

Springfield Illinois
Annual Action Plan
For Program Year 2026
PUBLIC REVIEW DRAFT

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

Introduction

The City of Springfield receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME). The overarching purpose of the CDBG and HOME programs is to assist **low- and moderate-income** families and households, which are those that earn less than 80% of the area median income. The funds are used to pursue three goals:

1. Provide decent, affordable housing
2. Create suitable living environments, and
3. Expand economic opportunities.

In order to access these federal funds, the City must carry out a planning process to identify the scope of housing and community development needs in its jurisdiction and how the available funding can best be used to meet those needs. This document, the City's Program Year 2026 Annual Action Plan, summarizes the City's proposed actions to administer these funding sources for the period of July 1, 2026, to June 30, 2027. The contents of the plan are guided by the federal regulations set forth by HUD in 24 CFR Part 91.

Summary of the Objectives and Outcomes

After reviewing and analyzing the data gathered through the consultation, citizen outreach, needs assessment, and market analysis, the City developed a set of goals and strategies to make the best use of its limited resources to address its most pressing affordable housing, community development, and homeless problems. The City developed eight broad goals to meet its most pressing needs. The City expects most of the available funds to flow into CDBG-eligible areas, which are those where at least fifty one percent of the residents have incomes below 80% of the area median income.

(1) Improve Condition of Existing Housing Stock

The City estimates it will assist 60 owner-occupied units with necessary repair and modifications. This will include rehabilitation to address emergency situations that threaten the health and safety of the occupants, code violations, and accessibility issues for disabled persons.

- HOME Deferred Loan Rehabilitation Program: \$349,498.68 HOME
- Home Repair Program: \$530,000 CDBG
- Program Delivery: \$120,000 CDBG
- Disability Ramp Installations: \$50,000 CDBG

(2) Create New Affordable Housing

The City will set aside \$70,000 of HOME funds for the development of new affordable housing by a Community Housing Development Organization (CHDO). The City may have additional funds from prior years to reprogram if a large pending project does not move forward with City funds.

- HOME Affordable Housing Development/ CHDO set-aside Funds: \$70,000 HOME

(3) Increase Homeownership

Homeownership is a traditional path for households to build equity and wealth and to invest in their community. The City is working with a non-profit partner to convert scattered site rental properties into homeownership units for the existing low-income tenants. The City will continue to use prior year budgets for this goal but will not budget any additional funds in the current program year.

(4) Eliminate Blighted Conditions

The City will not budget additional funds to this category in the current program year. The City recently completed the clearance of the former site of the Salvation Army and the large Pillsbury manufacturing site.

(5) Increase Economic Opportunities

The City has partnered with Lincoln Land Community College to fund partial scholarships to assist local income individuals obtain certifications and degrees to enter the workforce in high paying jobs. The City is proposing to extend this funding into the current program year.

- Lincoln Land Community College Scholarship Program: \$40,300 CDBG

(6) Improve Neighborhood Infrastructure and Public Facilities

The City will provide CDBG funds to local non-profit partners to address renovation and other capital improvement needs in facilities that primarily benefit low and moderate income persons. Specific facility improvements that have yet to be identified.

- To Be Determined: \$ 140,000 CDBG

(7) Improve Public Services

The City will support various public services aimed at providing a more suitable living environment for residents of CDBG-eligible target neighborhoods and other low-income clientele, such as seniors, homeless, disabled populations, and youth. Specific programs have yet to be identified.

- Public Services To Be Determined: \$155,000 CDBG

(8) Planning, Administration, and Capacity Building

The City will use a portion of its CDBG and HOME allocation to comply with the planning, administration, and reporting requirements of the federal funding sources. Funds will also be used to support and

provide technical assistance to local community partners, including non-profit housing developers certified as Community Housing Development Organizations (CHDOs).

- CDBG Planning and Administration: \$250,000 CDBG
- HOME Planning and Administration: \$46,500 HOME

Evaluation of past performance

The City has assisted in the development of a number of large affordable housing projects in recent years, including the redevelopment of Poplar Place, the development of 40 scattered site rental units, and the development of 24 units of permanent supportive housing.

On the other hand, some HUD-funded projects have not met their proposed goals. A number of the City's rehabilitation programs have faced setbacks such as a lack of contractors.

