

City of Springfield Illinois

FINAL

2020 - 2024 Consolidated Plan

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Executive Summary

ES-05 Executive Summary - 24 CFR 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 Consolidated Plan, is the result of that planning process. The period for this plan begins on July 1st, 2020 and ends on June 30th, 2025 and covers Program Years 2020 through 2024. The contents of the plan are guided by the federal regulations set forth by HUD in 24 CFR Part 91. The plan includes the following sections:

- **Process**
Outreach is a key component of any planning effort. This section describes the City's efforts to gather input from residents, especially those that may benefit from the plan, and from service providers, non-profits, and other government agencies that work within the areas of affordable housing and community development.
- **Needs Assessment**
The Needs Assessment details the City's levels of need for affordable housing by household type, income level, and race and ethnicity. It also includes a review of the needs of public housing, the homeless population, non-homeless populations that require supportive housing and services, and non-housing community development needs such as public facilities, public services, and infrastructure.
- **Market Analysis**
The Market Analysis reviews the current condition of the local housing market and economy. This information will help the City formulate the types of programs that will be effective given the current market conditions.
- **Strategic Plan**
The Strategic Plan describes how the City will use the resources available to meet the most pressing needs identified through the planning process. It includes a summary of the City's priority needs, an estimate of available funding, a summary of who will be undertaking the

actions called for in the plan, and a set of numeric goals the City hopes to accomplish over the course of the five year plan.

- **FY2020 Annual Action Plan**

The first year Annual Action Plan describes the resources available and the planned actions that the City will undertake in the first year of the plan.

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 six 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.

COVID RESPONSE

During the planning process for this five-year plan, the U.S. government declared the coronavirus outbreak a national emergency. The State of Illinois also declared a state of emergency and encouraged residents to remain at home to limit the contagion. As a consequence of the outbreak and the response, the City and its residents face unprecedented challenges and issues. The City expects to use the resources made available through HOME and CDBG to address the effects of coronavirus and considers its response as a “high priority”.

(1) Improve Condition of Existing Housing Stock

The City estimates it will assist 315 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.

(2) Create New Affordable Housing

The City estimates it will subsidize the development of 20 new affordable housing units. Funds will be used for the acquisition and development costs associated with new rental and owner units.

(3) Eliminate Blighted Conditions

The City will fund demolition and clearance activities to address blighted conditions within its neighborhoods. It is expected that 15 units will be demolished over the next five year period.

(4) Increase Economic Opportunities

The City will fund activities to increase economic opportunities for low income persons, primarily through financial assistance to businesses looking to expand within the City. The City may also support job creation through microenterprise programs targeted at small businesses and infrastructure improvements necessary for business expansion. It is projected that a total of 20 new jobs will be created.

(5) Improve Neighborhood Infrastructure and Public Facilities

The City will provide funding to local non-profit organizations to make needed improvements to their facilities. The City will also support neighborhood infrastructure projects in low and moderate income areas. The City expects to fund 10 facilities and infrastructure projects that will serve an estimated 5,000 low and moderate income beneficiaries.

(6) 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, and disabled populations. The City projects 1,500 low-income households will be assisted.

(7) Planning, Administration, and Capacity Building

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, and disabled populations.

Evaluation of past performance

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

The City has also supported rental housing and permanent supportive housing. In 2016, the City supported the development of Fifth Street Renaissance Center, a 9-unit permanent supportive housing development for homeless persons. This type of investment is needed to reduce the burdens that the chronically homeless can place on local public institutions, including the health care system and the justice system.

The City has experienced setbacks as well. The Helping Hands Center for Health & Housing, a new facility designed to provide intake, assessment, and stabilization for the homeless population, failed to garner enough community support to go forward at its proposed location. The City will continue to work with stakeholders to address concerns about the proposed facility and move forward.

The City has primarily used non-federal funds to support economic development initiatives. Some CDBG has been used for economic development. One business loan was recently made but the City would like to improve its program performance. The Micro-Loan Program, which provides counseling, technical assistance and loans to microenterprises, has proven very successful.

Summary of citizen participation process and consultation process

A complete draft of the Consolidated Plan is available for public review and comment for a 10-day period beginning October 30, 2020. Copies of this draft version will be available for public review on the City's website (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: CP Comments, 800 E. Monroe, Suite 107
Springfield IL 62701

or by email to info.OPED@springfield.IL.US. The City will consider views and comments received on or before November 9th, 2020.

The City will conduct a Public Hearing at 3:30 PM on November 4, 2020 at City Council Chambers. The hearing will also be broadcast via Zoom to receive public input on the proposed plan and on Channel 18 via Comcast cable and streamed on the City's website. Interested agencies, groups, organization and individuals, particularly those persons who live in the city's low-income neighborhoods, are urged to attend this public hearing. The City is conducting the public hearing virtually due to the on-going COVID-19 pandemic. 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

A summary of all public comments received is included in an attachment to the final plan.

The Process

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

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

Introduction

When developing the plan, 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.

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)).

As part of this year's planning process, the City conducted one on one consultations with a number of local stakeholders, service providers and government agencies. 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 maintains several commissions to provide on-going discussion and coordination among citizens and stakeholders, including the Community Relations Commission, the Disabilities Commission, the Homeless Advisory Committee, the Economic Development Commission, and Veterans Advisory Council.

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.

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. In 2019, the City played a major role in an effort to bring together homeless service agencies, local foundations, and mental health services to develop a new homeless facility. Despite failing to finalize the development, the City will continue to work with its partners to make the facility a reality in the near future.

To further increase collaboration among agencies, the City has committed to partially funding a coordinator position for the CoC which was filled in the spring of 2020.

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 must apply for ESG through 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

Homelessness

- Heartland Continuum of Care
- Helping Hands
- Mercy Communities

Non-Homeless Special Need Consultations

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

Youth Consultations

- The Outlet
- United Way of Central Illinois
- Boys and Girls Club

Other Agencies

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

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).
HUD 2019 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	Greater Springfield Chamber of Commerce	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.
2019 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.

PR-15 Citizen Participation

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

Under normal circumstances, 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. Due to the COVID-19 pandemic, HUD has permitted the City to follow an alternate public participation process. The process still includes a public comment period and public hearing. However, the public comment period has been shortened to a period of five days and public hearings will be held virtually.

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Citizen Participation Outreach

Type of Outreach	Audience	Summary of Attendance
Public Meeting April 23, 2020	General Public	Meeting was attended by members of the Springfield Economic and Community Development Commission and 9 guests
Public Comment Period	General Public	Not applicable.
Public Hearing	General Public	TBD

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

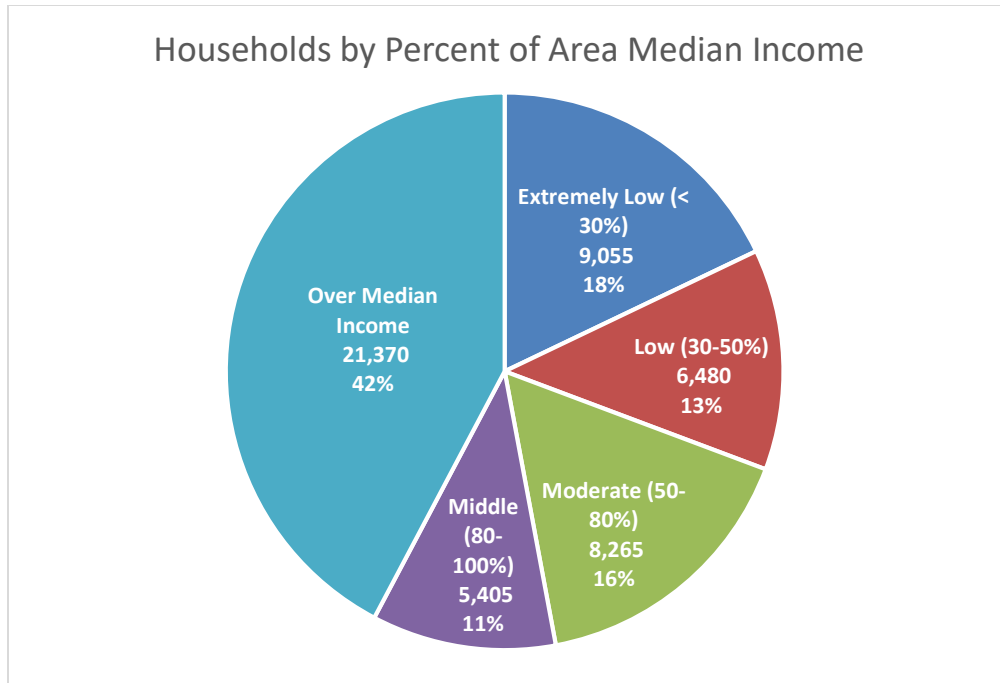
Needs Assessment Overview

As part of the planning process, the City conducted an analysis and review of HUD-sponsored data that summarizes housing needs for lower income households. The City also reviewed the needs of homeless populations, and persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents.

Both CDBG and HOME funds are focused on assisting individuals and households earning less than 80% of the area-median income, based on family size. These income limits are published on a yearly basis by HUD. For reference, the income limits as of June 2019 are included below.

It is important to note that these income limits are significantly higher than other means-tested programs that often rely on poverty or percentage of poverty. Quite often there are stigmas and stereotypes that are incorrectly associated with the beneficiaries of these programs. While the programs can and often do focus on the lowest incomes, such as the homeless and those at risk of homeless, the programs can also help households usually considered “middle class”. For example, a family of four with an annual income of \$60,000 qualifies for assistance under the CDBG and HOME programs.

Springfield Income Limits					
Income Limit	Household Size				
	1	2	3	4	5
30% AMI	16,050	18,350	20,650	22,900	24,750
50% AMI	26,750	30,600	34,400	38,200	41,300
80% AMI	42,800	48,900	55,000	61,100	66,000



Key Points

- According to the HUD CHAS dataset based on the 2011-2015 ACS data, almost half (47%) of all households in Springfield, a total of 23,800 households, qualify as income-eligible for CDBG and HOME assistance. For a three person household, the income limit is \$55,000.
- 9,055 households earn less than 30% of the area median income and qualify as extremely-low income. A three-person household at this level earns less than \$20,650. This level of income is slightly higher than the federal poverty thresholds. A single-earner household working full-time at minimum wage would qualify as extremely-low income.
- 6,480 households earn between 30% and 50% of area median income and qualify as low-income. A three-person household at this income level earns between \$20,650 and \$34,400. A single-earner household working full-time at this level would earn an hourly rate between \$9.93 and \$16.54. According to the Bureau of Labor Statistics (BLS), this includes the median wages of occupations including preschool teachers, administrative assistants, nursing assistants, and pharmacy technicians.
- 8,265 households earn between 50% and 80% of area median income and qualify as moderate-income. A three-person household at this income level earns between \$34,400 and \$55,000. A single-earner household working full-time at this level would earn an hourly rate between \$16.54 and \$26.44. According to the BLS, this includes the median wages of occupations including firefighters, school social workers, construction laborers, and massage therapists.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

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

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

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

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

Demographic Trends

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	116,250	117,065	1%
Households	51,402	50,575	-2%
Median Income	\$46,819	\$49,868	7%

Table 4 - Housing Needs Assessment Demographics
2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

	Population Growth		Housing Unit Growth	
	2010-2018	2015-2018	2010-2018	2015-2018
Springfield	1,338	-602	305	279
Balance of County	1,035	-753	1,491	708
Sangamon County	2,373	-1,355	1,796	987
Springfield	1.2%	-0.5%	0.5%	0.5%
Balance of County	1.3%	-0.9%	4.5%	2.1%
Sangamon County	1.2%	-0.7%	2.0%	1.1%

Data Source: 5 Year ACS 2010, 2015, 2018

Key Points on Demographics

- The population of Springfield has remained approximately the same in recent years. Between 2010 and 2018, the population grew by 1,338 or 1.2 percent. This growth rate is consistent with the growth rate in the balance of the County (1.3%) and the County as a whole (1.2%).
- The population of the City and the County contracted between 2015 and 2018. The County lost 1,355 residents while the City lost 602.
- The County saw an increase of 1,796 housing units from 2010 to 2018. Most of that growth (83%) occurred outside of the City which is mostly due to the built-up nature of the City. The City realized a net growth of 305 units during the same period.
- According to the 2019 HUD Market Analysis, population trends have mirrored economic conditions in the Springfield area since 2000. From 2000 to 2008, when the local economy generally weakened, net in-migration averaged 40 people a year. In 2008, the City's relatively stable economy (due to its large government presence) avoided losses and saw a slight net in-migration of 180 people a year until 2013. Starting in 2015, relatively greater employment opportunities outside of the HMA contributed to average net out-migration of 680 people a year. In recent years, net out-migration increased to an estimated 1,250 people a year.
- The senior population is growing relative to the overall population. In 2013, approximately 31,750 people ages 65 or older lived in the HMA, accounting for 15 percent of the total population, but by 2017, the number had increased to 35,600, an increase of 970, or 3.0 percent, a year, to more than 17 percent of the total population. At the same time, the overall population declined.

