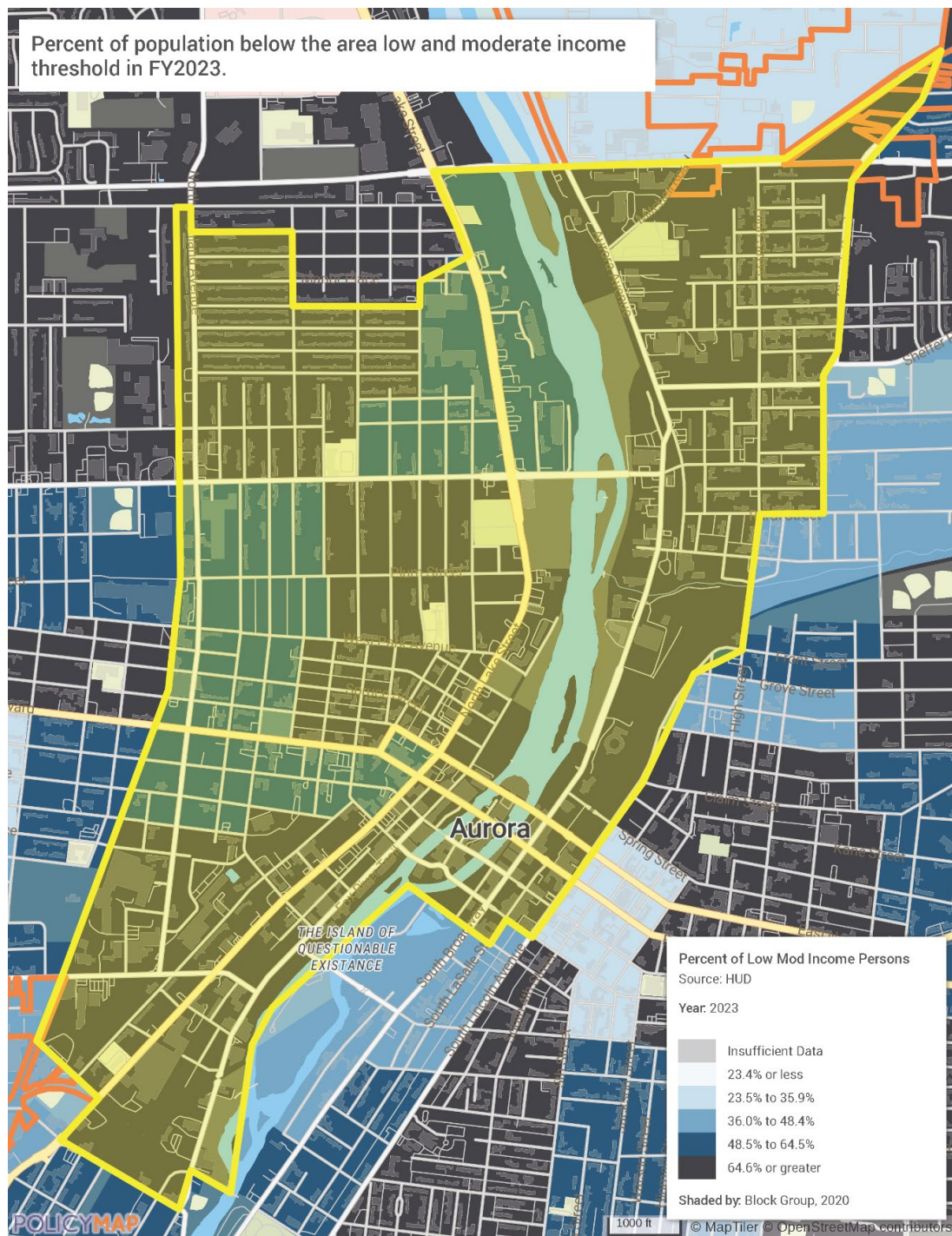
2 PLANNING AREA

Boundary

The City is proposing an Amendment to its Neighborhood Revitalization Strategy Area. focused on the Fox River, downtown Aurora and adjacent neighborhoods. Selection of the boundary was determined by an

analysis of HUD income data, consultations with community stakeholders, and building off previous planning work from the 2017 Downtown Master Plan and the more recent affordable housing strategy. While these boundaries largely track the boundaries of the previously approved NRSA, due to changes in the outline of census block groups as well as shifts in the low to moderate income populations, the exact shape of the areas presented in this proposal are slightly modified from previous plans. Note that the City is engaged in a recount as these census and ACS population numbers do not seem accurate in comparison to the shifts experienced in the City. The areas, however, still concentrates on the Fox River, downtown Aurora, and adjacent neighborhoods.

Figure 1. NRSA Boundary Map, City of Aurora



[illegible]