Summary of Citizen Participation and Consultation Process

The City followed its normal public participation process for the 2026 Action Plan. All comments received by July 30, 2026 will be summarized for inclusion in the final plan. The City will continue to accept comments after the close of the public comment period to better inform future programming. Any comments received before submission will be summarized and included in the plan. A complete draft of the Consolidated Plan is available for public review and comment on the City's website at www.springfield.il.us.

Persons interested in commenting on this document should send written comments to the following address:

Office of Planning & Economic Development
ATTN: HUD Comments, 800 E. Monroe, Suite 107
Springfield IL 62701

or by email to info.OPED@springfield.IL.US

The City will conduct a Public Hearing on June 29, 2026 at City of Springfield Municipal Center West, Council Chambers, Room 301 (3rd floor) 300 S. 7th Street Springfield, IL 62701. The purpose of the hearing is to receive comments and feedback from citizens and stakeholders regarding the City's proposed Draft FFY 2026 Action Plan. Interested agencies, groups, organizations and individuals, particularly low-income persons and those representing low-income neighborhoods, are urged to attend the hearing.

Information about the Draft Action Plan may be obtained on normal workdays, Monday through Friday, between the hours of 8:00 a.m. and 4:00 p.m. at the Office of Planning and Economic Development,

Municipal Center East, 800 East Monroe, Room 107. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, please call the Office of Planning and Economic Development, at (217) 789-2377 to make those arrangements, or for the hearing impaired call City Clerk at (217)789-2216.

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

Summary of public comments

No comments received to date. A summary of all public comments received by the deadline will be included in an attachment to the final plan.

Summary

Not applicable

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PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role | Name | Department/Agency |
|--------------------|-------------|---|
| CDBG Administrator | SPRINGFIELD | Office of Planning and Economic Development |
| HOME Administrator | SPRINGFIELD | Office of Planning and Economic Development |

Table 1 – Responsible Agencies

The Office of Planning and Economic Development (OPED) is the lead entity for the City’s Consolidated Plan and administrator of both the CDBG and HOME programs. OPED administers programs to improve the living and working environment of the City. Funding is primarily provided by the U.S. Department of Housing and Urban Development’s Community Development Block Grant, HOME funds, and Tax Increment Financing (TIF).

OPED administers some programs internally and uses subrecipients and contractors to administer others. OPED works closely with financial institutions, contractors, developers, businesses, non-profit agencies, volunteers, the local Continuum of Care, and other governmental units and agencies to effectively administer the funding and carry out the goals and objectives of the Consolidated Plan.

Consolidated Plan Public Contact Information

Office of Planning and Economic Development

800 E. Monroe, Suite 107

Springfield, IL 62701

Email: info.OPED@springfield.IL.US

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

Introduction

When developing the Consolidated Plan for the 2025 program year, the City reached out to local service providers and other government agencies to gather information on housing, homeless, and community development needs and to determine how the available federal resources should best be used to meet the City's priority needs.

At this time, the City also sought to build better working relationships with service providers in the spirit of increasing coordination between the City's efforts and those of the service providers. This section summarizes the consultation efforts made by the City and details specific information required by HUD in regard to coordination on homeless efforts.

The City has adopted a Citizen Participation Plan (CPP) that outlines the City's policies and procedures for obtaining public input in the planning and decision-making processes associated with the HUD grants.

The City recently completed its HOME-ARP Cost Allocation Plan that included a significant amount of consultation with local stakeholders who address the needs of homelessness and those at risk of homelessness.

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)).

In each consultation, the City gathered information on local needs, current and planned initiatives, and sought ways to leverage available funding to maximize benefits. These discussions provided an opportunity for the service providers and agencies discuss their program offerings, learn about other programs available in the community, and identify common issues and problems. The City used this opportunity to provide limited technical assistance to these agencies and information on the federal programs.

The City works closely with the Heartland Continuum of Care (see below) and Springfield Housing Authority (SHA), which is the largest affordable housing provider in the area. The City has consulted the SHA on projects in the past and will continue to support SHA's efforts to expand the supply of affordable housing stock within the area.

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

Lastly, the City plays a key role in local and regional economic development efforts, including the potential expansion of the state universities into the downtown district. The City uses TIF funds to make significant investments within target areas throughout the jurisdiction.

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 Heartland Continuum of Care (CoC) is a collaborative effort of service providers in the area focused on providing services to the homeless and near homeless populations in the area. The City partners with the CoC and its member organizations in a number of areas, including strategic planning and program delivery. The City supported the CoC in its efforts to adopt a new strategic “Heartland Housed” plan and used much of the new plan as a basis for its 2.3 million HOME ARP allocation. The City also provides financial assistance to a number of CoC member agencies to address the needs of homeless persons, including operational support for a low-barrier overflow shelter and the funding of street outreach.