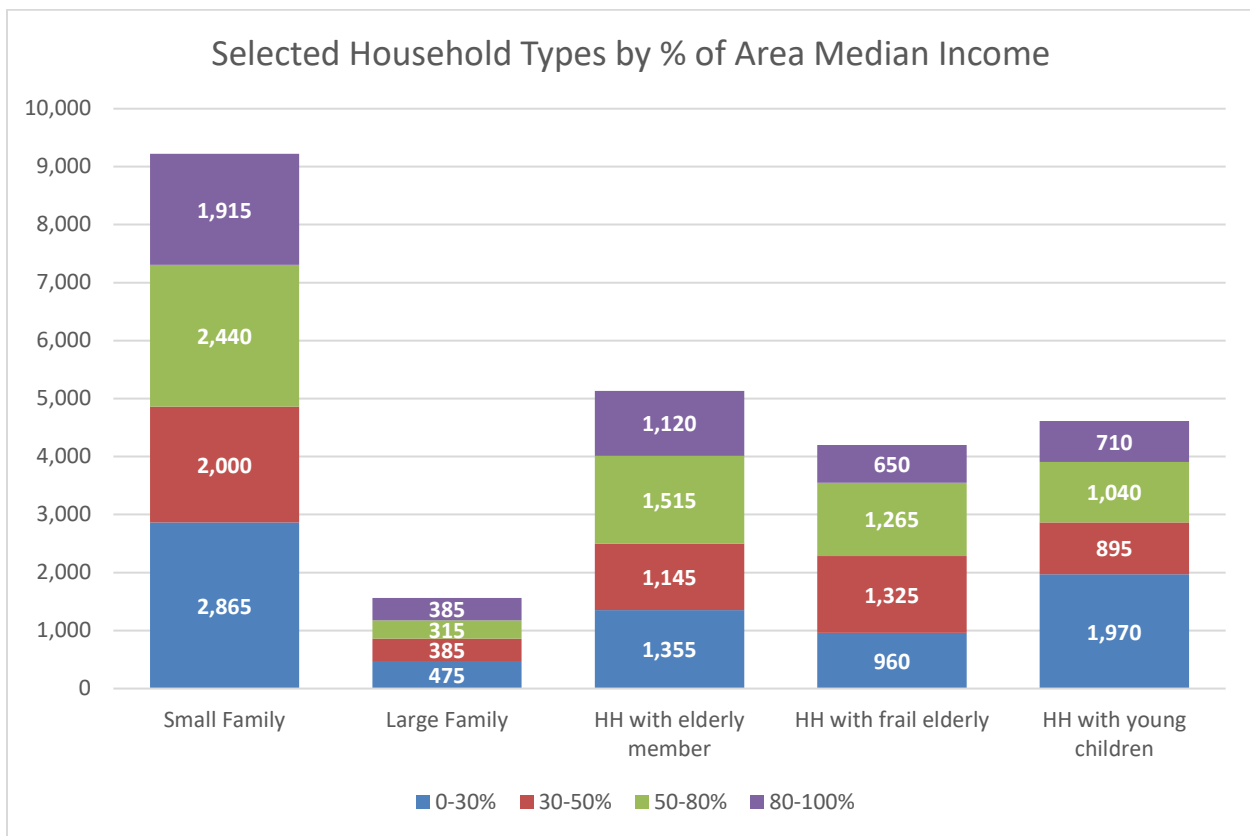
Number of Households Table

Small families are those with less than five members while large families have five or more. Elderly households have at least one member 62 to 74 years of age, while frail elderly are with a member older than 74 years of age. Households with young children include those with children 6 years of age or younger. Please note that these groups are not mutually exclusive and do not include non-family households discussed later.

Percent of Area Median Income	0-30%	30-50%	50-80%	80-100%	>100%
Total Households	9,055	6,480	8,265	5,405	21,370
Small Family Households	2,865	2,000	2,440	1,915	9,795
Large Family Households	475	385	315	385	1,025
Household with elderly member	1,355	1,145	1,515	1,120	4,905
Household with frail elderly	960	1,325	1,265	650	1,990
Households with young children	1,970	895	1,040	710	1,705

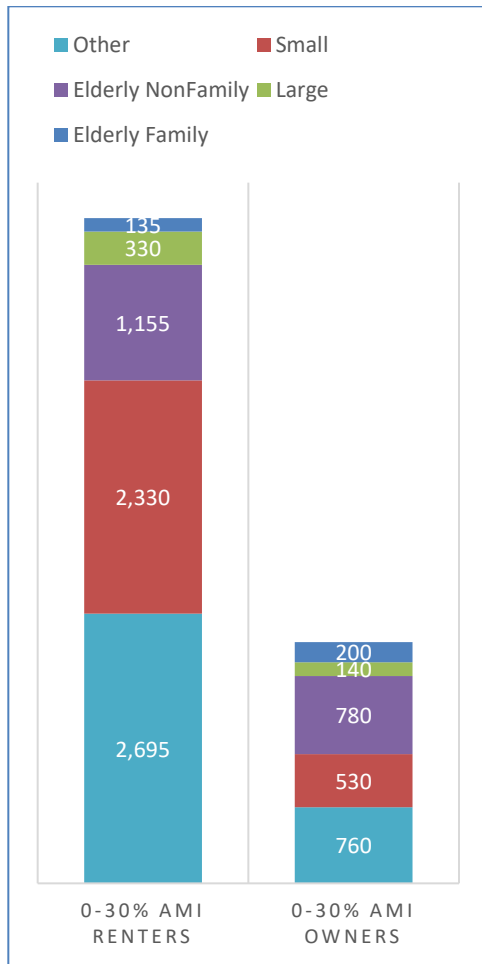
Table 5 - Total Households Table

Data Source: 2011-2015 CHAS



Extremely Low-Income (ELI) Households (0-30% Area Median Income)

Household Type	Renter	Rent %	Owners	Own %	Total	Total %
Elderly Nonfamily	1,155	17%	780	32%	1,935	21%
Large	330	5%	140	6%	470	5%
Elderly Family	135	2%	200	8%	335	4%
Small	2,330	35%	530	22%	2,860	32%
Other	2,695	41%	760	32%	3,455	38%
All	6,645	100%	2,410	100%	9,055	100%

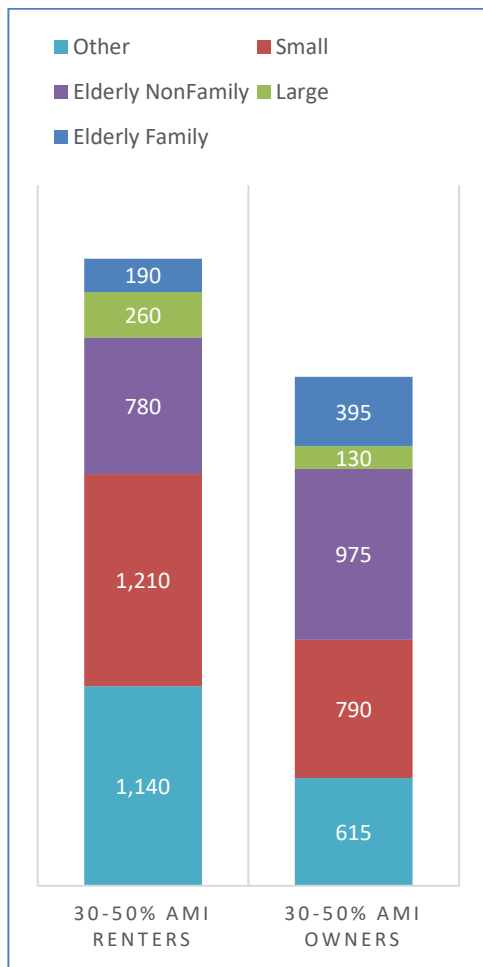


Key Points

- 73% of ELI households are renters.
- Other households account for largest portion of ELI renters and ELI as a whole, followed by Small families. Other includes non-elderly and non-family households. Small families have less than 5 members.
- About 1 in 5 ELI renters are elderly.
- 58% of ELI renters are Other or Elderly non-family meaning greatest demand are for smaller rental units.
- Large families only account for 5% of ELI income level.

Low-Income (LI) Households (between 30 and 50% Area Median Income)

Household Type	Renter	Rent %	Owners	Own %	Total	Total %
Elderly Nonfamily	780	22%	975	34%	1,755	27%
Large	260	7%	130	4%	390	6%
Elderly Family	190	5%	395	14%	585	9%
Small	1,210	34%	790	27%	2,000	31%
Other	1,140	32%	615	21%	1,755	27%
All	3,580	100%	2,905	100%	6,485	100%



Key Points

- 55% of Low Income households are renters.
- Almost half (48%) of LI owners are elderly.
- Small family and other households account for 2/3 of LI renters.
- Small family households account for largest portion of LI as a whole, followed by Elderly nonfamily and Other.
- Large families only account for 6% of LI income level.

Moderate-Income Households (between 50 and 80% Area Median Income)

Household Type	Renter	Rent %	Owners	Own %	Total	Total %
Elderly Nonfamily	555	14%	995	23%	1,550	19%
Large	130	3%	180	4%	310	4%
Elderly Family	140	4%	870	20%	1,010	12%
Small	1,310	34%	1,130	26%	2,440	30%
Other	1,770	45%	1,180	27%	2,950	36%
All	3,905	100%	4,355	100%	8,260	100%



Key Points

- 53% of moderate income households are owners.
- 43% of moderate income owners are elderly.
- Small family and other households account for 79% of renters and 76% of all moderate income households.
- Large families only account for 4% of moderate income level.

Housing Needs Summary Tables

HUD considers the following to be housing problems: (1) lack of complete plumbing; (2) lack of complete kitchen; (3) overcrowding, and (4) cost burden. Of the four, cost burden is the most common and discussed in more detail below.

Housing Problems (Households with one of the listed needs)

	Renter Households by % AMI					Owner Households by % AMI				
	0-30%	30-50%	50-80%	80-100%	Total	0-30%	30-50%	50-80%	80-100%	Total
Lacking complete plumbing or kitchen	145	85	60	0	290	45	45	30	4	124
Severely Overcrowded	0	35	4	55	94	20	20	0	0	40
Overcrowded	160	85	60	15	320	25	40	45	10	120
Severe cost burden	4,000	605	90	20	4,715	1,370	365	210	70	2,015
Housing cost burden	1,115	1,750	785	55	3,705	420	1,105	710	295	2,530
Zero/negative Income	490	0	0	0	490	225	0	0	0	225
With a housing problem	4,300	810	215	90	5,415	1,460	470	285	90	2,305
No housing problem	1,855	2,765	3,695	1,775	10,090	725	2,440	4,075	3,455	10,695

Table 6 and 8 Housing Problems Table

Source: 2011-2015 CHAS

# of households by tenure and % of area median income	Renter					Owner				
	0-30%	30-50%	50-80%	80-100%	Total	0-30%	30-50%	50-80%	80-100%	Total
Single family households	150	125	60	55	390	25	14	15	10	64
Multiple, unrelated family households	0	0	4	0	4	24	45	30	0	99
Other, non-family households	20	0	0	15	35	0	0	0	0	0
Total need by income	170	125	64	70	429	49	59	45	10	163

Table 7 – Crowding Information

Source: 2011-2015 CHAS

# of households by tenure and % of area median income	Renter					Owner				
	0-30%	30-50%	50-80%	80-100%	Total	0-30%	30-50%	50-80%	80-100%	Total
Households with Children Present	741	337	391	267	1,735	1,229	558	649	443	2,880