Figure 3. NRSA Boundary Map, City View

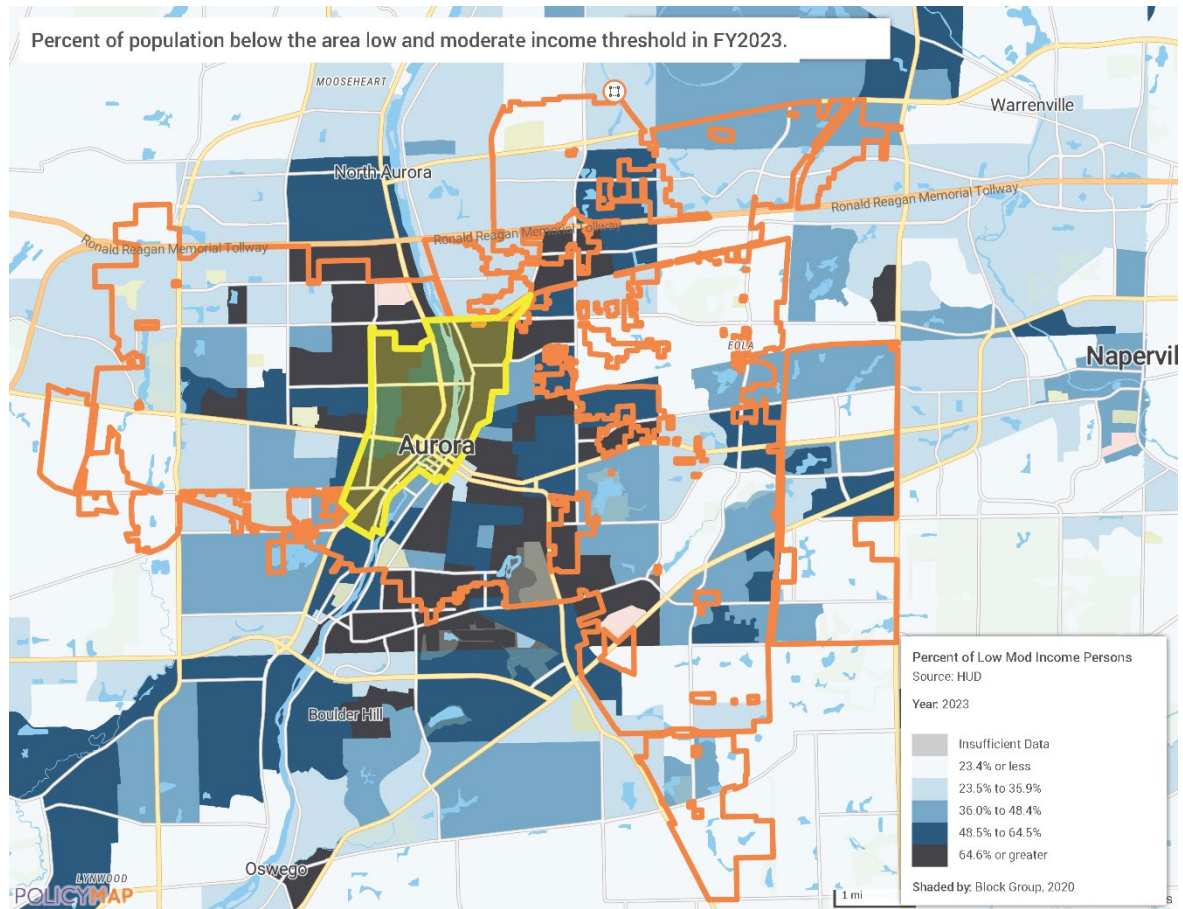
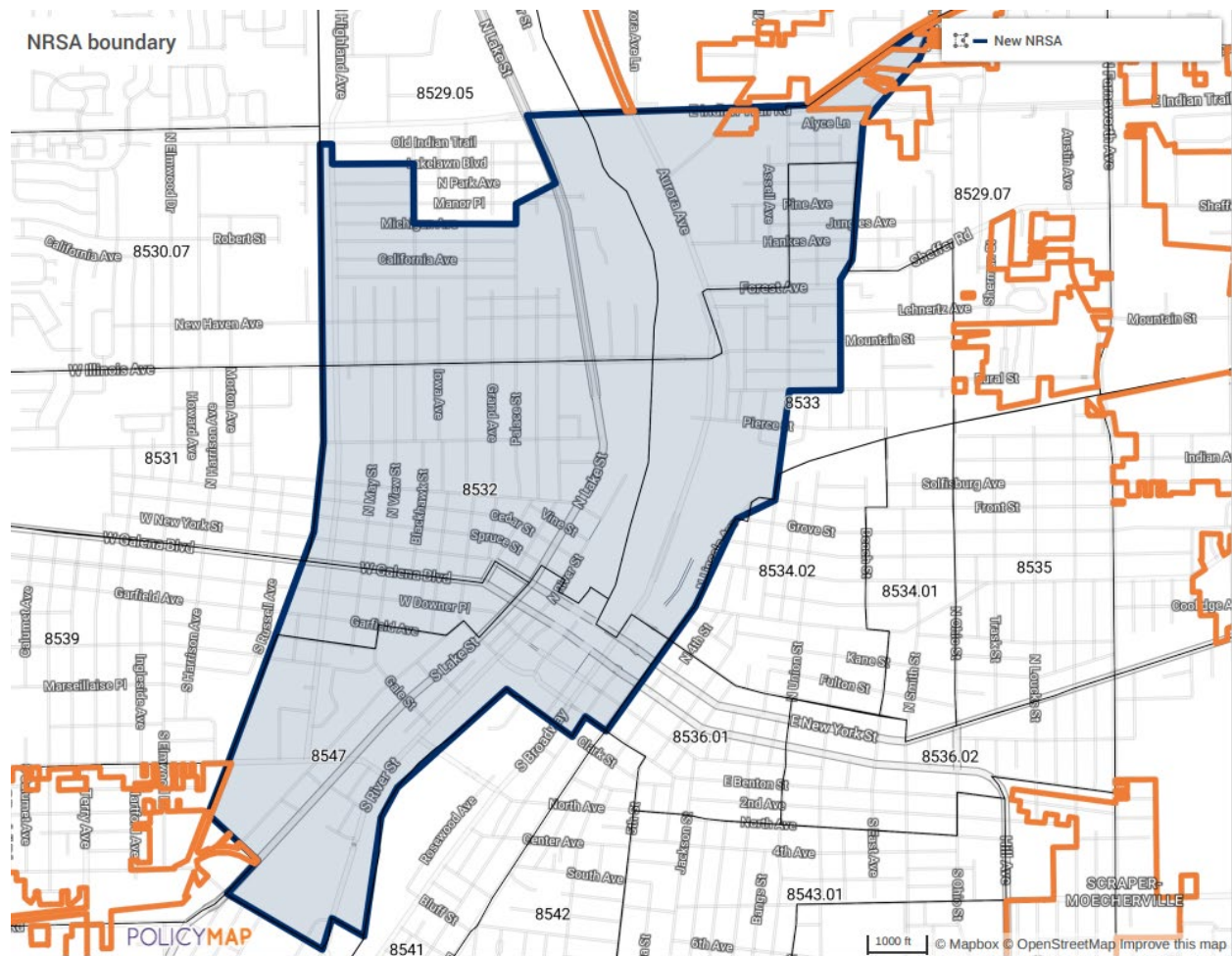