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

The City of Springfield does not receive ESG funds directly from HUD. Local agencies may apply for ESG through Sangamon County and the State of Illinois. The City will provide a Certificate of Consistency for any homeless agency that proposes a plan that is consistent with the goals and objectives outlined within this plan.

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

Affordable Housing Consultations

- Springfield Housing Authority
- Habitat for Humanity
- Growth International
- Nehemiah Expansion Inc.
- Enos Park Neighborhood Association

Youth Consultations

- Better Life Better Living for KIDZ
- The Outlet
- United Way of Central Illinois
- Boys and Girls Club

Other Agencies

Homelessness

- Heartland Continuum of Care (CoC)
- Helping Hands
- Mercy Communities
- Fifth Street Renaissance
- Phoenix Center
- Salvation Army

- City of Springfield Departments
- Downtown Springfield, Inc.
- Sangamon County Health Department
- Illinois Department of Public Health
- Capitol Area Association of Realtors
- One in a Million
- Springfield NAACP
- Springfield Urban League
- Springfield Sangamon Growth Alliance
- Springfield Black Chamber of Commerce
- SIU School of Medicine

Non-Homeless Special Need Consultations

- Springfield Center for Independent Living
- Springfield SPARC
- Area Agency on Aging for Lincoln Land, Inc.
- Phoenix House

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 | Heartland Continuum of Care | The CoC formulates the priorities for local homeless funding. The City's homeless goals within this plan are based largely on those of the CoC. |
| 2017-2037 Comprehensive Plan | City of Springfield | The Comprehensive Plan provides a vision of future growth and development over the next twenty years, especially for planning sector 7, and informed this plan's overall goals and objectives in the near term (5 years). |
| Comprehensive Market Analysis | US Department of Housing and Urban Development | This market analysis provided detailed data on supply and demand for both owner and rental housing and informed how the City's proposed housing programs will perform in the current market. |
| Housing Needs Assessment | Downtown Springfield Inc. | The market analysis conducted as part of this needs assessment provides the rationale for the housing development goals with this plan. |
| ALICE in Illinois | United Way | The needs assessment of low-income residents in Sangamon County influenced the priority needs and goals related to non-housing community development. |
| Sangamon County Survey | Community Foundation for the Land of Lincoln | The survey results provided information on resident views related to needs within the community. |

Table 2 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I)).

As described above, the City actively seeks to coordinate with all service providers and stakeholders working in the areas of affordable housing, economic and community development. This includes various commissions, the Continuum of Care, and partnerships with assisted housing providers such as the Springfield Housing Authority.

One entity noted that they felt more communication in regard to funding decisions was needed going forward as well as the development of longer term, multi-year goals supported by longer-term funding agreements rather than annual cycles. The City will make efforts going forward to better communicate funding allocations and rationale.

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AP-12 Participation – 91.105, 91.200(c)

Summary of citizen participation process, efforts to broaden participation, and how it impacted goal setting.

The City follows its adopted Citizen Participation Plan (CPP) to solicit public input during the planning process. This includes holding a number of public meetings and hearings, publishing public notice of opportunities to participate, and publishing the plan for a period of thirty days for review. The City will accept comments outside of the public comment period to better inform the use of its funds.

A complete draft of Annual Plan is available for public review online at the City's website. Physical copies of the plan will be available at the City Office of Planning & Economic Development.

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

The City will hold a public hearing on June 29, 2026, to receive public comments and feedback on the plan. The hearing will be held at City of Springfield Municipal Center West, Council Chambers, Room 301 (3rd floor) 300 S. 7th Street Springfield, IL 62701. The purpose of the hearing is to receive comments from citizens regarding the City's proposed FFY 2026 Action Plan. Interested agencies, groups, organizations and individuals, particularly low-income persons and those representing low-income neighborhoods, are urged to attend this hearing.

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Citizen Participation Outreach

| Type of Outreach | Audience | Summary of Attendance |
|-----------------------|----------------|-----------------------|
| Public Meeting | General Public | |
| Public Comment Period | General Public | |

Table 3 – Citizen Participation Outreach

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

Introduction

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

Community Development Block Grant (CDBG)

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

- Housing development and rehabilitation for income-eligible homeowners,
- Down payment assistance for homebuyers' social service programs for youth and seniors,
- clearance and demolition of blighted structures, and
- Infrastructure improvements in income-eligible areas.
- Economic Development Business assistance to be leverage with other local resources.