Table 8 – Households with Children Present

Source: 2011-2015 CHAS

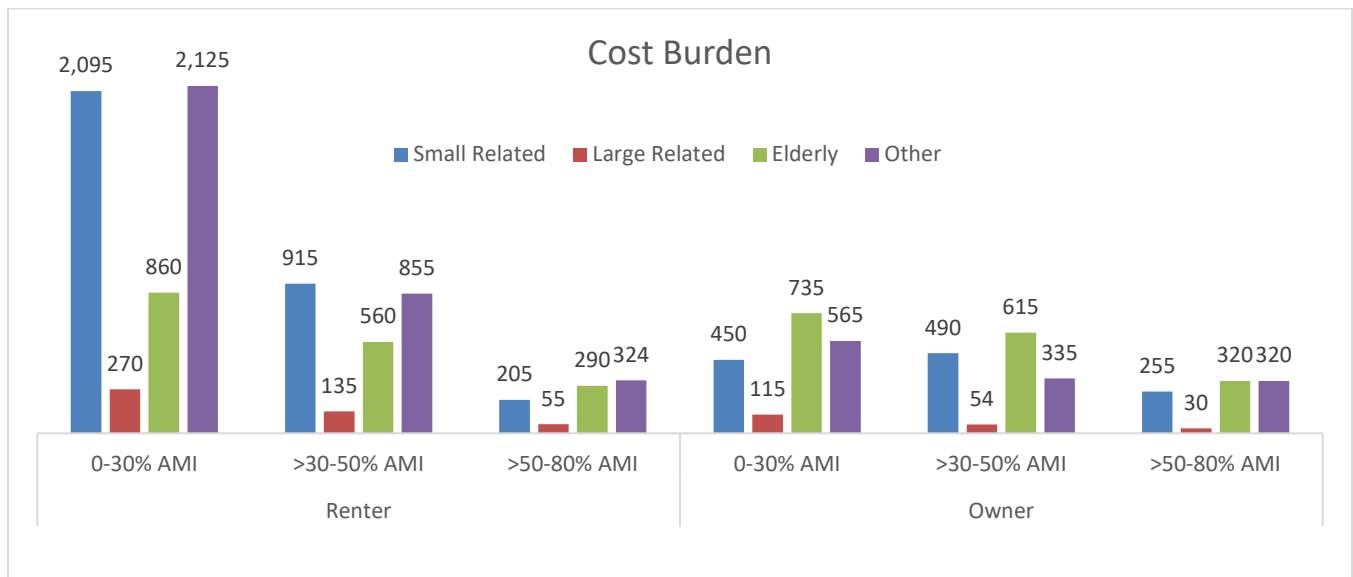
Cost Burden: Households paying more than 30% of income on housing

Affordable housing is often defined as paying 30% or less of income for housing, including utilities. Households that pay more than 30% of their income on housing are considered **cost burdened**. Households paying more than 50% of their income are considered **severely cost burdened**. The following tables summarizes the proportion of households that are cost burdened and severely cost burdened by household type, income level, and tenure.

# of households with a cost burden	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,095	915	205	3,215	450	490	255	1,195
Large Related	270	135	55	460	115	54	30	199
Elderly	860	560	290	1,710	735	615	320	1,670
Other	2,125	855	324	3,304	565	335	320	1,220
Total	5,350	2,465	874	8,689	1,865	1,494	925	4,284

Table 9 – Cost Burden > 30%

Source: 2011-2015 CHAS

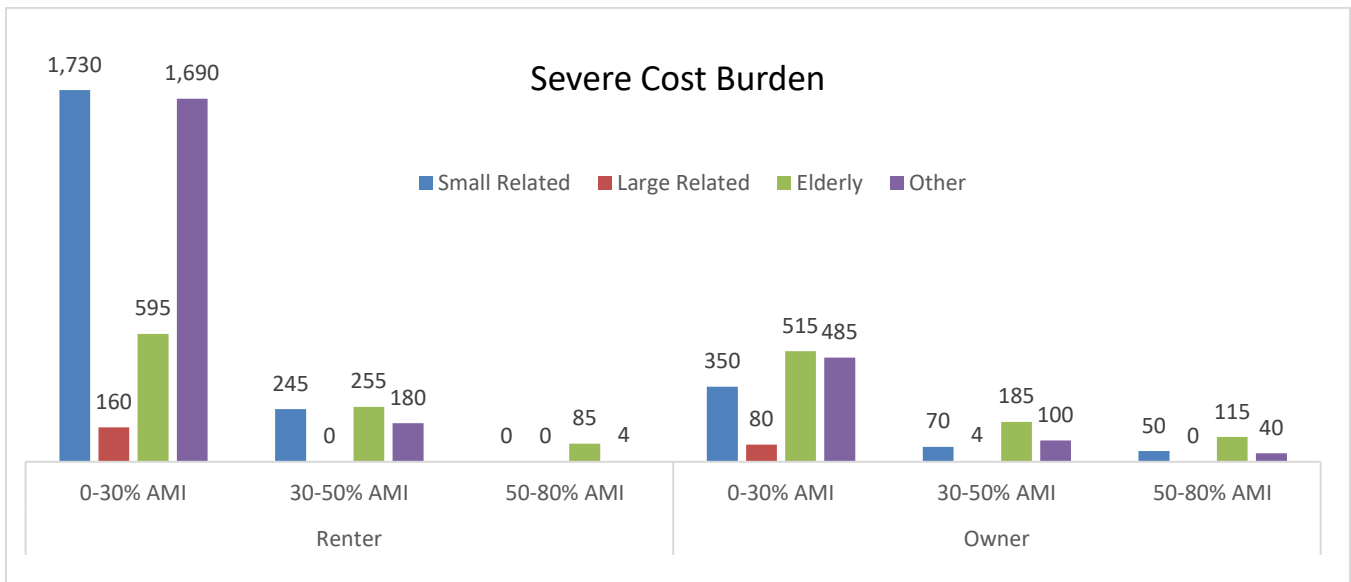


Key Points

- Across all incomes and household types, there are 12,973 income-eligible households with a cost burden. Of those, two-thirds are renters and one-third are owners.
- Renters earning less than 50% of area median income (ELI and LI) account for 60% of cost burdened households.
- Among the 4,284 cost-burdened owners, 78% are extremely-low income or low-income.
- Small families and Other households account for the largest segments of cost burdened households, especially amongst extremely-low and low-income renters.
- Cost-burdened elderly households are fairly distributed amongst income and tenure.

# of households with a severe cost burden	Renter				Owner			
	0-30% AMI	30-50% AMI	50-80% AMI	Total	0-30% AMI	30-50% AMI	50-80% AMI	Total
Small Related	1,730	245	0	1,975	350	70	50	470
Large Related	160	0	0	160	80	4	0	84
Elderly	595	255	85	935	515	185	115	815
Other	1,690	180	4	1,874	485	100	40	625
Total	4,175	680	89	4,944	1,430	359	205	1,994

Table 10 – Cost Burden > 50%
Source: 2011-2015 CHAS



Key Points

- There is a total of 6,938 income-eligible households in Springfield with a severe cost burden. This accounts for 13.7 percent of all households. Households that experience severe cost burdens are considered to be at-risk for homelessness. Any short-term disruption to household income or unplanned expense, such as a major car repair, can make it difficult to pay for housing
- Small families and Other extremely low income renter households account for half (49%) of all severely cost-burdened households.
- There are relatively few large family households with a severe cost burden.
- Elderly households with a severe cost burden are distributed across the two low income categories and are fairly split between owners and renters.

Describe the number and type of single person households in need of housing assistance.

In the tables above, single-person households are included in the “Other Households” category. Overall, 57 percent of Other households are income-eligible. Of those, 55 percent (4,524) have a cost burden and 30 percent (2,499) have a severe cost burden. As with other household types, the largest segment of Other households with a cost burden are extremely-low income renters. This segment accounts for 47% of all cost burdened households and 67% of all severe cost burdened households. Single-person households with severe cost burdens are at high risk of homelessness if there is any disruption in income.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Domestic Violence is a pattern of behavior used to establish power and control over another person through fear and intimidation, often including the threat or use of violence. Other terms for domestic violence include battering, relationship abuse, spousal abuse, or family violence. National advocates cite that one in four women will experience domestic violence during their lifetime. According to the most recent Point in Time Homeless count, there were 26 homeless persons who identified themselves as victims of domestic violence. It is expected that this number is low and there are more victims of domestic violence who were not identified by the count. Statewide, according to the Illinois Coalition Against Domestic Violence, only 10% for victims receive residential services. Based on this percentage (10%) and the PiT count (26), it is estimated that there is 260 victims of domestic violence in the City.

What are the most common housing problems?

Of the HUD-defined needs, cost burden is by far the most common housing problem. Households that have incomplete plumbing, incomplete kitchens, or overcrowded that do not have a cost burden total 420 rental households and 240 owner households. Renter households with a cost burden total 8,810 while cost-burdened owners total 5,095. From a broader perspective, the overall condition of aging stock throughout the City, but especially within the City's identified target areas, is the most common housing problem. A lack of small rental units was also cited as a problem during the consultation process. Throughout the community meetings, the consultations, and other outreach efforts, affordable housing in good condition was cited as a major concern. A greater supply of affordable housing in general and increased housing assistance resources was deemed a major need for the community.

Are any populations/household types more affected than others by these problems?

As annual income is a large factor in determining cost burden, households at the lower income ranges have a higher incidence of cost burdens and less affordable housing options. Among income-eligible households, renters below 50% of area median income account for 60% of all cost-burdened households and half of all severely cost-burdened households. Owners and renters below 30% of area median income account for roughly 56% of all cost burdens.

In regard to household type, small families and “other” households (non-family households and persons living alone) account for the largest segment of need. According to the current HUD CHAS data set, there are 4,410 small family households and 4,524 “other” households with a cost burden, accounting for 34% and 35% of the

cost-burdened households, respectively. Elderly (26%) and large family households (5%) accounted for the remaining segments.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Based on the HUD-provided data above, there are 5,605 households earning less than 30% of the area median income that pay more than 50% of their income toward housing. These households are at imminent risk of homelessness as any disruption of income could lead to eviction. An additional 769 renter households at higher income levels experience a severe cost burden and may be at risk of homelessness. In the tables above, low-income individuals are included in the “Other Households” category. 2,125 “Other” renter households earning less than 30% of area median income are at risk of homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

As described above, at-risk populations include those with severe cost burdens who pay more than 50% of their income toward housing. According to national studies conducted by the United Way on Asset Limited, Income Constrained, Employed (ALICE), at-risk household types includes single adults younger than 65 and people who share a housing unit with non-relatives such as boarders or roommates. Demographic groups that are especially vulnerable to underemployment, unemployment, and lower earning power are more likely to be at-risk of unstable housing situations. These include women, people with low levels of educational attainment, limited-English-speaking immigrants, LGBTQ+ individuals, people living with a disability, and formerly incarcerated people.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

In addition to the cost burden issues discussed above, physical conditions of housing stock and lack of access to transportation can indirectly lead housing instability and an increased of homelessness. Deferred maintenance can lead to safety and health conditions where a unit is no longer habitable forcing the household to relocate. In regard to transportation, housing that is not readily accessible to employment opportunities can lead households to incur greater transportation costs.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is 10% or higher than the jurisdiction as a whole. For example, if 80% of low-income Hispanics suffered a cost burden, whereas only 60% of all low-income households within the jurisdiction encountered a cost burden, then low-income Hispanics would be considered to have a disproportionately greater need (80% - 60% > 10%).

The following tables provide disproportionate need by income level and type of housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined housing problems, including lack of complete kitchen or bathroom, overcrowding, and a housing cost burden greater than 30% of income. These numbers do not include substandard housing due to age and deferred maintenance.

The four HUD-defined housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than one person per room
4. Cost Burden greater than 30%

Discussion

Based on the information in the tables below, the following populations were identified to have disproportionately greater need. It should be noted, however, that the population of all of these identified income-race categories were relatively small to the overall population, making it difficult to extrapolate any meaning from the differences in levels of need.

- Extremely-low Income (0-30% AMI) American Indian and Hispanics
- Low Income (30-50% AMI) Asian, American Indian, and Hispanic households
- Moderate Income (50-80% AMI) and Middle Income (80-100% AMI) American Indian.

0%-30% of Area Median Income	Housing Problem	No Housing Problem	No Income
Jurisdiction as a whole	7,300	1,045	715
White	4,195	785	410
Black / African American	2,640	220	275
Asian	105	30	24
American Indian, Alaska Native	19	0	0
Pacific Islander	0	0	0
Hispanic	155	0	0

30%-50% of Area Median Income	Housing Problem	No Housing Problem	No Income
Jurisdiction as a whole	4,135	2,350	0
White	2,740	1,875	0
Black / African American	1,070	410	0
Asian	50	4	0
American Indian, Alaska Native	20	4	0
Pacific Islander	0	0	0
Hispanic	130	45	0

50%-80% of Area Median Income	Housing Problem	No Housing Problem	No Income
Jurisdiction as a whole	1,995	6,270	0
White	1,470	4,575	0
Black / African American	455	1,370	0
Asian	30	125	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	10	0
Hispanic	24	150	0

80-100% of Area Median Income	Housing Problem	No Housing Problem	No Income
Jurisdiction as a whole	530	4,875	0
White	420	3,925	0
Black / African American	100	715	0
Asian	0	70	0
American Indian, Alaska Native	14	19	0
Pacific Islander	0	0	0
Hispanic	0	100	0

Tables 12 11 - Disproportionally Greater Need by Income Level

Data Source: 2011-2015 CHAS

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is at least 10% higher than found for the category as a whole.