Figure 4. NRSA Boundary Map with Street Names



Methodology

The City used the following regulations from the U.S. Department of Housing and Urban Development to develop the proposed NRSA boundary amendment:

- 1) An area may not encompass the entire jurisdiction;
- 2) The areas covered under the NRSA must be contiguous to each other; there cannot be checkered board areas across the community;
- 3) The selected area must be primarily residential; and
- 4) The designated area must contain a percentage of LMI residents that is equal to Aurora's "highest quartile percentage" (as computed by HUD) or 70 percent, whichever is less.

Low- and Moderate-Income Analysis

Approximately 74.2% of the population in the NRSA earn less than 80% of the area median income, defined by HUD as LMI (low- and moderate-income). This percentage is higher than both Aurora's upper quartile percentage (73.8%) as well as HUD's baseline of 70%. This percentage exceeds HUD's requirement for percentage of low- and moderate-income households in a revitalization area.

Figure 5 shows a list of census tracts and block groups included in this plan's proposed NRSA boundary for NRSA renewal. Since the development of the currently approved NRSA designation and per the American Community Survey Census data, the census tracts and block group outlines have been redrawn and renumbered. Some of the previously included CT/BGs, which were from the 2011 Census, no longer exist (see Figure 6). The boundary drawn for this plan most closely tracks the currently approved NRSA boundary while focusing on those areas most likely to benefit from an NRSA designation. **Figure 5. LMI Population by Block Group and Total Area for Proposed NRSA Renewal, City of Aurora** CT/BGs highlighted in yellow are included in the currently approved NRSA designation as well.

Census Tract/Block Group	Total Population	Number of people low/mod	% low/mod income
170898529051	964	602	62.4%
170898529052	2,113	1693	80.1%
170898529072	889	693	77.9%
170898532001	1,614	1356	84.0%
170898532002	2,688	2188	81.4%
170898532003	1,559	900	57.7%
170898533002	588	450	76.5%
170898533003	1,667	1352	81.1%
170898539001	592	291	49.1%
170898547001	694	494	71.2%
170898547002	1,349	905	67.1%
TOTAL	14717	10922	

Population Low/Mod	10,922
Total Population of NRSA Area	14,717
TOTAL	74.21%

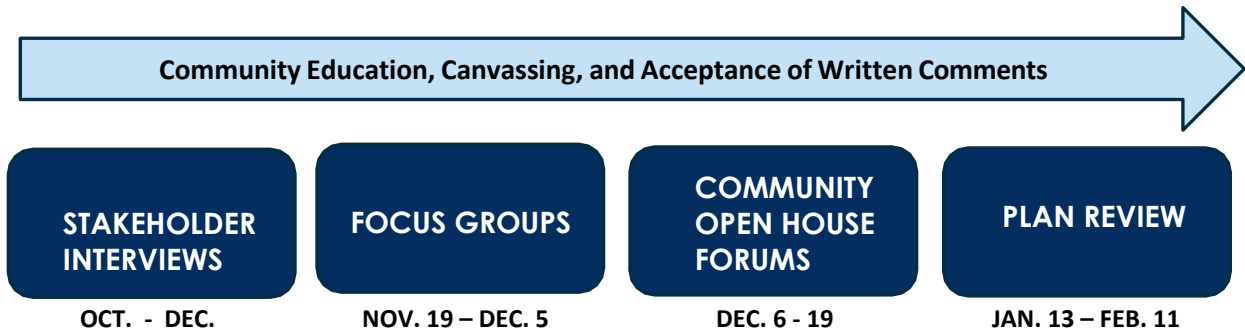
Source: ACS 5-Year 2019-2023 Low- and Moderate-Income Summary Data, Hud Exchange

Figure 6. LMI Population by Block Group and Total Area for Currently Approved NRSA Designation, City of Aurora. CT/BGs removed or no longer existing from the currently approved NRSA boundaries are highlighted in orange.