HOME ARP Funds (HOME-ARP)

HOME-ARP funds can be used to provide housing and housing stability services to four qualifying populations, including homeless, at-risk of homelessness, victims of domestic violence and trafficking, and other households facing housing instability. A portion of funding can also assist low-income renter households. The City recently completed its HOME-ARP Cost Allocation Plan and will begin to implement HOME-ARP funded programs. More detail on the use of HOME ARP funds can be found in the Cost Allocation Plan on the City's website.

HOME Investment Partnerships Program (HOME)

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

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

Anticipated Resources

| Program | Expected Amount Available During Program Year | | | | Remainder of Plan |
|----------------|---|----------------|-----------------------|--------------|-------------------|
| | Allocation | Program Income | Prior Year Resources: | Total: | |
| CDBG (Federal) | 1,302,548.00 | 0 | 0 | 1,302,548.00 | 3,900,000 |
| HOME (Federal) | 465,998.68 | 0 | 0 | 465,998.68 | 1,500,000 |

Table 4 - Anticipated Resources

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

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

As a recipient of HOME funds, HUD requires the City of Springfield to contribute local funds as match to establish affordable, standard housing for low-income households. This match must equal at least 25% of HOME project costs expended. The City will require developers participating in HOME-funded projects to contribute match dollar or invest in infrastructure directly related to the HOME-funded project as match. The City has maintained vacant properties that can be used for redevelopment and may also utilize corporate or other local funds as sources of match.

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

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

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

| Goal Name | Years | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|--|-------------------------|------------------------------|--|------------------------------------|---|
| Improve Condition of Housing Stock | 2025 to 2029 | CDBG Target Area Citywide | Affordable Housing | CDBG: \$750,000 HOME: \$349,999 | 36 CDBG Housing Units 7 HOME Housing Units |
| Create New Affordable Housing | 2025 to 2029 | CDBG Target Area Citywide | Affordable Housing | HOME: \$70,000 | 1 New Rental Unit |
| Increase Homeownership | 2025 to 2029 | Citywide | Affordable Housing | None in PY2026 | None in PY2026 |
| Eliminate Blighted Conditions | 2025 to 2029 | CDBG Target Area | Community-Development | None in PY2026 | None in PY2026 |
| Increase Economic Opportunities | 2025 to 2029 | CDBG Target Area | Community Development | CDBG: \$40,300 | 10 Persons |
| Improve Neighborhood Infrastructure and Facilities | 2025 to 2029 | CDBG Target Area Citywide | Community Development | CDBG: \$140,000 | 1 Facility |
| Improve Public Services | 2025 to 2029 | CDBG Target Area Citywide | Special Needs Community Development | CDBG: \$155,000 | 1,000 Persons |
| Planning, Administration, and Capacity Building | 2025 to 2029 | CDBG Target Area Citywide | All | CDBG: \$250,000 HOME: \$46,500 | Other: 1 Other |

(1) Improve Condition of Housing Stock

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

- Home Repair Program (CDBG) \$530,000
- HOME Deferred Loan Program (HOME) \$349,498.68
- Housing Program Delivery (CDBG) \$120,000
- Disability Ramp Installations (CDBG) \$50,000

(2) Create New Affordable Housing

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

- Create New Affordable Housing (HOME)/CHDO \$70,000

(3) Increase Homeownership

Homeownership is a traditional path for households to build equity and wealth and to invest in their community. The City is working with a non-profit partner to convert scattered site rental properties into homeownership units for the existing low-income tenants. The City will continue to use prior year budgets for this goal but will not budget any additional funds in the current program year.

(4) Eliminate Blighted Conditions

The City will not budget additional funds to this category in the current program year. The City recently completed the clearance of the former site of the Salvation Army and the large Pillsbury manufacturing site.

(5) Increase Economic Opportunities

The City has partnered with Lincoln Land Community College to fund partial scholarships to assist local income individuals obtain certifications and degrees to enter the workforce in high paying jobs. The City is proposing to extend this funding into the current program year.

- Lincoln Land Community College Scholarship Program: \$40,300 CDBG

(6) Improve Neighborhood Infrastructure and Public Facilities

The City will provide CDBG funds to local non-profit partners to address renovation and other capital improvement needs in facilities that primarily benefit low and moderate income persons. Specific facility improvements that have yet to be identified.