The following tables provide disproportionate need by income level and type of severe housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined severe housing problems, including lack of complete kitchen or bathroom, more than 1.5 persons per room, and a housing cost burden greater than 50% of income. These numbers do not include substandard housing due to age and deferred maintenance. The four HUD-defined severe housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than 1.5 persons per room
4. Cost Burden over 50%

Discussion

Based on the information in the tables below, the following populations were identified to have disproportionately greater need. It should be noted, however, that the population of all of these identified income-race categories were relatively small to the overall population, making it difficult to extrapolate any meaning from the differences in levels of need.

- Extremely-low Income (0-30% AMI) American Indian and Hispanics
- Low Income (30-50% AMI) Asian, American Indian, and Hispanic households
- Middle Income (80-100% AMI) American Indian.

Severe Housing Problems

0%-30% of Area Median Income	Housing Problem	No Housing Problem	No Income
Jurisdiction as a whole	5,760	2,580	715
White	3,420	1,550	410
Black / African American	1,945	920	275
Asian	105	30	24
American Indian, Alaska Native	8	10	0
Pacific Islander	0	0	0
Hispanic	145	10	0

30%-50% of Area Median Income	Housing Problem	No Housing Problem	No Income
Jurisdiction as a whole	1,280	5,205	0
White	710	3,900	0
Black / African American	405	1,080	0
Asian	35	19	0
American Indian, Alaska Native	10	19	0
Pacific Islander	0	0	0
Hispanic	70	110	0

50%-80% of Area Median Income	Housing Problem	No Housing Problem	No Income
Jurisdiction as a whole	500	7,770	0
White	370	5,675	0
Black / African American	105	1,720	0
Asian	15	135	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	10	0
Hispanic	4	170	0

80%-100% of Area Median Income	Housing Problem	No Housing Problem	No Income
Jurisdiction as a whole	180	5,230	0
White	110	4,235	0
Black / African American	55	760	0
Asian	0	70	0
American Indian, Alaska Native	14	19	0
Pacific Islander	0	0	0
Hispanic	0	100	0

Tables 16 through 12 – Severe Housing Problems by Income Level

Data Source: 2011-2015 CHAS

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

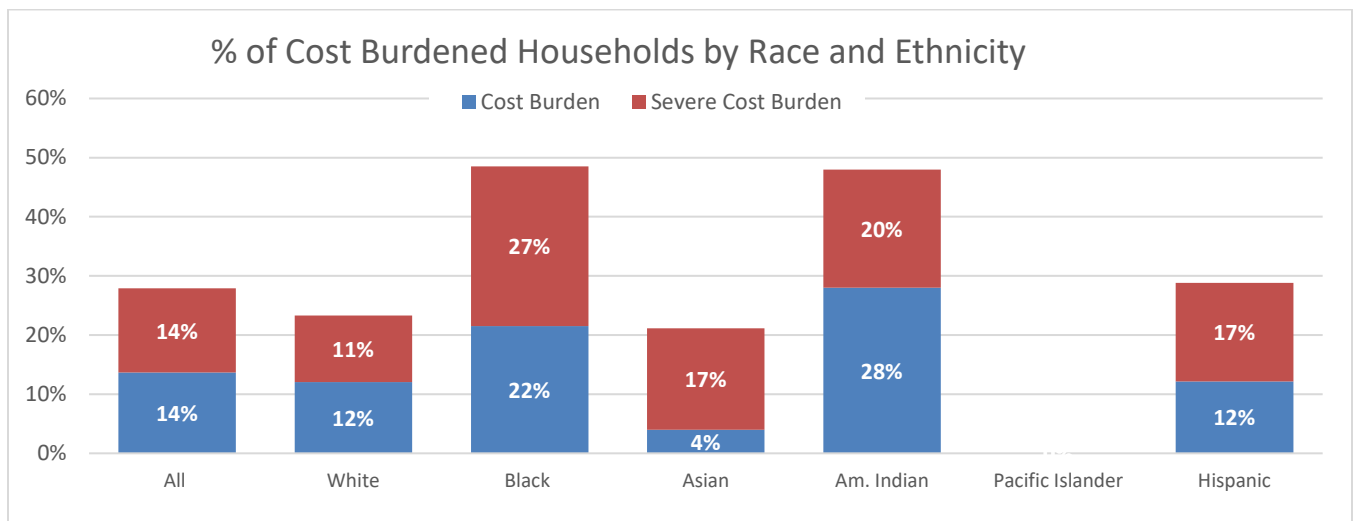
As defined by HUD, a disproportionately greater housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group’s households within a particular category of need is at least 10% higher than found for the category as a whole. The following table provides disproportionate need by cost burden. If a household’s housing cost, including utilities is greater than 30% of income, the household has a cost burden, which is one of the HUD-defined housing problems. If housing cost is greater than 50% of income, the household is considered to have a severe cost burden.

Based on the information in the table below, American Indian households have a disproportionately greater need when looking at the cost burden between 30-50%. As mentioned above, the small size of American Indians (total population of 125) makes it difficult to draw meaning from this. Almost half (47%) of Black/African American households have a cost burden (30-50%) or severe cost burden (over 50%), which is twenty percentage points higher than the 27% of the jurisdiction as a whole. More than one of every four Black/African American households within the jurisdiction, regardless of income level, pay more than half of their income on housing costs. Twenty-seven percent of Black/African American households have a SEVERE cost burden, which is thirteen percentage points higher than the 14% of the jurisdiction as a whole.

Housing Cost Burden	<=30%	30-50%	>50%	No Income
Jurisdiction as a whole	35,955	6,810	7,100	720
White	29,780	4,685	4,360	410
Black / African American	4,370	1,825	2,290	275
Asian	690	35	150	24
American Indian, Alaska Native	65	35	25	0
Pacific Islander	14	0	0	0
Hispanic	615	105	144	0

Table 13 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS



NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The following race and ethnic groups were identified as having disproportionate greater needs at specific income levels:

Housing Problems

- Extremely-low Income (0-30% AMI) American Indian and Hispanics
- Low Income (30-50% AMI) Asian, American Indian, and Hispanic households
- Moderate Income (50-80% AMI) and Middle Income (80-100% AMI) American Indian.

Severe Housing Problems

- Extremely-low Income (0-30% AMI) American Indian and Hispanics
- Low Income (30-50% AMI) Asian, American Indian, and Hispanic households
- Middle Income (80-100% AMI) American Indian.

It is difficult to draw a meaningful conclusion for many of the races given their relatively small populations. According to the 2018 5 Year ACS estimates, the only sizeable minority population within the City are African American households, which total 23,127 or twenty percent of the overall population. Multiracial and Asian households each account for 3%, while Native American, Pacific Islander, and Other households all account for less one percent of the total populace.

Among African American households, almost half (47%) have a cost burden (30-50%) or severe cost burden (over 50%), which is twenty percentage points higher than the 27% of the jurisdiction as a whole. More than one of every four Black/African American households within the jurisdiction, regardless of income level, pay more than half of their income on housing costs.

If they have needs not identified above, what are those needs?

As part of the housing needs assessment, the City reviewed the Home Mortgage Disclosure Act (HMDA) data. HMDA data provides insights into the availability of credit to persons looking to purchase or renovate a home. The following data set summarizes loan origination data reported for 2018 for the purchase of single-family homes. Without factoring in other considerations such as credit scores, there is a discrepancy in terms of volume of loan applications and origination rates when comparing the data for African Americans to the population as a whole.

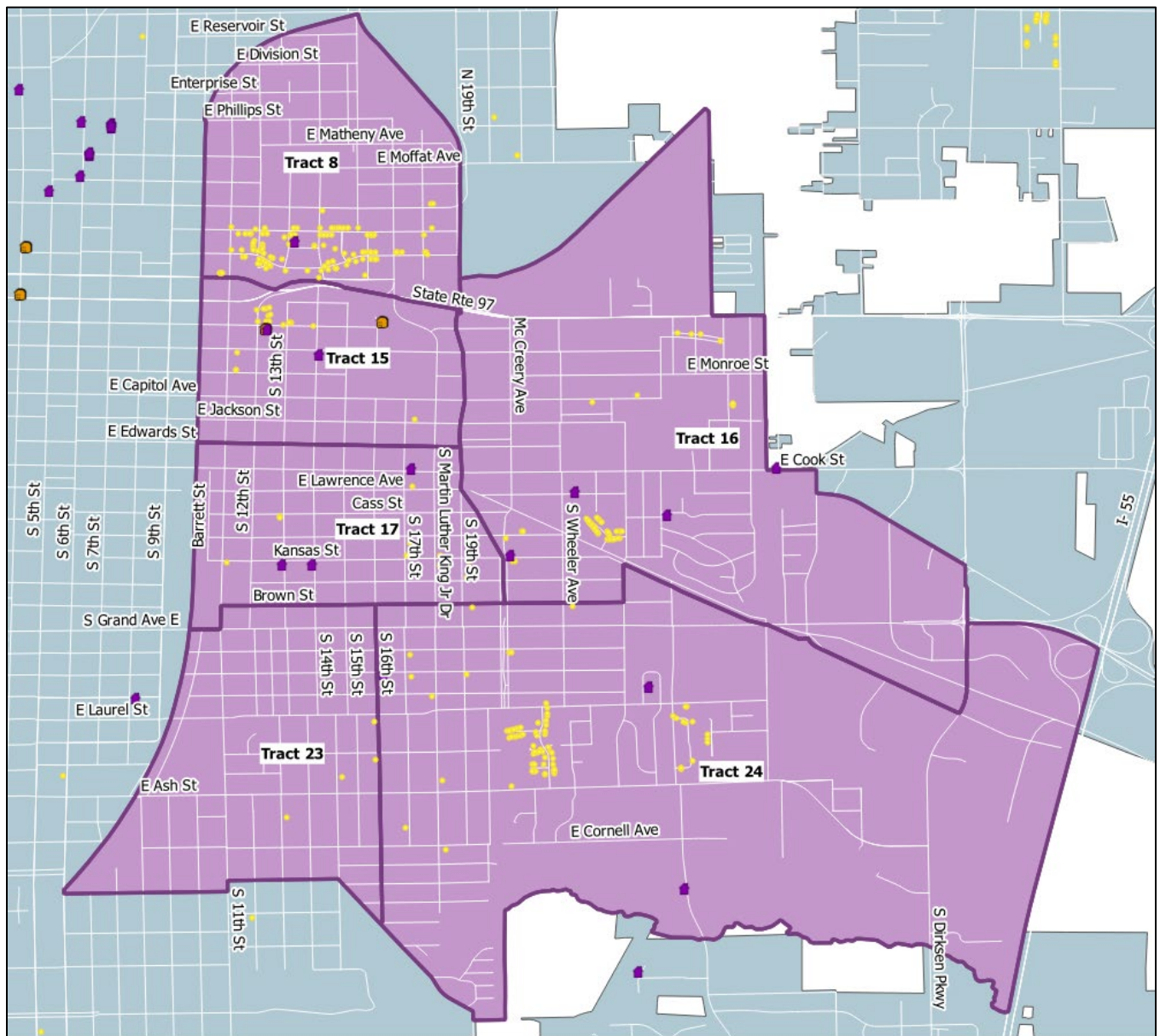
% of Median Income	Total Applicants	Successful Originations		Denials	
All Races	#	#	%	#	%
0-50	1,214	689	57%	344	28%
50-80	1,577	1,088	69%	263	17%
80-100	449	321	71%	58	13%
100-120	1,148	831	72%	136	12%
120 and up	2,146	1,665	78%	180	8%
Grand Total	6,534	4,594	70%	981	15%
African American	#	#	#	%	#
0-50	90	43	48%	36	40%
100-120	59	29	49%	20	34%
120 and up	67	48	72%	11	16%
50-80	97	55	57%	25	26%
80-100	18	12	67%	3	17%
Grand Total	331	187	56%	95	29%

Are any racial or ethnic groups located in specific areas or neighborhoods in your community?

Springfield has six census tracts where non-white populations constitute a majority of the population. These tracts are all located in a cluster on the eastern portion of the City and have some of the lowest median family incomes within the area and corresponding high rates of poverty. The area also contains a disproportionate share of public and assisted housing.