Census Tract	Block Group	LMI Population	Total Population	% LMI
853200	1	850	1,150	73.9%
853200	2	1,910	2,615	73.0%
853300	2	755	1,375	54.9%
853400	4	1,400	1,635	85.6%
853400	3	1,910	2,625	72.8%
853600	2	1,145	1,815	63.1%
853600	3	2,490	2,815	88.5%
853600	4	1,545	2,095	73.8%
853900	1	530	960	55.2%
854002	2	425	620	68.6%
854002	1	485	705	68.8%
854100	1	1,045	1,555	67.2%
854100	2	1,125	1,490	75.5%
854200	1	1,340	1,435	93.4%
854200	2	1,290	1,490	86.6%
854301	4	2,765	3,620	76.4%
854301	3	1,180	1,980	59.6%
854700	2	615	710	86.6%
854700	1	550	710	77.5%
854700	3	515	765	67.3%
Total Area		23,870	32,165	74.2%

3 COMMUNITY CONSULTATIONS

As part of the development of the NRSA Plan, the Community Development Division (CDD) conducted a thorough, multi-layered consultation process with City staff, key stakeholders, and the general public in both formal and informal settings. Consultation was developed from previous planning work, including the multi-year 2017 Downtown Master Plan that generated input from hundreds of residents. In addition, outreach for the NRSA was part of a larger community consultation strategy for the FY2025 – FY2029 Consolidated Plan update, which guides the use of all federal housing and community development funds. The series of events were mostly held in August 2024, which helped the CDD set priorities and performance goals leading up to the creation of the Plan.



Outreach Methodology

Public events were advertised using the following strategies throughout December 2024:

- Emailed engagement materials to more than 400 key stakeholders.
- Updated the City's website with information about the Consolidated Planning process and NRSA update, and ways in which the public could provide input. All public notices and information were posted to this website.
- Made a presentation about the Consolidated Plan and NRSA update to the Block Grant Working Committee on 1/22/2025 and 2/6/25 and the Public Health Safety, and Transportation Committee Meeting on 2/25/2025
- Held a public hearing on January 24, 2025.

Stakeholder Engagement

The City maintains a list of more than 400 community stakeholders. These stakeholders were contacted for participation in interviews and community meetings. Through these efforts the City engaged 65 individual organizations in the development of the Consolidated Plan and renewed NRSA proposal. Stakeholder perspectives helped to identify specific needs of the community, particularly the downtown area included in the planned NRSA area.

Focus Groups

Community-based organizations, interested residents, and advocates were invited to participate in a series of 6 focus groups on key topical areas. A total of 65 different representatives participated in one or more of these focus groups. The most attended focus group was on the topic of "housing affordability and homelessness" with 32 participants. This was followed by "youth and education" and "disabilities and seniors" with 20 attendees each, "economic development" with 14, "community improvements" with 13, and "general community needs" with 10 attendees. Conversations were robust and centered around how the City can build off of and expand existing programs and develop opportunities to better meet affordable housing and community development needs and goals. In each focus group, Downtown Aurora and its surrounding neighborhoods, including the existing NRSA, were consistently mentioned as areas with a concentration of poverty, a higher prevalence of housing problems for both renters and homeowners that is exacerbated by the area's older housing stock, and a lack of neighborhood amenities.

The most prevalent concern brought up across all meetings was the lack of affordable housing and that the current affordable housing options are still out of the price range of many who qualify. Security deposits, language barriers, navigating processes, waitlists, credit and background checks, and accessibility challenges were all noted as barriers to finding and securing affordable housing. The need for transportation also emerged as a theme throughout these discussions, noting the need for expanded hours, additional bus routes, and increased proximity of transit routes. The need for more widespread affordable childcare options is an increasing concern, especially for families who work non-traditional hours or on weekends. Other needs noted from the meetings included the need for road and sidewalk repair, digital literacy and professional development opportunities, the need for more shelters and transitional housing, and the need for expanded language services to assist LEP residents with navigation and connecting to resources.

Community Open House Forums

The City hosted three (3) Open House meetings to collect thoughts, experiences, and perspectives on

community needs. Two (2) of the meetings were hosted in-person and one (1) was offered virtually. At the in-person sessions, 16 attendees participated in one session and 8 attendees participated in the other session. The virtual session has 15 attendees. During these meetings, participants engaged in a priority ranking activity on a range of topics. Homelessness prevention and services for individuals with mental disabilities were the top voted public service needs. Community centers was voted as the top community facility and infrastructure need. Parks, warming centers, and City lighting were all noted as infrastructure needs. Economic development opportunities for downtown and job training opportunities were voted as the top economic development needs. Housing for older adults (ages 55+), housing and services for low-income families, and supporting first-time homebuyers and providing homeownership opportunities were all noted as top housing needs.

Formal Public Comments

The formal 30-day public comment period began on January 13, 2025 and closed on February 11, 2025.

4 DEMOGRAPHIC DATA AND ASSESSMENT

The age distribution in the NRSA closely mirrors that of the City, with some notable differences. The NRSA has a slightly higher proportion of young children and youth under 18 compared to the City as a whole. Specifically, 8.6% of the NRSA's population is under 5 years old, compared to 6.3% in the City. The population aged 65 or older is 10.6% of both the NRSA and the city.

Population Statistics, NRSA compared to the City of Aurora				
	NRSA		City of Aurora	
	Number	%	Number	%
Total Population	15,171	100%	179,867	100%
Under 5	1,310	8.6%	11,392	6.3%
Under 18	4,043	29.2%	47,862	26.6%
Ages 18-64	9,136	60.2%	113,037	62.8%
Ages 65 or older	1,601	10.6%	18,968	10.6%

Source: 2019-2023 ACS

Nearly 66% of the NRSA's population identifies as Hispanic, a figure notably higher than the City's rate of 42.8%. Approximately 13% of the City's total Hispanic population resides in the NRSA, even though only 8.4% of the City's total population lives there. The NRSA has a smaller proportion of White residents, with only 31.3% identifying as White, compared to 42.1% in the City overall. Additionally, the percentage of people identifying as two or more races is higher in the NRSA (34.7%) than in the City as a whole (21.9%).