- To Be Determined: \$ 140,000 CDBG

(7) Improve Public Services

The City will support various public services aimed at providing a more suitable living environment for residents of CDBG-eligible target neighborhoods and other low-income clientele, such as seniors, homeless, disabled populations, and youth. Specific programs have yet to be identified.

- Public Services To Be Determined: \$155,000 CDBG

(8) Planning, Administration, and Capacity Building

The City will use a portion of its CDBG and HOME allocation to comply with the planning, administration, and reporting requirements of the federal funding sources. Funds will also be used to support and provide technical assistance to local community partners, including non-profit housing developers certified as Community Housing Development Organizations (CHDOs).

- CDBG Planning and Administration: \$250,000 CDBG
- HOME Planning and Administration: \$46,500 HOME

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

| Program | Budget | Goal |
|-----------------------------------|--------------|---------|
| HOME New Development/CHDO | \$70,000 | 1 unit |
| HOME Rehabilitation Deferred Loan | \$349,498.68 | 7 units |

AP-35 Projects – 91.220(d)**Introduction**

The following section describes the funded projects that the City and its partners will undertake in the program year.

Projects

| # | Project Name |
|---|---|
| 1 | Ramp Program |
| 2 | Minor and Emergency Repair Program |
| 3 | Homeowner Deferred Loan (HDL) (HOME) |
| 4 | Affordable Housing Development/CHDO (HOME) |
| 5 | Public Facilities and Neighborhood Infrastructure |
| 6 | Public Services |
| 7 | Administration (HOME) |
| 8 | Administration (CDBG) |
| 9 | Program Delivery Costs |

Table 5 - Project Information

AP-38 Project Summary

| | |
|----------------------|---|
| Project Name | (1) Ramp Program |
| Target Area | None |
| Goals Supported | (1) Improve Condition of Housing Stock |
| Needs Addressed | Affordable Housing |
| Funding | \$50,000 CDBG |
| Description | The City will provide CDBG funds to disabled homeowners to install ramps and other accessibility improvements to increase mobility. |
| Target Date | June 30, 2027 |
| Goal | 10 housing units are expected to be assisted |
| Location Description | Services are available to eligible homeowners throughout the City. Interested residents should contact the Office of Planning and Economic Development (OPED) for more information. |
| Planned Activities | Owner Occupied Housing Rehabilitation: 24 CFR 570.202 National Objective: Low-Mod Housing (LMH) |

| | |
|----------------------|---|
| Project Name | (2) Minor and Emergency Housing Repair |
| Target Area | Citywide |
| Goals Supported | (1) Improve Condition of Housing Stock |
| Needs Addressed | Affordable Housing |
| Funding | CDBG: \$530,000 |
| Description | Fund the emergency correction of building code deficiencies and other minor repairs of single-family dwellings. |
| Target Date | June 30, 2027 |
| Goal | 26 housing units |
| Location Description | Citywide |
| Planned Activities | Owner Occupied Housing Rehabilitation: 24 CFR 570.202 Low Mod Housing 570.208(a)(3) |

| | |
|----------------------|--|
| Project Name | (3) HOME Deferred Loan Housing Rehabilitation Program (HDL) |
| Target Area | CDBG Target Area |
| Goals Supported | (1) Improve Condition of Housing Stock |
| Needs Addressed | Affordable Housing |
| Funding | HOME: \$349,498.68 |
| Description | The City will use available HOME funds to fund the moderate rehabilitation of single family dwelling units owned by qualifying low- and moderate-income families or individuals with a zero percent, deferred, forgivable loan; principally within low income census tracts. |
| Target Date | June 30, 2027 |
| Goal | 7 Housing Units |
| Location Description | CDBG Target Areas |
| Planned Activities | Eligibility: HOME Single-Family, Owner-Occupied Rehabilitation |

| | |
|----------------------|---|
| Project Name | (4) Affordable Housing Development/CHDO |
| Target Area | None |
| Goals Supported | Create New Affordable Housing |
| Needs Addressed | Affordable Housing |
| Funding | HOME: \$70,000 CHDO set-aside funds |
| Description | The City will use funds to support new housing development projects carried out by a certified Community Housing Development Organization (CHDO). |
| Target Date | June 30, 2028 |
| Goal | 1 unit |
| Location Description | To Be Determined |
| Planned Activities | Acquisition and Rehabilitation (Reconstruction) |