Census Tract	Poverty Rate	Median Family Income	Population	% Minority	Minority Population	African American	Hispanic	Non Hispanic White
1700	53.52	24,685	1,235	82.59	1,020	896	8	215
1600	50.16	21,759	4,091	76.53	3,131	2,935	176	960
1500	55.96	31,653	958	66.08	633	616	5	325
2400	34.13	35,098	3,865	64.58	2,496	2,135	47	1,369
0800	48.78	25,961	2,301	60.5	1,392	1,263	18	909
2300	45.23	25,861	2,308	54.59	1,260	994	52	1,048

Census Tracts with Minority Concentrations



NA-35 Public Housing – 91.205(b)

Introduction

HUD requires the City to coordinate with public housing agencies (PHAs) that share jurisdiction with the City when preparing its plan. The Springfield Housing Authority (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. The City consulted with the Springfield Housing Authority and used the HUD-provided data to assess the need of public housing residents and housing voucher holders.

The Springfield Housing Authority has a total of 3,148 units of affordable housing that includes 900 public housing units and 2,148 Section 8 vouchers. SHA operates ten developments that primarily consist of scattered site units across the city.

Development	# of Units
SHA North Scattered Site	200
SHA South Scattered Site	142
SHA Towers	250
North Park Place	22
Madison Park Place HOPE VI	155
Genesis Place	39
The Villas at Vinegar Hill	92
TOTAL	900

The agency has established a non-profit subsidiary, Capital City Coalition, to pursue housing development. The Authority provided related services as well, such as self-sufficiency programs and foreclosure prevention counseling.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans VASH	Family Unification	Disabled *
# of units/vouchers in use	0	0	680	1,742	0	1,717	0	0	0

Table 14 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans VASH	Family Unification
Average Annual Income	0	0	11,698	10,867	0	10,792	0	0
Average length of stay	0	0	4	4	0	4	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	2	3	0	3	0	0
# of Elderly Program Participants (>62)	0	0	115	179	0	176	0	0
# of Disabled Families	0	0	193	451	0	434	0	0
# of Families requesting accessibility features	0	0	680	1,742	0	1,717	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 15 – Characteristics of Public Housing Residents by Program Type
Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project -based	Tenant -based	Veterans VASH	Family Unification	Disabled *
White	0	0	222	364	0	349	0	0	0
Black/African American	0	0	455	1,368	0	1,359	0	0	0
Asian	0	0	1	2	0	2	0	0	0
American Indian/Alaska Native	0	0	2	8	0	7	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

Table 16 – Race of Public Housing Residents by Program Type
Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project -based	Tenant -based	Veterans VASH	Family Unification	Disabled *
Hispanic	0	0	10	14	0	13	0	0	0
Not Hispanic	0	0	670	1,728	0	1,704	0	0	0

Table 17 – Ethnicity of Public Housing Residents by Program Type
Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units.

The public housing authority is not currently subject to a Section 504 compliance agreement.

What are the number and types of families on the waiting lists for public housing and housing choice vouchers? What are the most immediate needs of residents of Public Housing and Housing Choice voucher holders?

As of January 2020, the Housing Authority had 2,148 vouchers obligated. At the time of this writing, the housing authority was accepting pre-applications for Housing Choice Vouchers.

How do these needs compare to the housing needs of the population at large.

The needs of public housing residents are lessened based on the housing assistance they receive from the housing authority. The Springfield Housing Authority is a well-run organization and ensures its housing inventory is maintained. Without housing assistance, public housing residents would be severely-cost burdened with those considered to be extremely-low income to be at risk of homelessness.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

Population	Estimates					Avg Length of Homelessness
	On a given night		Total	Annual		
	Unsheltered	Sheltered		Entering	Exiting	
Persons in Households with Adults and Children	0	32	1,397	0	0	30
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	25	179	0	0	0	
Chronically Homeless Individuals	7	50	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	3	20	0	0	0	0
Unaccompanied Youth	1	9	0	0	0	0
Persons with HIV	0	8	0	0	0	0

Describe the extent and duration of homelessness for each homeless population, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Chronically Homeless

HUD has defined chronic homelessness as an individual or family with a disabling condition who has been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years. Disabling conditions include substance use disorder, serious mental illness, developmental disability, post-traumatic stress disorder, cognitive impairments resulting from brain injury, and chronic physical illness or disability.

These individuals and families can have the most difficulty becoming housed and are often the biggest users of community resources. By prioritizing these households, the CoC hopes to reduce the average length of episodes of homelessness among this population and result in better housing outcomes for all. Additionally, by ending homelessness of harder to serve vulnerable populations, resources will be freed up within the homeless services system to address the needs of more people.

In the most recent Point in Time count, 59 individuals and one family were identified as chronically homeless. This represents an increase from the last Consolidated Plan. During the consultations, the need for a low-barrier shelter for singles was a large need. Service providers also noted a long waiting list for permanent supportive housing which results in bottlenecks in the shelters and homeless resorting to “couch surfing” and therefore not being counted. Providers suggested that a broader range of housing solutions, beyond emergency shelter and permanent supportive housing, is needed.

It was also noted that a number of rapid rehousing clients (those who received funding and supportive services to locate rental units) often go back to the streets once the assistance ends. Lack of access to mental health services was identified as a barrier. One service provider stated it could take up to six weeks to receive mental health treatment. Better access to mental health services may help prevent returns to homelessness. Another common barrier was the lack of resources for persons with criminal records, especially for registered sex offenders.

Families with Children

The local Continuum of Care is also focusing on finding permanent housing for families with children. In the most recent Point in Time count, 32 families with children were identified as homeless. This represents a significant decrease from the previous Consolidated Plan. All of the families were sheltered.

However, it is assumed that there is a large homeless or near homeless population within the City that is not reflected in the homeless count. According to the Illinois State Board of Education, 182 students were considered homeless in 2019. During the consultations with homeless providers, a lack of space for families in shelters was cited as a need, especially for large families (3 bedroom units). A related specific need was for shelter space for single fathers with children.

Veterans

A total of 23 veterans were identified in the most recent Point in Time count. Of those, only three were unsheltered. The local CoC has a number of resources for veterans, including housing specifically for female veterans, veteran families, and HUD-VASH vouchers which provide both housing and supportive services.

Unaccompanied Youth

Unaccompanied youth are those who are not accompanied by a parent or guardian. This population includes but is not limited to runaways, children aging out of foster care, pregnant/parenting youth, and LGBTQ. In the most recent Point in Time count, ten unaccompanied youth were identified, nine of whom were sheltered. All of those identified were between the ages of 18 and 24 and were pregnant/parenting youth. The ten parenting youth were accompanied by 12 children.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Race	Sheltered	Unsheltered
White	155	18
Black or African American	84	7
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	1	0
Ethnicity	Sheltered	Unsheltered
Hispanic	2	2
Not Hispanic	246	23

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness

Households	Emergency Shelter	Transitional Shelter	Unsheltered	Total
Adults Only	134	45	25	204
Adults and Children	5	27	0	32
Children Only	0	0	0	0
	139	72	25	236
Population Types				
Mentally Ill	45	18	9	72
Chronic Substance Abuse	43	23	9	75
Veterans	4	16	3	23
HIV/AIDS	4	4	0	8
Victims of Domestic Violence	12	12	2	26
Unaccompanied Youth	7	2	1	10
Parenting Youth	2	7	0	9

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

This section provides descriptions and estimates of persons who are not homeless but require supportive housing. This includes:

- the elderly and frail elderly,
- persons with disabilities (mental, physical, developmental),
- persons with alcohol or other drug addiction, and
- persons with HIV/AIDS.

Describe the characteristics of special needs populations in your community.

Elderly and Frail Elderly

For the purpose of this plan, elderly households include those that include a member at least 62 years old. The frail elderly are defined as those persons over 75 years of age who require some assistance in the performance of daily activities, such as cooking, dressing, bathing, household management or eating. According to the HUD CHAS data, there are 10,040 households with an elderly member. There are also 6,190 households with a frail elderly member. Forty percent of elderly households and 57% of frail elderly households are income-eligible (earning less than 80% of the area median income).

Persons with Physical/Developmental Disability

According to the ACS used for this plan, approximately 15% of the City population (17,469) is considered to have a disability. Of this population, 9% are under 18, 53% are working age, and 38% are 65 and older. Working age adults may be in need of vocational training to support employment efforts. Elderly persons with disabilities may need supportive services to maintain independent living. In consultations with local service providers who focus on serving persons with disabilities, a number of needs were cited. These included modification and repair of homes, additional vocational opportunities for younger populations, support for group homes, and other amenities to assist persons with disabilities better integrate and navigate the City. One specific example cited was for charging stations to re-power wheel chairs to provide persons with mobility devices more opportunity to transit the City.

Persons with Mental Illness, Drug or Alcohol Addiction

While there is not a reliable data source that estimates the number of persons with mental illness within the community, those with untreated severe mental illness often become homeless and are served by the local homeless agencies. Similar to those with mental illness, persons recovering from drug or alcohol addictions require intensive case management in order to return to independent living.

What are the housing and supportive service needs of these populations and how are these needs determined?

The City relied primarily on consultations with local service providers who cater to special need populations to determine the housing and supportive service needs. These organizations include the Springfield Center for Independent Living (SCIL), SPARC, and the Area Agency of Aging for Lincolnland. Inasmuch mental health and substance abuse are contributing factors to homelessness, the consultations with local Continuum of Care members discussed at length the need for additional supportive services.

The need for additional mental health services was one of the needs most cited during the consultation process. Many of the homeless agencies feel that accessibility to additional mental health services is necessary to address those within the Continuum of Care. Agencies have been partnering with local hospitals and health providers to coordinate on a facility that will be able to provide greater access to mental health care and other supportive services.

In addition to mental health, there was a number of needs cited for the elderly and persons with disabilities. SCIL has an on-going waiting list for ramps and other home modifications. These small improvements to homes allow people to remain in their homes and live independently which is the overwhelming preference for most households. The City was encouraged to review model programs that are designed to help people stay in their homes longer. Another cited need was for vocational rehabilitation for young adults with disabilities. Two programs, Fast Track and STEP, provide vocational training in an effort to prepare persons for work after high school. Transportation for seniors was another need.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area

The Illinois Department of Public Health reports that in Sangamon County, there are 109 diagnosed cases of HIV since 2012, 5 of which were diagnosed in 2019. Over the same time period, there have been 48 diagnosed cases of AIDS, only 1 of which was diagnosed in 2019. This diagnosis rate is comparable to similar counties in central and southern Illinois such as Peoria and Madison and much smaller than the larger Chicago metropolitan region. The Department reports a total of 298 persons living with HIV/AIDS in the county.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities. How were these needs determined?

CDBG includes a wide variety of projects and facilities under the general category of public facilities. This category includes but is not limited to Neighborhood Centers, Recreational Facilities, Parks, Libraries, Fire Station/Equipment, as well as those dedicated to a specific clientele such as Senior Centers, Handicapped Centers, Homeless Facilities, Youth Centers, and Child Care Centers. While supportive housing and group homes for persons with disabilities is also included in this CDBG eligibility category, those needs are more fully described in the housing and special needs sections of this plan.

The needs for public facilities were primarily determined by consultations with City departments and local stakeholders. The City also relied on public input received through a number of community meetings held in each ward within the City.

While a number of needs were identified, the needs of neighborhoods on the east side of the City stood out. A number of organizations cited the need for neighborhood centers and indoor recreational space. These facilities would provide greater access to recreation, meeting space, and provide space for service providers to run social service programs. Ideally these facilities would be available in the evenings.

Areas with a lack of access to groceries and fresh food, often referred to as food deserts, was another common concern. This need is exacerbated by a need for better transportation. Given these concerns, community gardens that can provide locally grown produce was identified as a need. Many of the vacant properties could be repurposed to help fill this need.

A number of service providers have on-going needs in regard to repair and rehabilitation of their facilities due to age and use. The crisis nursery in Enos Park was one cited as one specific example.

Describe the jurisdiction’s need for Public Improvements. How were these needs determined?

Under CDBG, public improvements include all types of infrastructure necessary to provide a suitable living environment. These include but are not limited to streets, sidewalks, streetscaping, parking, water/sewer infrastructure, and flood drainage.

The needs for public facilities were primarily determined by consultations with City departments and local stakeholders. The City also relied on public input received through a number of community meetings held in each ward within the City.

Input from the ward meetings gave the highest priority to street improvements, bike lanes, sidewalks, and improvements related to sewers and drainage. Street lighting to improve safety was also cited. In consultations with city departments, there was discussion regarding drainage improvements and the removal and replacement of lead service lines. The replacement of the lead service lines would require the replacement of streets, sidewalks, and streetscaping. Similar to the public facilities discussion above, there was a focus on the needs on the east side neighborhoods.

Describe the jurisdiction's need for Public Services. How were these needs determined?