Race and Ethnicity in the NRSA and City of Aurora				
	NRSA		City of Aurora	
	Number	%	Number	%
Total Population	15,171	100%	179,867	100%
White	4,745	31.3%	75,835	42.1%
Black	1,871	12.3%	19,657	10.9%
American Indian or Alaska Native	498	3.3%	2,163	1.2%
Asian	267	1.8%	19,809	11%
Hawaiian and Pacific Islander	0	0%	187	0.1%
Other	2,531	16.7%	22,870	12.7%
Two or More Races	5,259	34.7%	39,346	21.9%
Hispanic	9,998	65.9%	76,910	42.8%

Source: 2019-2023 ACS

The NRSA has a significantly higher proportion of renter-occupied housing units compared to the City. Approximately half of all housing units in the NRSA are renter-occupied, compared to about 32% in the

City. Additionally, the NRSA experiences higher rates of cost burden and severe cost burden among both homeowner and renter households. Around 57% of renter households in the NRSA are cost burdened, with 27% facing severe cost burdens. In contrast, almost 45% of renter households in the City are cost burdened, and nearly 22% are severely cost burdened.

Cost Burden in the NRSA and City of Aurora				
	NRSA		City of Aurora	
	Number	%	Number	%
Total Housing Units	5,376	100%	63,492	100%
Homeowners	2,446	45.5	40,356	66.8%
Cost Burdened	559	22.9%	8,928	22.1%
Severely Cost Burdened	223	9.1%	3,348	8.3%
Renters	2,678	49.8%	20,090	31.7%
Cost Burdened	1,520	56.8%	8,932	44.6%
Severely Cost Burdened	723	27%	4,356	21.7%
Source: 2019-2023 ACS				

In the NRSA, 14.1% of residents report having some high school education or less, compared to 17.9% in the City. However, the City has a higher percentage of residents with a high school diploma, some college education, or an Associate's degree than the NRSA average. Conversely, the percentage of residents in the NRSA who have attained at least a Bachelor's degree is nearly three times lower than that of the City as a whole. **Educational Attainment in the NRSA and the City of Aurora**

	NRSA		City of Aurora	
	Number	%	Number	%
Total Population	15,171	100%	179,867	100%
Some high school or less	2,132	14.1%	20,431	17.9%
High School diploma	2,756	18.2%	23,988	21%
Some college or Associate's degree	2,650	17.5%	27,232	23.9%
At least a Bachelor's degree	1,251	8.3%	25,701	22.5%
Source: 2019-2023 ACS				

Approximately 43.7% of housing units in the City were built before 1980. In the NRSA, however, 91.1% of housing units date back to before 1980, despite the area containing only 8.5% of the City's total housing stock. The median gross rent in the NRSA is nearly \$250 lower than the City's overall median, and the median home value in the NRSA is significantly lower (by almost \$40,000) than the City-wide median home value.

Housing Data in the NRSA and City of Aurora				
	NRSA		City of Aurora	
	Number	%	Number	%
Total Housing Units	5,376	100%	63,492	100%

Housing Units Build Pre-1980	4,897	91.1%	27,738	43.7%
Median Gross Rent	\$1,286		\$1,535	
Median Home Value	\$222,770		\$260,400	
Source: 2019-2023 ACS				

Approximately 17% of residents in the NRSA have median incomes below \$25,000, which is 6.5% higher than the rate for the City overall. The NRSA also has higher proportions of residents with median incomes between \$0 and \$74,999 compared to the City. However, as income levels rise, the City surpasses the NRSA in median income distribution. Notably, the proportion of residents with median incomes of \$150,000 or more is about three times higher in the City than in the NRSA.

Household Income in the NRSA and the City of Aurora				
	NRSA		City of Aurora	
	Number	%	Number	%
Median Income	\$63,830		\$81,702	
Less than \$25,000	868	16.9%	6,269	10.4%
\$25,000 - \$34,999	378	7.4%	2,754	4.6%
\$35,000 - \$49,999	878	17.1%	5,729	9.5%
\$50,000 - \$74,999	1,055	20.6%	9,157	15.2%
\$75,000 - \$99,999	756	14.8%	9,033	15.0%
\$100,000 - \$124,999	517	10.1%	6,797	11.3%
\$125,000 - \$149,999	262	5.1%	5,070	8.4%
\$150,000 or more	410	8%	15,587	25.8%
Source: 2019-2023 ACS				

The NRSA has a lower proportion of family households compared to the City as a whole. While nearly three-quarters of the City's households are family households, only about 67% of households in the NRSA fall into this category. Among family households, the NRSA has a smaller percentage of married families with children compared to the City. However, the NRSA has higher proportions of single-parent families, particularly those headed by single females with children, than the City average.

Household Type in the NRSA and the City of Aurora				
	NRSA		City of Aurora	
	Number	%	Number	%
Total Households	5,124		60,396	
Family Households	3,437	67.1%	44,696	74%
Married with Children	984	19.2%	15,397	25.5%
Single with Children	876	16.9%	7,816	12.9%
Single Female with Children	579	11.3%	5,352	8.9%
Other Families	1,577	30.8%	21,483	35.6%
Source: 2019-2023 ACS				

Single-family detached homes are the most prevalent housing type in both the NRSA and the City, comprising over half of all housing units in each area. However, the City has more than four times as many single-family attached homes as the NRSA. In contrast, the NRSA has higher percentages of 2-unit homes, duplexes, units in small apartment buildings, and units in large apartment buildings compared to the City.