| | |
|----------------------|--|
| Project Name | (5) Public Facilities and Infrastructure |
| Target Area | To be determined |
| Goals Supported | (6) Improve Neighborhood Infrastructure and Facilities |
| Needs Addressed | Non-housing Community Development |
| Funding | CDBG: \$140,000 |
| Description | Specific improvements have yet to be determined. Projects could include the development of new facilities, improvements of existing facilities, or the improvement of infrastructure to improve health and safety that will benefit persons located in low- and moderate-income census tracts. |
| Target Date | June 30, 2028 |
| Goal | Estimated 1,000 persons will benefit |
| Location Description | To be determined |
| Planned Activities | Public Facilities and Improvements: 24 CFR 570.201(c) Low Mod Area 570.208(a)(1) or Limited Clientele 570.208(a)(2) |

| | |
|----------------------|--|
| Project Name | (6) Public Services |
| Target Area | Citywide CDBG Target Area |
| Goals Supported | (5) Increase Economic Opportunities (7) Improve Public Services |
| Needs Addressed | Non-housing Community Development |
| Funding | CDBG: \$195,300 |
| Description | Provide support to nonprofit agencies and organizations that primarily serve homeless, non-homeless special needs populations, and other low- and moderate-income populations to increase the scope and quality of their services. |
| Target Date | June 30, 2027 |
| Goal | Estimated 1,000 persons will benefit |
| Location Description | To be determined |
| Planned Activities | Eligibility: CDBG Public Services (24 CFR 570.201(e)) National Objective: Limited Clientele (LMC) |

| | |
|----------------------|---|
| Project Name | (7) HOME Administration |
| Target Area | None |
| Goals Supported | All |
| Needs Addressed | (8) Planning, Administration, and Capacity Building |
| Funding | HOME: \$46,500 |
| Description | Funds will be used to support planning, administration, and oversight of federally funded projects. |
| Target Date | June 30, 2027 |
| Goal | Not applicable |
| Location Description | Not applicable |
| Planned Activities | Planning and Administration |

| | |
|----------------------|---|
| Project Name | (8) CDBG Administration |
| Target Area | None |
| Goals Supported | All |
| Needs Addressed | (8) Planning, Administration, and Capacity Building |
| Funding | CDBG: \$250,000 |
| Description | Funds will be used to support planning, administration, and oversight of federally funded projects. |
| Target Date | June 30, 2027 |
| Goal | Not applicable |
| Location Description | Not applicable |
| Planned Activities | Planning and Administration |

| | |
|----------------------|--|
| Project Name | (9) Program Delivery Costs |
| Target Area | Not applicable |
| Goals Supported | (8) Planning, Administration, and Capacity Building |
| Needs Addressed | Affordable Housing |
| Funding | \$120,000 |
| Description | Funds will be used to be for the delivery of the other housing programs offered by the City. |
| Target Date | June 30, 2027 |
| Goal | Accomplishments to be reported under the other housing programs funded through this plan. |
| Location Description | Not applicable |
| Planned Activities | Housing Rehabilitation: 24 CFR 570.202 Low Mod Housing 570.208(a)(3) |

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

The City selected projects to fund based on its priority needs and goals outlined in the five year Consolidated Plan. The City continues to see a need to primarily serve low income populations and redevelopment efforts that remove barriers to investment in the City.

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

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

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

Using the most recent HUD data available, the City reviewed concentrations of low- and moderate-income households by census block group. The funds will be directed at low-income areas throughout the City of Springfield with special attention to the rehabilitation of the East Side which is the most underserved and contains the largest number of low income residents

Geographic Distribution

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

Rationale

The City has opted not to adopt any FORMAL geographic allocation priorities. Projects are mostly selected based on merits other than geography. For activities that meet a low mod area national objective, the City is limited to serving areas where at least 51% of the residents are considered low or moderate income.

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

Introduction

| One Year Goals for the Number of Households to be Supported | |
|---|---|
| Homeless | 0 |
| Non-Homeless | 8 |
| Special-Needs | 0 |
| Total | 8 |

Table 6 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---|---|
| The Production of New Units | 1 |
| Rehab of Existing Units | 7 |
| Acquisition of Existing Units | 0 |
| Total | 8 |

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

Only the HOME-eligible goals are included in the table above. The City is also using CDBG for Minor and Emergency Housing and Disability Ramps that is not included in the numbers above.