Under CDBG, public services include all types of programs and projects aimed at providing access to a suitable living environment, safe and affordable housing, and greater economic opportunities, with the understanding that the services primarily benefit persons of low- and moderate income. This includes but is not limited to programs for youth, senior, employment, crime prevention, childcare, health, drug abuse, education, fair housing counseling, and recreation. Some public service needs, including those related to homelessness and special needs populations, are discussed in their respective sections of the plan.

The needs for public services were primarily determined by consultations with City departments and local stakeholders. The City also relied on public input received through a number of community meetings held in each ward within the City.

The most pressing needs for social services focused on creating a better living environment and providing greater access to economic opportunity. Job training and access to job training through better transportation was commonly cited as a priority need. For example, Lincoln Land Community College and its programs are a valuable asset and resource to community residents, but access to the campus was cited as an issue. In addition to job training and transportation, other supportive services that can help persons access and maintain employment were also identified as a need. These include:

- early education services to prepare children for school and to help them succeed academically,
- affordable childcare and afterschool programming to help working parents,
- mentoring and internship opportunities for young adults,
- and expungement services for those exiting the correctional system who need assistance overcoming housing and employment barriers.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

As part of the planning process, the City analyzes the current housing market conditions in order to best determine how the available federal funds can have the greatest amount of impact in terms of helping income-eligible owners and renters. This includes identifying the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing. It also includes an examination of housing stock available to serve persons that HUD considers to be non-homeless with special needs which may require supportive services in conjunction with housing, such as elderly and frail elderly households, persons with disabilities and persons with HIV/AIDS and their families.

Key Findings

- Springfield's housing stock is primarily single-family units. Sixty-three percent of the housing stock was built before 1980 and may contain lead paint hazards. In consultations with City housing staff, the housing in Springfield has one of the largest lead hazard problems in the state. Given the age and condition of existing housing stock, the current market strongly supports rehabilitation efforts for units that are suitable for rehabilitation. Owner households with limited incomes may defer necessary repairs and maintenance which aggravates the housing issue and could lead to blighted conditions.
- HUD's Office of Policy Development and Research published a Comprehensive Market Analysis for the Springfield Metropolitan Statistical Area (MSA) in January 2019. The analysis found that while the local sales market was balanced, the local economy was weakening and the rental market was soft. The report highlighted a loss of 1,200 jobs in 2018 and an increased number of single-family rental homes as major determinants. The report estimated a need for 630 homebuyer units and no rental units to meet market demand over the next three years.
- According to the City's Comprehensive Plan, both the residential and commercial development demand occurs around or near major transportation corridors, continues growth to the west and southwest, while showing some additional growth — particularly commercial — to the far east and northeast. While some slight growth, primarily residential, is shown in the center city, most growth is projected to occur along the fringe.
- Multiple housing problems are concentrated in the eastern portion of Springfield. These problems include high levels of cost burdens and housing instability, substandard housing, and abandoned properties. The current market, with a large supply of blighted properties, would support in-fill development of affordable units. This type of activity would both increase the supply of affordable units as well as increase the sustainability and viability of the surrounding neighborhood.
- Recent housing studies show demand for rental housing in the downtown area. Low-income households must compete with students attending local schools for the current supply. New housing units would have easy access to shopping, employment, entertainment, and transportation.

- The cost of rental housing within the market is reasonable for most income levels, but it is too high for a number of residents within the City at the lowest incomes. A minimum wage earner must work approximately 68 hours per week to make an average two bedroom "affordable", meaning that rent is not greater than 30% of income. Renters in unaffordable units are considered cost-burdened.
- In general, access to credit remains tight, especially for borrowers with low FICO scores. Median FICO scores on new purchase originations have increased 20 points since the housing crisis. The lower bound of creditworthiness needed to qualify for a mortgage is around 644. Loan to Value (LTV) levels also remain relatively high at 88 which reflects the large number of FHA purchase originations.¹
- A large number of home purchases in the lower value ranges are cash purchases made by investors instead of families trying to buy their first home. Mortgage lending at the lower price ranges are challenging for lenders due to the increased difficulty of selling such small loans into the secondary market or selling off the servicing.²

1

https://www.urban.org/sites/default/files/publication/98669/housing_finance_at_a_glance_a_monthly_chartbook_june_2018_0.pdf

² <https://www.urban.org/urban-wire/expanding-small-dollar-mortgages-can-put-homeownership-reach-more-families>

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Springfield’s housing stock consists primarily of single-family homes. Sixty three percent of all units within the city are single-family detached. All single-family, included attached single-family such as duplexes, totals 70% of the total. Small multi-family structures, including 2-to-4 unit multifamily structures (9%), and 5-to-19 unit multifamily structures (10%), account for most of the remainder stock. Large multifamily structures with 20 or more units account for seven percent of stock (3,815 units) and mobile homes/boats/RV number 2,428 (4%).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	35,335	63%
1-unit, attached structure	3,665	7%
2-4 units	5,116	9%
5-19 units	5,823	10%
20 or more units	3,815	7%
Mobile Home, boat, RV, van, etc	2,428	4%
Total	56,182	100%

Table 18 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	15	0%	700	4%
1 bedroom	680	2%	5,035	26%
2 bedrooms	7,315	23%	9,068	47%
3 or more bedrooms	23,370	74%	4,385	23%
Total	31,380	99%	19,188	100%

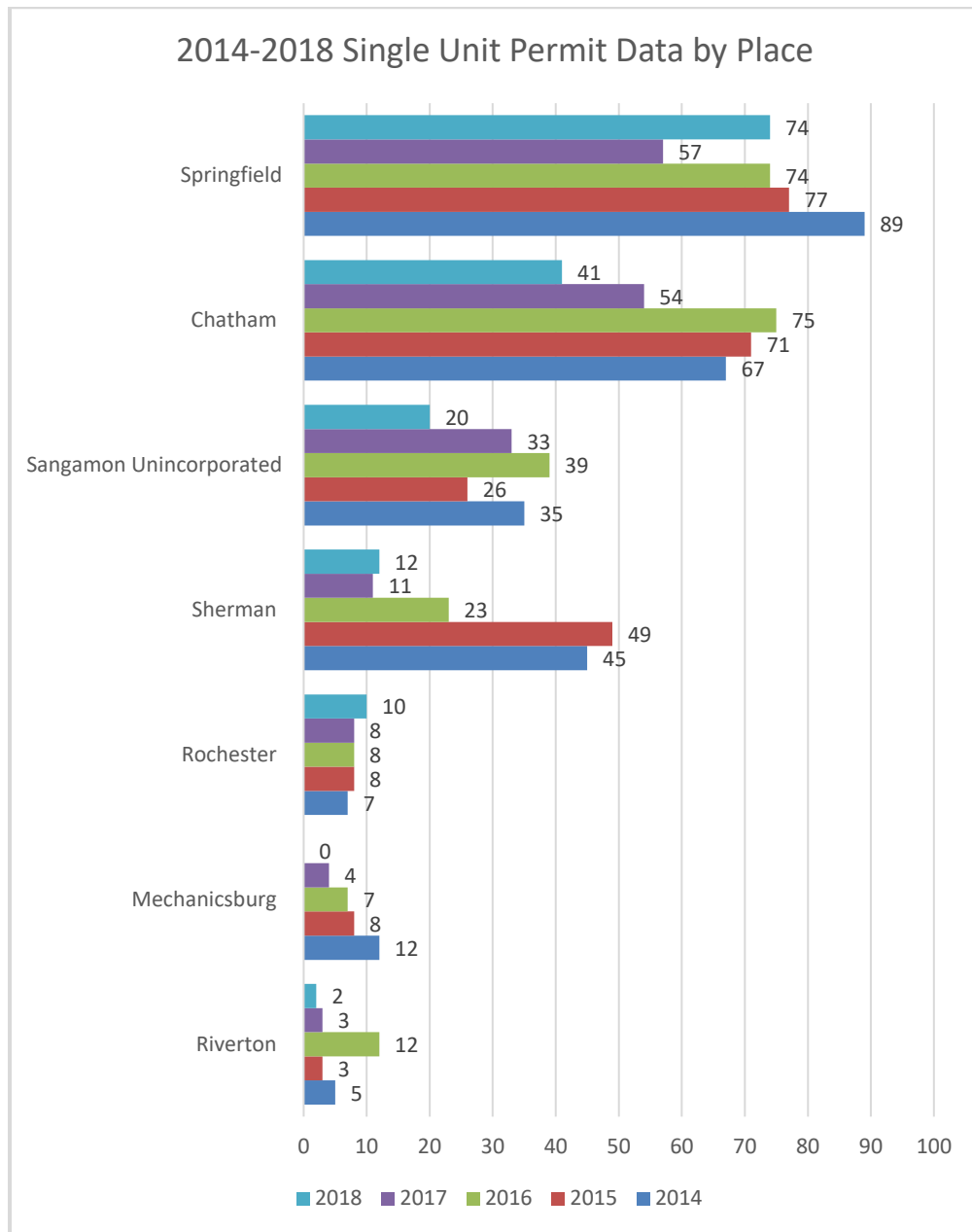
Table 19 – Unit Size by Tenure

Data Source: 2011-2015 ACS

New Housing Permits

Between 2014 and 2018, a total of 1,157 single unit building permits were issued in Sangamon County. Approximately one third (371) were issued for properties within Springfield. Over the five-year period, the City averaged 74 single unit permits with a low of 57 and a high of 89. The other areas with significant levels of permits included Chatham (308), unincorporated Sangamon (153), and Sherman (140). Springfield and Chatham were the only areas with significant levels of multi-unit permitting. Springfield accounted for 75% (619 units) of multi-unit permitting while Chatham accounted for an

additional 23% (191 units). A majority of the multi-unit permits (563) were for properties with five or more units while the remainder (260) were for 2-unit properties. There were only 3 units permitted in the 3 to 4 unit size range.



According to the HUD Markey Analysis for Springfield, homebuilding activity has decreased in recent years due to weakening economic conditions. Recent home construction has mostly occurred in the village of Chatham and the city of Springfield. In the village of Chatham, the Foxx Creek subdivision is a recent development with 95 single-family lots for sale. Prices for recently completed three-bedroom, two-bathroom homes start at \$253,000. In the city of Springfield, a 35-acre, 25-lot expansion of The

Reserve, a 46-home upscale subdivision, is currently in the planning phase. Prices were not yet available. Pheasant Run, a manufactured home community in the city of Springfield, currently has four new homes for sale, with prices starting at \$49,999 for a 1,056-square-foot home.

Recent apartment completions in the HMA include Cardinal Ridge a 32-unit apartment complex in the village of Chatham, completed in June 2017. Rents for one- and two-bedroom units start at \$535 and \$885, respectively. In Springfield, a 36 unit development named Ash Grove Apartments was completed in 2019. The property includes one and two-bedroom units, with rents starting at \$770 and \$945, respectively. Another addition to the rental supply includes the Centre at 501, a 25-unit church conversion in downtown Springfield. This property contains one and two-bedroom units, with rents ranging from \$700 to \$1,150. Developers are also planning the addition of 102 assisted living units in the city of Springfield.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are a number of subsidized housing or assisted housing developments within the City. These include developments that received assistance through HUD Multifamily programs, HOME-funded projects within their affordability periods, and Low Income Tax Credit properties (public housing units are discussed in a later section).