Housing Type in the NRSA and the City of Aurora				
	NRSA		City of Aurora	
	Number	%	Number	%
Single Family detached homes	3,045	56.6%	36,797	58%
Single family attached homes	216	4%	10,901	17.2%
2-unit homes and duplexes	509	9.5%	2,918	4.6%
Units in small apartment buildings	1,080	20.1%	10,219	16.1%
Units in large apartment buildings	506	9.4%	2,506	4%
Mobile homes or manufactured housing	20	0.4%	133	0.2%
Other types	0	0%	18	0.03%
Source: 2019-2023 ACS				

5 STRATEGIC PLAN

The *NRSA Plan* includes a set of eight housing, economic development, and neighborhood revitalization goals developed from a Needs Assessment and Market Analysis, stakeholder consultations, and public input. These goals mirror the strategic plan in the FY2025 – FY2029 Consolidated Plan. Some goals apply more broadly to low- and moderate-income households across the City; however, given the prevalence of housing issues within the NRSA, the City of Aurora anticipates using the NRSA designation as a tool to guide additional investment into Downtown Aurora and its surrounding neighborhoods along the Fox River through increased investment opportunities (i.e. additional grant or loan resources by being located in the NRSA).

Potential Challenges

Limited English Proficiency

Community outreach and education about available resources for housing and services is a challenge across the City. However, community awareness about programs and resources is particularly lacking for about one out of every 6.7 individuals in Aurora over 5-years-old who have difficulty speaking English.¹¹ Given the NRSA's concentration of Hispanic households in the City, improving language access and community outreach will be a critical component to the implementation of this Plan. This was a concern raised throughout consultation as well.

High Percentage of Population without a High School Degree

Income disparity in the City is correlated to the lack of educational attainment as median earnings rise with advanced education.

Diploma/equivalency has not been sufficient to secure middle-income jobs for years, and individuals without technical training or substantial work history can have a difficult time securing employment altogether. Often, these workers are paid low wages, receive limited or nonexistent benefits, work erratic part-time schedules, and suffer higher unemployment rates than residents with higher educational attainment. These households would benefit from subsidized housing and other public services to make living in Aurora affordable. Revitalization goals will need to include workforce development training that promotes educational attainment and skill building tools.

Perception of Crime

Throughout the years, the Aurora Police Department (APD) has experienced success in its effort to combat violence in Aurora. In fact, between 2002 and 2012, violent crime Citywide was reduced by more than 50%. Now, the City has one of the lowest crime rates compared to other similarly sized cities across the Country. The APD continues to prioritize the establishment of community partnerships and tactics; and the focus group discussions validated the need for continued prioritization of citizen engagement; several participants cited the existing resident and regional misconceptions about safety based on memories of the area from decades earlier. These misconceptions continue to impact foot traffic and the City's economic vitality. In addition to continued policing tactics and community outreach, the City has also worked to address the perception of crime in its adoption of the Downtown

¹¹ 2019-2023 American Community Survey, Population over 5 years old who speak English less than "very well."

Aurora Master Plan which calls for a “Crime Prevention for Environmental Design” audit to identify areas for improving the area’s landscape for optimal safety, such as lighting and infrastructure improvements or vacant property reduction.

Higher Renovation Costs Associated with Older Infrastructure and Building Stock

Neighborhoods thrive when buildings are intact and in use. Historic properties and other vacant and underutilized buildings are in need of significant investment for environmental remediation, upgrades to meet building code, and structural repair. The cost to renovate old buildings is often not financially viable for investors and developers, and puts homeownership out of reach for many households.

Older housing stock makes accommodating modern environmental and housing code standards challenging. With steep stairs and narrow hallways, for example, it is often difficult for those with limited mobility to remain in their homes. Neglected environmental hazards from dated ventilation methods, old water systems, and the use of lead-based materials trigger a range of health issues that may displace residents who are unable to remediate these issues.

Abandoned Properties

The number of vacant residential properties has increased in the last several years, causing a number of issues including threats to safety and depressed real estate values.

Workforce Development

Employment and job creation efforts in Aurora should prioritize addressing several key needs. There is a significant demand for education in essential skills, particularly digital literacy and job application etiquette. Additionally, manufacturing and healthcare sectors require substantial hiring assistance, as these industries face a perception challenge among younger adults, hindering their ability to attract new talent.

Opportunities

Mixed-Use Development

Since 2015, the NRSA has been a focal point for significant development in Aurora's affordable housing. Three significant rental housing developments (via HOME funds): St. Charles Senior Living Center, Artesan Lofts, and Lincoln-Todd were constructed, creating 141 new affordable rental units, 4 market-rate units, and preserving 38 existing affordable units.

Beyond housing, HUD funds have been instrumental in broader community development. They provided significant gap financing for the 2017 Aurora Arts Centre Project, an initiative supported by CDBG and Section 108 funds. Located adjacent to the Paramount Theatre, this project established a restaurant and a School of Performing Arts, creating jobs and enhancing the City's economic development efforts. More recently, CDBG funds also supported building a health clinic for low-income families within the Todd School building.