| Project | Funding | Population | | | Project Type | | | | Total |
|--------------------|------------|------------|--------------|---------------|---------------|-----------|-------|-------------|-------|
| | | Homeless | Non-Homeless | Special Needs | Rental Assist | New Units | Rehab | Acquisition | |
| CDBG Minor Repair | 530,000 | | 26 | | | | 26 | | 26 |
| CDBG Ramps | 50,000 | | | 10 | | | 10 | | 10 |
| HOME Deferred Loan | 349,498.68 | | 7 | | | | 7 | | 7 |
| HOME CHDO | 70,000 | | 1 | | | 1 | | | 1 |
| Total | | | 34 | 10 | 0 | 1 | 43 | 0 | 44 |

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

Introduction

The Springfield Housing Authority (SHA) has a total of 3,245 units of affordable housing that includes 799 public housing units and 2,446 Housing Choice Vouchers (also known as Section 8 vouchers). SHA operates ten developments that primarily consist of scattered site units across the city. SHA is the largest affordable housing provider in the area. As such, it is important for the City to consider the efforts and strategies of the housing authority, even though this plan does not include public housing funds and the City has limited ability to use its housing funds on public housing developments.

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

The Springfield Housing Authority will pursue additional housing choice vouchers targeted towards persons experiencing homelessness as well as general vouchers targeted towards individuals and families. In addition, the Springfield Housing Authority will pursue 9% and 4% tax credit opportunities as well as Federal Home Loan Bank Affordable Housing Program (AHP) funds for the construction of new affordable housing family units. The Springfield Housing Authority will continue to work with its Continuum of Care in meeting the affordable housing needs of diverse populations. Faith based, Not for Profit and other community-based partnerships will be forged to leverage resources for the purposes of expanding affordable housing for single persons, families, and senior citizens. The Springfield Housing Authority will partner with it's not for profit, Capital City Coalition in the acquisition and rehabilitation of existing units within the community.

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

The Springfield Housing Authority holds monthly meetings at each of its hi-rise facilities providing updates and engaging residents. The SHA publishes a quarterly newsletter that is mailed to all participating families and HCV landlords providing updates on agency operations, providing contact information for SHA staff. SHA staff and residents have periodic open meetings to discuss various issues. The Springfield Housing Authority Board meets monthly to address housing issues. The SHA employs a ROSS Coordinator who engage tenants, plan social activities and who serves as a liaison for residents. Asset Managers and/or Management Associates are assigned to each hi-rise facility and family development to address issues faced by residents.

The SHA is designated as a HUD Housing Counseling Agency. The SHA employs a Homeownership Coordinator who assists and provides families with information on credit repair, home buying, renting, defaults, foreclosures, reverse mortgage, and credit issues. Additionally, the SHA employs four (4) Family Self Sufficiency Coordinators responsible for assisting family's transition from government dependence and assistance to self-sufficiency through one-on-one case management, educational workshops, etc.

The FSS program serves approximately 250 households. The SHA encourages the transition from assisted housing to homeownership each year, by designating 20 HCV vouchers targeted for homeownership.

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

Not applicable. The Springfield PHA is not considered troubled.

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

Introduction

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

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

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

Outreach and Assessment

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

Assessment includes evaluating the client's housing needs and well as the needs for supportive services. The client is also evaluated for eligibility of mainstream benefits through programs like SSI/SSDI Outreach Access Recovery (SOAR). Once within the network, the client is provided with linkage and referrals to other community resources. The City works closely with Helping Hands, Fifth Street Renaissance /SARA Center, and Salvation Army on many projects including the SSI/SSDI Outreach Access Recovery (SOAR) Program.

Emergency shelter and transitional housing needs

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

The City will also work with the CoC to assist and support the other emergency and transitional shelters currently operating, including the support to Salvation Army and Helping Hands low barrier shelter transition initiatives, Contact Ministries, Fifth Street Renaissance, Helping Hands, Sojourn Shelter, Washington Street Mission, and the Youth Service Bureau.

Transitioning to Permanent Housing

A lack of permanent supportive housing with wrap around services and supportive rapid re-housing were cited as priority needs in the consultation process with members of the CoC. The shortage of permanent supportive housing creates a bottleneck within the shelter system. If people are unable to transition from the shelter to permanent housing, then people who are currently homeless or in other situations unsuitable for habitation are not able to access the shelter system. The CoC will continue to advocate and support the development of more permanent supportive housing, especially for homeless families with children and chronically homeless populations. The development of additional affordable rental housing (with supportive services) is also needed. The City expects to use available federal funds to subsidize the development of rental housing to meet this need.