HUD Insured Properties	Address	Units
Timberlake Supportive Living	2525 Empowerment Drive	60
Springfield Supportive Living Center	2034 East Clear Lake Avenue	0
Prairie Vista Apartments	1830 Prairie Vista (Chatham)	160
Lake Pointe Apartments	1600 Toronto Rd	100
Poplar Place aka Union Square Apts.	902 SOUTH 25TH STREET	244
Ravenwood Townhomes Apartments	1601-1645 Westchester Blvd	86
Villa West Apartments	100 Stardust (Sherman)	54
Regency Nursing Care Residence	2120 West Washington Street	51

HUD Assisted Properties	Address	Assisted Units
Park Towers	405 WILLIAMS ST	104
Near North Village	401 E. Jefferson Street	283
Sangamon Towers	424 N 4TH ST	212
Springfield CMI Housing	2101 E WATCH AVE	16
Washington Plaza	2301 W WASHINGTON RD	100
Capitol Plaza	1210 E. Washington Street	150
UCP Accessible Housing	130 North 16th Street	10
Capitol Retirement Village	500 North Bruns Lane	59
Cedar Point	1666 Seven Pines Road	
		934

Tax Credit Assisted Properties	Address	Units
UNION BAPTIST PLAZA	1400 E ADAMS ST	24
TREVI GARDEN ESTATES	4040 TREVISO DR	96
913 N 7TH STREET	913 N SEVENTH ST	3
901 N SEVENTH ST DUPLEX	901 N SEVENTH ST	2
903 N SEVENTH STDUPLEX	903 N SEVENTH ST	2
915 N SEVETH ST HOUSE	915 N SEVENTH ST	1
800 N 6TH STREET DUPLESX	800 N SIXTH ST	2
804 N 6TH ST DUPLEX	804 N SIXTH ST	2
808 N SIXTH ST	808 N SIXTH ST	1
921 N SIXTH STREET	921 N SIXTH ST	1
719 NORTH SIXTH ST	719 N SIXTH ST	2
641 NORTH 5TH ST	641 N FIFTH ST	2
HOMESTEAD AT MONTVALE	2801 MONTALUMA DR	160
HOMESTEAD PLACE OF SPRINGFIELD LP	4305 W WASHINGTON ST	60
KING'S COURT PROJECT	2641 E COOK ST	22
MADISON PARK PLACE	426 N 13TH ST	150
NEHEMIAH HOMES II	2133 E LAWRENCE AVE	30
NEHEMIAH HOMES	2009 E KANSAS ST	20
SPRINGFIELD ACRES	1665 SEVEN PINES RD	168
SPRINGMEADOW APTS	3101 BUTLER ST	84
SUNLEY FUND I	1915 N ELIZABETH ST	2
SUNLEY FUND II	18 ALKEN CT	1
SUNLEY FUND III	1604 S 16TH ST	1
SUNLEY FUND IV	1700 S EIGHTH ST	1
SUNLEY FUND V	1115 S 13TH ST	1
CHATHAM CROSSING	771 TITAN CT	60
TIMBERLAKE ESTATES	2423 TAYLOR AVE	67
TIMBERLAKE SUPPORTIVE LIVING	2521 EMPOWERMENT RD	60
UNION SQUARE APTS	902 S 25TH ST	284
CAPITOL PLAZA	1210 E WASHINGTON ST	150
SCHNAPP APTS I	1629 E COOK ST	4
NORTH 4TH STREET	1027 N FOURTH ST	2
1115 S 14TH	1115 S 14TH ST	1
BUTTS APTS #2	606 W LAWRENCE AVE	4
		1470

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

For most federally assisted housing developments, the rental properties pledge to make a certain number of units affordable for a contract period in exchange for development assistance or mortgage insurance. Once the contract period is over, the project owner has no obligation to maintain the units as affordable and can rent the units at the market rate which would result in a loss of housing affordability within the City. Based on the public information available, a large number of units are not expected to be lost from the affordable housing inventory.

Does the availability of housing units meet the needs of the population?

While there is an adequate supply of housing units, the cost and condition of the units within the existing market create housing shortages. The cost of rental housing within the market is reasonable for most income levels, but it is too high for a number of residents within the City at the lowest incomes. A minimum wage earner must work approximately 67 hours per week to make an average two bedroom "affordable", meaning that rent is not greater than 30% of income. Renters in unaffordable units are considered cost-burdened.

Describe the need for specific types of housing.

There was a number of types of housing that were identified as needed during the consultation process. Overall, more affordable housing units in decent condition ranked as one of the most cited overall needs. According to the housing needs assessment, additional one- and two-bedroom rental units is needed in the downtown area. Local stakeholders anecdotally cited the need for larger rental units as well, although the supply of single-family homes within the rental market may satisfy this need with the provision of rental assistance.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	109,300	120,400	10%
Median Contract Rent	516	572	11%

Table 20 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	7,448	38.8%
\$500-999	10,511	54.8%
\$1,000-1,499	895	4.7%
\$1,500-1,999	185	1.0%
\$2,000 or more	150	0.8%
Total	19,189	100.0%

Table 21 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

Income Level	Affordable Rental Units	Affordable Owner Units
30% Median Family Income	2,155	No Data
50% Median Family Income	8,080	4,585
80% Median Family Income	14,495	9,355
100% Median Family Income	No Data	13,035
Total	24,730	26,975

Table 22 – Housing Affordability

Data Source: 2011-2015 ACS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	555	636	826	1,067	1,125
High HOME Rent	555	636	826	1,067	1,125
Low HOME Rent	555	636	826	1,020	1,125

Table 23 – Monthly Rent

Data Source HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

As discussed earlier in the Needs Assessment, cost burdens for extremely-low income households is a significant issue within the City. The cost of rental housing within the market is reasonable for most income levels, but it is too high for households at the lowest incomes. A minimum wage earner, earning \$9.25 per hour, must work approximately 67 hours per week to make a two bedroom apartment set at Fair Market Rent of \$802 "affordable", meaning that gross rent, including utilities, is not greater than 30% of income. According to the latest CHAS data, 8,690 income-eligible renter households that pay more than 30% of their income and would benefit from TBRA. Of those, 4,945 pay more than half of their income for housing and could face homelessness if there is a disruption in income.

For persons with disabilities, the maximum monthly Supplemental Security Income (SSI) payments, a common form of income for persons with special needs, is \$783. If the person also qualifies for the average amount of disability (SSDI), they will receive an additional \$1,197 for a total monthly income of \$1,980. At this income, an affordable monthly housing burden, including utilities, should be no more than \$594. If the person does not qualify for disability and only rely on SSI, the affordable monthly housing burden is only \$234. The 2020 Fair Market Rent for an efficiency apartment is \$542 while a one-bedroom is \$627. Based on these figures, a person receiving only SSI would require a monthly stipend of approximately \$400 to make a 1 bedroom affordable. A person receiving SSI and the average disability payment may need a small subsidy to make housing affordable, depending on the rent of available units.

Given the relatively low cost of single-family units, the market currently supports the acquisition of homeowner housing. According to the Capital Area Realtors, the median home sale price for single-family homes and condominiums was \$120,000 at the end of 2019. A household would need an annual income of \$42,000 for a median-priced home to qualify as affordable, which is well within the range of eligible incomes under the HUD programs.

How is affordability of housing likely to change considering changes to home values and/or rents?

Based on the HUD Comprehensive Market Analysis, the weakening of the local economy will continue to lead to a new out-migration of population and a lower demand for housing, which should also lower the cost of both owner and renter housing. However, with the uncertainty of the current market due to COVID-19, the Springfield area's strong government sector may fare relatively well from downturns in the economy. Based on recent trends, home values and rents are not expected to significantly shift in either direction during the course of this five year plan.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Rent limits for the HOME program determine the maximum a household will pay for an assisted unit. The rent limit is equal to the lesser of the Fair Market Rent (FMR), which is based on the 40th or 50th percentile rent based on actual market prices, or an affordable rent for a family whose annual income equals 65 percent of the area median income. When the rent is based on a percentage of income as opposed market prices, this signals that households at 65% of AMI cannot rent half of the units without incurring a cost burden without some type of subsidy. The gap between the FMR and the High HOME Rent, if there is any, is a rough indicator of the subsidy amount a household at 65% AMI would need to make a market rate unit affordable. Since the High HOME limit is based on the FMR, this indicates the market unit is affordable to a household at 65% AMI.

According to a national study by Cohn Reznik, which included 11 LIHTC properties within Sangamon County, the following financial characteristics were determined of assisted housing:

- In Sangamon County:
 - The median per unit development cost was \$113,729.
 - The median per unit operating expense was \$4,763. Costs over the four-year period trended up at annualized rate of three percent.
 - One third of the projects received on-going subsidies in the form of project-based rental assistance.
 - In 2018, median cash flow per unit was \$417.
- In the national study:
 - Debt coverage ratios fluctuated between 1.3 and 1.4.
 - Per unit cash flow grew from \$571 in 2013 to \$701 in 2018.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

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

Condition of Units

The table below displays the number of housing units with housing problems as defined by HUD, including units that lack complete plumbing facilities, lack complete kitchen facilities, have more than one person per room (over-crowded), and where the household pays more than 30% of their income for housing (cost-burdened). As discussed in the Needs Assessment, the majority of these conditions are due to cost burden, which does not speak to the physical condition of the housing stock.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,220	17%	8,875	46%
With two selected Conditions	108	0%	335	2%
With three selected Conditions	0	0%	20	0%
With four selected Conditions	4	0%	0	0%
No selected Conditions	26,050	83%	9,963	52%
Total	31,382	100%	19,193	100%

Table 24 - Condition of Units
Data Source: 2011-2015 ACS

Year Unit Built

The housing stock within the City continues to age as older units are not being replaced with newer units through in-fill development. Age of housing alone is not a determinant in the condition or value of housing. In fact, there are a large number of historic homes within the City that add value and character to the City’s neighborhoods. However, housing more than 30 years old is more likely to have significant need of rehabilitation or repair. In addition, homes built before 1978 have the potential of containing lead-based paint (discussed below).

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,100	13%	1,373	7%
1980-1999	8,438	27%	3,958	21%
1950-1979	11,645	37%	8,638	45%
Before 1950	7,195	23%	5,225	27%
Total	31,378	100%	19,194	100%

Table 25 – Year Unit Built
Data Source: 2011-2015 ACS

Risk of Lead-Based Paint Hazard

Sixty-three percent of the housing stock was built before 1980 and may contain lead paint hazards. According to consultations with City housing staff, the housing in Springfield has one of the largest lead hazard problems in the state. Given the age and condition of existing housing stock, the current market strongly supports rehabilitation efforts for units that are suitable for rehabilitation. Owner households with limited incomes may defer necessary repairs and maintenance which aggravates the housing issue and could lead to blighted conditions.

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	18,840	60%	13,863	72%
Housing Units built before 1980 with children present	2,240	7%	1,495	8%

Table 26 – Risk of Lead-Based Paint
Data Source: 2011-2015 ACS

Vacant Units

The sales market in the region fared better than Illinois and the nation during the housing crisis due to relatively low rates of seriously delinquent mortgage loans and real estate owned (REO) properties. For context, the percentage of mortgage loans that were seriously delinquent or had transitioned into REO status peaked at 3.0 and 9.3 percent in the HMA and Illinois, respectively, in December 2011, 2 years after the 8.4 percent national peak (CoreLogic, Inc.). As of December 2018, the rate of seriously delinquent loans and REO properties in the HMA was 1.4 percent, down from 1.6 percent a year ago, and below the rates of 2.0 and 1.7 percent for Illinois and the nation, respectively.

The overall rental vacancy rate is higher than the apartment vacancy rate because many older single-family homes were converted to rental use during the 2010s—creating an oversupply of single-family rentals.

		2010	Current
Rental Market Quick Facts	Rental Vacancy Rate	9.4%	9.1%
	Occupied Rental Units by Structure		
	Single-Family Attached & Detached	39%	53%
	Multifamily (2-4 units)	21%	20%
	Multifamily (5+ units)	38%	24%
	Other (Including Mobile Homes)	3%	4%
Apartment Market Quick Facts		Current	YoY Change
	Apartment Vacancy Rate	6.6%	-1.9
	Average Rent	\$733	4%

Need for Owner and Rental Rehabilitation

Given the age and condition of existing housing stock, the current market strongly supports rehabilitation efforts for units that are suitable for rehabilitation. Owner households with limited incomes may defer necessary repairs and maintenance which aggravates the housing issue and could lead to blighted conditions. There are also a large number of blighted housing units that are not suitable for rehabilitation. The City plans to demolish and clear these structures to improve the sustainability of the neighborhood and make the property more attractive for redevelopment and in-fill housing.

Estimated Number of Housing Units Occupied by Low-Income Families with LBP Hazards

According to the data table above, there are approximately 3,750 housing units built before 1980 occupied by families with children. Based on CHAS data, 31% of owners are low-income and 74% of renters are low-income. Assuming these incomes can be applied to families with children, it is estimated that 694 low-income homeowners with children and 1,106 low-income renters with children may encounter a lead paint hazard in their home based on the age of their unit.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

As part of the planning process, the City assessed the number and condition of public housing developments and other assisted housing within the City. The information below is provided from HUD data sources, such as the Public and Indian Housing Information Center, and through local consultations with the Springfield Housing Authority.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
Available	0	0	918	1,895	90	1,805	0	83	649
Accessible									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 27 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments.

Overall, Springfield Housing Authority is considered a well run agency that maintains their units. A large portion of their supply is comprised of “scattered site” units that are integrated into neighborhoods. The stock also includes high rise apartment buildings.

Development	# of Units
SHA North Scattered Site	200
SHA South Scattered Site	142
SHA Towers	250
North Park Place	22
Madison Park Place HOPE VI	155
Genesis Place	39
The Villas at Vinegar Hill	92
TOTAL	900

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan

PROJECT_NA	REAC Score	REAC date
SHA North	51	2/10/2020
SHA South	58	2/10/2020
SHA Towers	82	2/22/2019
North Park Place	69	2/3/2020
HOPE VI/ Mixed-Income	95	3/8/2019
HOPE VI Homeownership Section 5h	80	2/19/2019
Genesis Place	85	2/21/2019
Genesis Place II	92	1/17/2018
The Villas at Vinegar Hill	99	2/21/2019

Describe the restoration and revitalization needs of public housing units in the jurisdiction.