Financial Empowerment Center (FEC)

Located within the NRSA, the Aurora Financial Empowerment Center (FEC), managed by the City of Aurora, provides free, individualized financial counseling services to low- and moderate-income residents in the Aurora area. The FEC aims to improve financial stability, support economic growth, and promote equitable outcomes for the entire community by helping individuals and families escape

poverty. Services include culturally and linguistically sensitive one-on-one professional financial counseling, with options for both in-person and virtual assistance. Services at the FEC include financial counseling assistance, such as reducing debt, establishing and improving credit, connecting to safe and affordable banking services, building savings, and budgeting.

Strong Community Partner Network

The City has a strong network of community-based organizations, of which, many have offices within the NRSA boundaries. Example organizations in the NRSA that may assist in disseminating information about programs and services, partnering on various projects outlined in the plan, or potentially administering programs on behalf of the City include, but are not limited to:

- Alive Center
- Aurora Hispanic Chamber of Commerce
- Aurora Regional Economic Alliance
- Community Foundation of the Fox River Valley
- East Aurora School District 131
- Fox Valley United Way
- Hesed House
- Hope For Tomorrow, Inc.
- Mutual Ground
- Rebuilding Together Aurora
- Simply Destinee
- The Neighbor Project
- The Women's Business Development Center – Aurora
- VNA Healthcare (Oak Avenue Location)
- Waubensee Community College
- Wayside Cross
- World Relief Aurora
- Xilin Association

Goals and Performance Outcomes

Through a review of housing and economic data, planning studies, and consultation with stakeholders and interested residents, CDD has identified five priority needs for the NRSA: 1) Affordable Housing; 2) Homeless Prevention; 3) Neighborhood Improvements; 4) Supportive Services for Low-Moderate Income and Vulnerable Populations, and 5) Community Investments. The City will continue to address these needs as part of a renewed NRSA proposal.

The CDD will implement specific strategies within the NRSA and across the City across four goals. These goals include: 1) Preserve and Expand the Affordable Housing Stock; 2) Ensure the Housing Stock is Safe, Healthy, and Accessible for All Residents; 3) Public Service Assistance; and 4) Enhance and Improve Access to the Number of Community Amenities.

In the NRSA, CDD is interested in assisting non-housing investments that increase the desirability of the area through increased community amenities, public investments, and economic opportunities. CDD is also committed to preserving and expanding affordable housing opportunities in the City to help combat displacement from rising property values rise as a result of investment.

Goal	Description	Performance Outcomes
Preserve and Expand the Affordable Housing Stock	Expanding the existing affordable housing stock with newly produced units will assist in meeting the intensifying need for affordable housing in Aurora. Throughout this Consolidated Planning period, housing restricted to 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.	Preserve the existing housing stock and support the development of 15 units of new affordable housing units in the NRSA. Support homeownership through down payment assistance.

Ensure the Housing Stock is Safe, Healthy, and Accessible for all residents	Housing rehabilitation activities will improve the existing housing supply by bringing units up to code and enhancing energy efficiency. These initiatives focus on renovating homes to create safer, healthier living environments, address affordability concerns, and reduce environmental hazards identified in the Healthy Homes Rating System. Additionally, promote long-term, community-based housing options for older adults and persons with disabilities to age in place, ensuring vulnerable populations can remain in their communities with appropriate housing modifications. Support policies that enhance community resilience to natural disasters and climate change impacts, particularly for vulnerable populations, while incorporating energy efficiency measures to reduce utility costs and environmental impact.	Provide rehabilitation assistance to 20 households in the NRSA.
Public Service Assistance Including the Prevention and Reduction of Homelessness	Activities that promote 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 and educational opportunities, reduce poverty, or support services for youth, elderly, and special needs populations	Public service activities other than Low/Moderate Income Housing Benefit: 3,750 Persons Assisted
Enhance and Improve Access to Community Amenities	Activities under this goal will promote improvements for facilities that are publicly owned or owned by non-profits and open to the public as well as 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.	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,000 Persons Assisted

Leverage Potential

With limited federal resources and a significant amount of needs, the City of Aurora will need to leverage other public and private resources to stretch CDBG funding to better promote the goals outlined in this plan. Some of these resources may be:

Aurora Regional Economic Alliance

In January 2025, Aurora's key civic organizations—Aurora Downtown, the Aurora Regional Chamber of Commerce, Invest Aurora, and the Quad County African American Chamber of Commerce—completed a strategic merger to form the Aurora Regional Economic Alliance. The merger, which began with exploratory discussions in late 2023 and progressed through stakeholder consultations and planning throughout 2024, represents a unified approach to fostering regional growth and opportunity. By consolidating their missions, resources, and expertise, the Alliance aims to eliminate redundant efforts, create more impactful economic development initiatives, and enhance Aurora's competitive position.

Local Tax Increment Financing (TIF) Districts

TIF districts are created to assist in the redevelopment of distressed areas. As improvements are made to an area and the value of that area increases, the incremental property tax can be used for public improvements or given to developers for additional development. Of the seven active TIF districts, 6 are located within the NRSA boundary.

Figure 15. Tax Increment Financing Areas within the NRSA

TIF #*	TIF Name	Year Created	Year Expiring
4	Bell-Gale, an Industrial Park	2005	2028
5	West River TIF	2007	2030
6	East River TIF	2007	2030
9	Downtown TIF (Stolp Island)	2019	2042
10	Downtown TIF (Galena and Broadway)	2020	2043
11	Downtown TIF (River and Benton)		2043
13	Downtown TIF (Lake and Galena)		2043
18	Downtown TIF (Broadway)		2046

* As of June 2024, TIFs 1, 2, and 3 are expired; TIFs 7, 8, 12, 14, 15, 16, 17, and 19 all fall outside of the NRSA Boundaries.