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

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

Homeless prevention includes the provision of rental assistance, utility assistance and supportive services directly related to help those in danger of eviction or foreclosure or other loss of shelter. The level of need for homeless prevention may be greatly magnified due to the economic shutdowns related to the pandemic. The City has used \$433,365.41 of CARES Act funds to address short-term needs of 1,017 families and households to remain in their home.

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

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

Regulatory barriers to affordable housing are public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can increase development costs by as much as 35 percent. A number of causes, including infrastructure costs, local building practices, bureaucratic inertia, and property taxes contributed to this network of barriers.

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

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

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

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

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

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs.

The City plans to provide support to local non-profit agencies that provide needed services to low income individuals and families, youth, the elderly, disabled and the unhoused through public services and public facility rehabilitation. The City also will provide scholarships to low income individuals seeking a degree or certification to obtain a high paying job. The City will continue to provide down payment assistance to homebuyers and promote home ownership.

Actions planned to foster and maintain affordable housing.

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

| Housing Programs | Budget | Goal |
|---------------------------|------------|----------|
| CDBG Minor Repair | 530,000 | 26 units |
| HOME Deferred Loan | 349,498.68 | 7 units |
| CDBG Ramps | 50,000 | 10 units |
| HOME New Development/CHDO | 70,000 | 1 unit |

Actions planned to reduce lead-based paint hazards.

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

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

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

The City believes the creation and retention of jobs is one of the most effective ways to alleviate poverty and promote self-sufficiency. Given this, special economic development assistance is available to local businesses that agree to employ and train low-income persons. The City also pursues job creation initiatives with Tax

Increment Financing (TIF), Enterprise Zone incentives, while maximizing leveraged public and private funds and the Mid-Illinois Medical District.

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

When feasible, the City will provide job training, employment, and contract opportunities for public housing residents and other low- and moderate-income residents in connection with construction projects. This provision helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. In this way, the City will comply with Section 3 of the Housing and Urban Development Act of 1968.

Actions planned to develop institutional structure.

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

Community Relations (CR) has as part of its mission the fostering of effective, considerate interactions among the City's growing, diverse populations. CR makes deliberate, concerted efforts through education and outreach to inform citizens and organizations, particularly those representing underserved groups who are part of racial minorities or disabled persons. CR has a trained, professional staff that specializes in outreach in the community. They are active on many boards and solicit input from groups that represent racial, ethnic minorities, and disabled persons. Two of the more prominent agencies that the City is very active in engaging racial, ethnic, and disabled groups are the Springfield Urban League and the Springfield Center for Independent Living (SCIL). SCIL has been involved with the City for over 20 years advising on ADA and related issues. SCIL's Access Coordinator/Specialist directly involves its membership and its clients in program design especially with its ADA Home Modification and Ramp Program. In addition, The Springfield Urban League connects its members and its clients to City directives and advises the City in program planning and design.

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

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

As noted earlier, a continued gap exists for a facility that is able to provide access to health and mental health services for the homeless population. The City has budgeted for a Community Care Coordinator as part of a

crisis intervention initiative to serve the homeless and mentally ill. The City is working with the Continuum of Care and other agency partners to resolve the gaps of services for the homeless. The City, as a stakeholder, with the Continuum of Care is working together to address gaps in the homeless continuum including transitional units and additional permanent supportive housing.

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

The City will continue to participate in and support the Continuum of Care and its members. The City plans to continue to support the Continuum of Care, including the funding for supportive outreach efforts. The City has initiated a Housing Policy Council to help engage all stakeholders in issues such as affordable housing and redevelopment efforts.

In addition, the City participates in a number of ongoing local and regional coordination efforts throughout the program year. The City held strategic planning meetings in each ward and maintains several commissions to provide on-going discussion and coordination among citizens and stakeholders, including the Community Relations Commission, the Disabilities Commission, and Housing Policy Council, the Economic and Community Development Commission, and Veterans Advisory Council.

AP-90 Community Development Block Grant Program - CFR 91.220(I)(1)

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

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

Other CDBG Requirements

| | |
|---|-----|
| 1. The amount of urgent need activities | \$0 |
|---|-----|

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

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

The City does not intend to invest HOME funds in a project beyond those identified in 92.205. Proposed use of funds includes loans, forgivable loans, and grants for the purpose of housing development.

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's utilizes a 2nd mortgage and Recapture agreement on each home assisted with HOME funds

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

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

Additional Narrative

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

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