Federally Designated Opportunity Zones

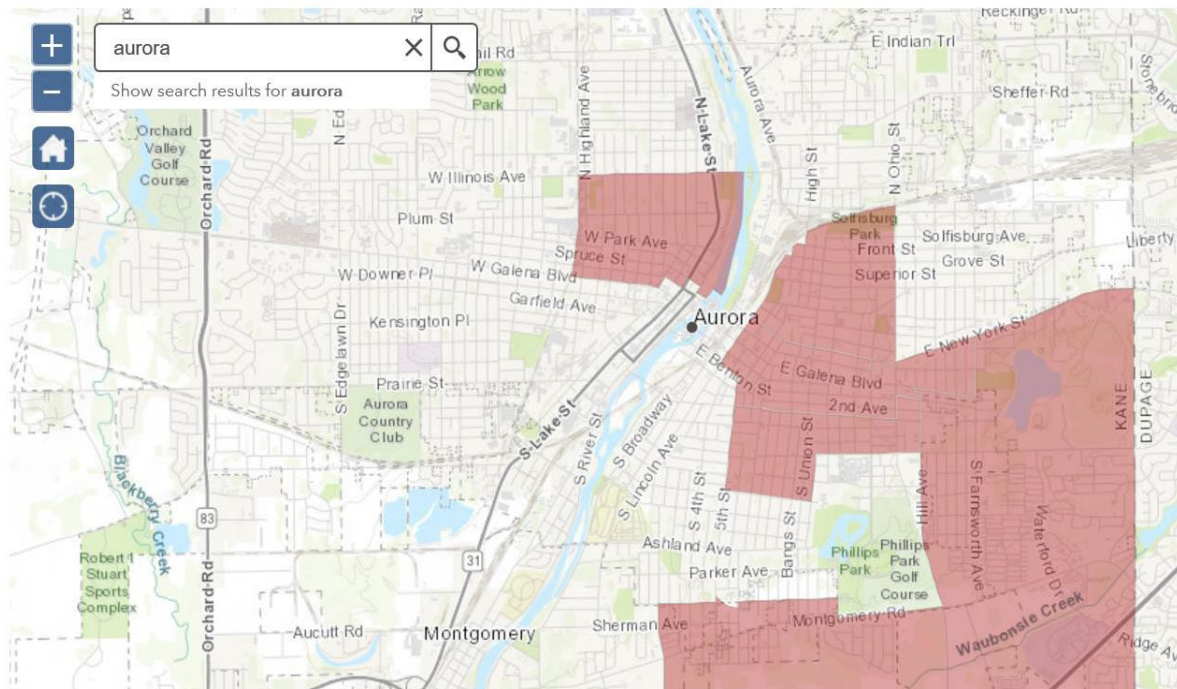
Qualified Opportunity Zones were created by the 2017 Tax Cuts and Jobs Act to encourage long-term investment and job creation in low-income areas throughout the Country. Investors with projects located in designated census tracts are provided tax benefits, which can be deferred on eligible capital gains. Each State designated its own census tracts as Opportunity Zones. Outside of Chicago, the State of Illinois limited each jurisdiction to five designated census tracts to equitably distribute areas of opportunity throughout the state. Four out of the City of Aurora's five designated Opportunity Zones are located within

the NRSA, which presents an opportunity for the City to leverage its HOME and CDBG resources to promote affordable housing and community economic development goals alongside economic development activity.

Figure 16. Federally Designated Opportunity Zones within the City of Aurora

DCEO

Illinois Opportunity Zones



Source: Illinois Department of Commerce and Economic Opportunity, Illinois Opportunity Zones, <https://www2.illinois.gov/dceo/Pages/OppZn.aspx>

Federal and State Tax Credits

- **Low Income Housing Tax Credit:** The federal Low Income Housing Tax Credit (4% and 9% Programs) gives investors a dollar-for-dollar reduction in their federal tax liability in exchange for providing financing to develop affordable rental housing. Investors' equity contribution subsidizes low-income housing development, thus allowing some units to rent at below-market rents. In return, investors receive tax credits paid in annual allotments, generally over 10 years.
- **New Markets Tax Credit:** The New Markets Tax Credit program is designed to attract investment for economic development projects in low-income areas. Investors contribute to a community development entity which then makes an investment in a qualified active low-income community business. The investor receives a 5% tax credit in each of first three years and a 6% credit in each of the remaining four years for a total of a 39% tax credit over seven years.
- **Rivers Edge Tax Credit:** State of Illinois program that provides a state income-tax credit up to 25% of a project's qualified rehabilitation expenses to owners of certified historic structures located within River Edge Redevelopment Zones (Aurora, East St. Louis, Elgin, Peoria, and Rockford).

- *Federal Historic Preservation Tax Credit*: The Federal Historic Preservation Tax Credit program provides a 20% tax credit for the substantial rehabilitation of an income producing property that is certified as historic. Rehab projects must meet specific standards for rehabilitation to qualify.

Industrial Revenue Bonds

The City can issue tax-exempt industrial revenue bonds (IRBs) on behalf of manufacturing companies to finance the acquisition of fixed assets including land, buildings, equipment, and also new construction and renovation. IRBs provide financing rates that are lower than conventional financing.