The SHA is pursuing the revitalization of Lincolnwood Estates through the RAD program. Twenty eight single family homes will be rehabilitated. No additional revitalization needs were stated in the consultation with the Housing Authority. Several of the Housing Authority’s older developments have been replaced with newer developments. This includes the replacement of Sankey Towers with Vinegar Hill, the development of Genesis Place at the site of the Major Byrd high rise, and the development of Madison Park.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing.

The SHA runs a number of programs to improve the living environment and self-sufficiency of its residents. Overall, the SHA has a strong interest in improving its physical inventory, but also making improvements to the overall community and addressing concerns outside of public housing. During consultations, the SHA recommended a number of strategies and needs, including:

- Addressing homelessness through additional shelter
- Pay more attention to the east side and pockets of need in the northeast
- Hold landlords more accountable
- Address issues arising from vacant land
- Pillsbury site
- Provide more trades-related training

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

As part of the planning process, the City assessed the inventory of facilities, housing, and services that meet the needs of homeless persons. This included an examination of the resources available to the chronically homeless, families with children, veterans, and unaccompanied youth. The City also reviewed the availability of mainstream services for homeless persons, such as health, mental health, and employment services.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	35	64	117	58	
Households with Only Adults	81		47	82	
Chronically Homeless Households	0		0	40	
Veterans	0		14	55	
Unaccompanied Youth	11		3	0	

Table 28 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

The Heartland Continuum of Care has instituted a coordinated entry system to coordinate intake among homeless services providers that evaluates the clients history and current situation to determine the best type of housing and supportive services for the client. As part of the intake process, clients are also assessed for eligibility for mainstream benefits. The accessibility of mental health services was one of the most pressing priority needs cited by multiple stakeholders during the consultation process.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelter

- Contact Ministries
- Helping Hands of Springfield
- Sojourn Shelter and Services
- Washington Street Mission
- Youth Service Bureau

Transitional Housing

- Abundant Faith Ministries
- Contact Ministries
- Fifth Street Renaissance
- Inner City Mission
- MERCY Communities
- Phoenix Center
- Spring Street Veteran’s Renaissance
- Youth Service Bureau

Permanent Supportive Housing

- Fifth Street Renaissance
- Helping Hands of Springfield
- MERCY Communities
- Springfield Housing Authority
- Youth Service Bureau

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

As part of the planning process, the City reviewed the number and types of facilities and services that assist persons who are not homeless but who require supportive housing. These populations include the elderly (ages 62 and over), the frail elderly (over 75), persons with disabilities, persons recovering from substance abuse, and persons living with HIV/AIDS. These populations often live on fixed incomes and may require housing assistance and supportive services.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

Elderly and Frail Elderly

For the purpose of this plan, HUD defines elderly households as those where the head of household is at least 62 years old. According to the most recent Census estimate, there are 24,033 persons in the City over the age of 62 (20% of the total population). The frail elderly are defined as those persons over 75 years of age who require some assistance in the performance of daily activities, such as cooking, dressing, bathing, household management or eating. According to the National Institute on Aging, roughly forty percent of those over 75 meet the definition of frail elderly.

Given the demographics of the City, there will be a growing need for affordable units that serve the needs of elderly and frail elderly residents. Based on consultations, with housing staff and the Springfield Center for Independent Living (SCIL), there is a large unmet need of elderly and disabled homeowners who need minor repair and accessibility improvements to their homes in order to maintain independent living.

A number of service providers within the area provide a variety of services to this population, including the Area Agency on Aging, Senior Services of Central Illinois and the Springfield Housing Authority. There are a number of large senior developments, including Bickford House, Timberlake Supportive Senior Living, as well as 17 nursing homes in the City.

Persons with Physical/Developmental Disability

According to the ACS used for this plan, approximately 15% of the City population (17,469) is considered to have a disability. Of this population, 9% are under 18, 53% are working age, and 38% are 65 and older. Working age adults may be in need of vocational training to support employment efforts. Elderly persons with disabilities may need supportive services to maintain independent living. In consultations with local service providers who focus on serving persons with disabilities, a number of needs were cited. These included modification and repair of homes, additional vocational opportunities for younger populations, support for group homes, and other amenities to assist persons with disabilities better

integrate and navigate the City. One specific example cited was for charging stations to re-power wheelchairs to provide persons with mobility devices more opportunity to transit the City.

The most common housing option for persons with disabilities who cannot live independently is the small group home with 4 to 6 units in each home. SPARC operates 15 group homes. Bethesda Lutheran and United Cerebral Palsy also operate group homes. Some facilities are larger, such as Mary Bryant Home for the Blind, which provides 42 units for the visually impaired.

Persons with Mental Illness

There is not a reliable data source that estimates the number of persons with mental illness within the community, those with severe mental illness often become homeless and are served by the local homeless agencies. The Mental Health Centers of Central Illinois provides services and housing to persons with mental illness within the City, including individualized psychiatric, therapeutic and support services for the serious life problems of adults. The housing is always at capacity.

Persons with HIV/AIDS

The Central Illinois HIV Care Connect provides confidential medical case management services to all HIV-positive individuals, as well as health care and support services to those who meet eligibility requirement. Based in Springfield, at SIU School of Medicine, the program's goal is to improve the health and well-being of individuals living with HIV/AIDS. This program is grant funded by the Illinois Department of Public Health. Services are offered throughout the region by a variety of specialized providers. Phoenix Center also works with Springfield's LGBTQ community and provides HIV/AIDS prevention and educational services.

Persons with Drug or Alcohol Addiction

Similar to those with mental illness, persons recovering from drug or alcohol addictions require intensive case management in order to return to independent living. The area is served by a number of programs and centers, including the Family Guidance Center, the Gateway Foundation, the Illinois Institute for Addiction, and several support groups. Most of the programs are outpatient. There is a very limited number of residential facilities for this population.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

The Continuum of Care works with local health care institutions to ensure coordination between the health care providers and local homeless service providers with the purpose of preventing persons being discharged from institutional care without a place to stay.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e).

The City will support the rehabilitation of owner-occupied units for the purpose of making the units more accessible to their current owners. The goal of this program is to allow seniors and persons with disabilities to maintain independent living within the City's neighborhoods.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

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

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

One potential barrier to the development of more affordable housing is the original platting of small lots. To develop these lots, a variance is often needed. According to consultations with affordable housing developers, the City is accommodating and will provide the variance. However, developers who do not have a history with the City may see the need for a variance as a barrier.

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

- Springfield Housing Authority's policy prohibits accepting applicants with a criminal background.
- 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.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

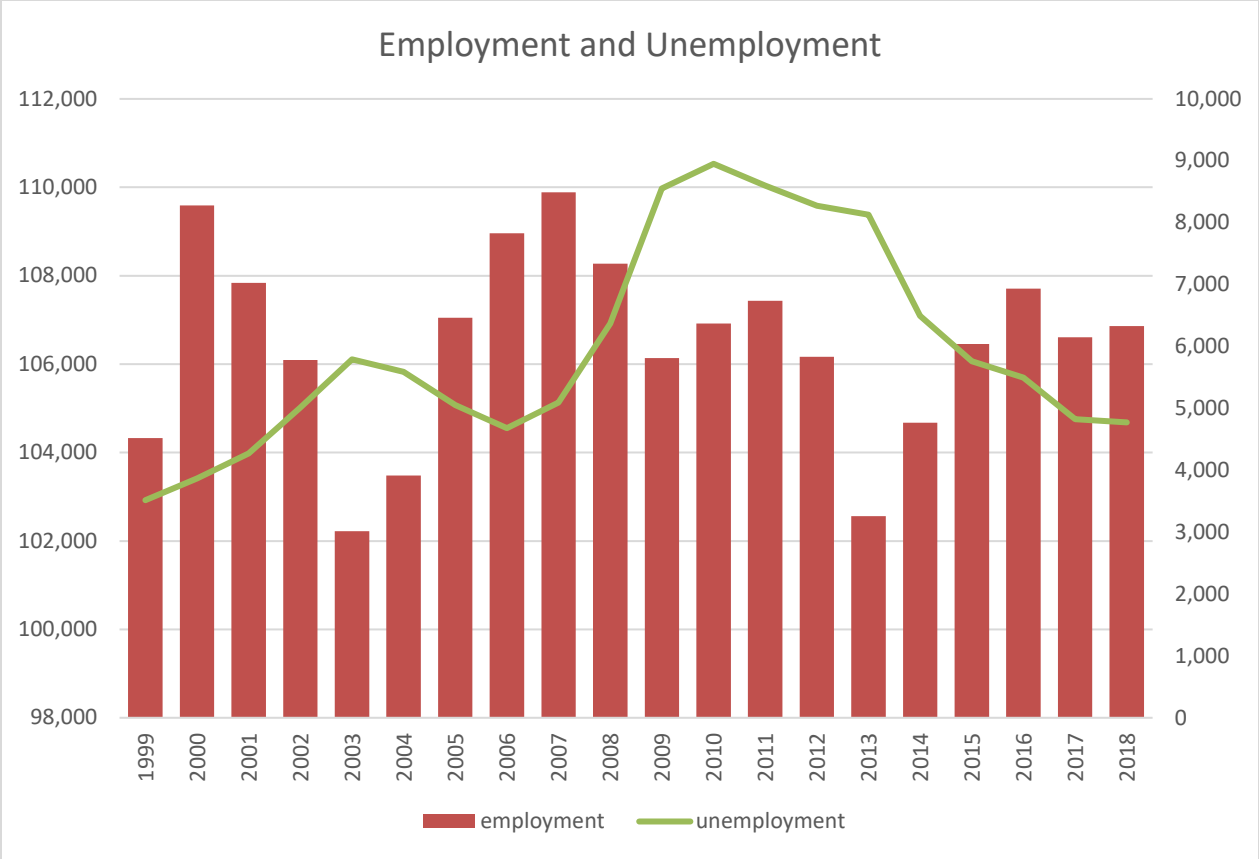
Springfield is located in central Illinois. The city serves as the capital of Illinois, the county seat of Sangamon County, and the regional retail hub for 11 counties. It is the sixth largest city in Illinois as well as the largest city in this central part of the state. It is the home to government, education, and health care institutions that provides services to over one-half million people within a 40-mile radius and beyond.

Anchored by the presence of the state capital and two state universities, the government sector is the largest payroll sector within the City and the region, accounting for more than one quarter of all jobs (26% in 2018). Approximately 60 percent of the jobs in the sector are in the state government subsector. The proportion of government sector jobs has declined since 2000 due in part to a decline in federal and state government jobs during the early 2000s and a decline in federal and local government jobs since the mid-2000s.

While employment numbers have dropped in the government sector, state government remains the largest single employer in Springfield. Other sectors such as medical care, service, education and retail have increased in employment, with these numbers diversifying and stabilizing the economy. The Mid-Illinois Medical District anchors three major healthcare providers, Memorial Medical Center, St. John's Hospital, and Southern Illinois University School of Medicine. Collectively, these institutions offer over two million square feet of hospital space. Additionally, Springfield Clinic, HSHS Medical Group, Vibra Hospital, and other medical providers around town are significant contributors to the economy, employing thousands of individuals within our community.

The tourism and convention business also contribute to the city's economy. In recent years, much of the economic development has occurred in the southwestern portion of the city while older parts of the city have experienced decline.

At the time of the planning process, the local economy, like the rest of the nation, was beginning to feel the impacts of the COVID-19 crisis. While temporary stimulus was provided to meet the short-term needs of those who could not work, the long-term effects of the virus and the related shutdowns are currently unknown. It is anticipated that many sectors of the local economy, including those that provide employment to low-income households such as retail and restaurants, will continue to feel the impacts long after the initial impacts.



Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	165	25	0	0	0
Arts, Entertainment, Accommodations	5,494	8,149	14	12	-2
Construction	1,334	2,729	3	4	1
Education and Health Care Services	9,713	17,567	25	26	1
Finance, Insurance, and Real Estate	3,215	6,660	8	10	2
Information	854	1,354	2	2	0
Manufacturing	1,751	1,342	4	2	-2
Other Services	2,435	4,473	6	7	0
Professional, Scientific, Management Services	2,741	5,506	7	8	1
Public Administration	0	0	0	0	0
Retail Trade	5,984	10,011	15	15	0
Transportation and Warehousing	1,112	1,055	3	2	-1
Wholesale Trade	1,604	2,724	4	4	0
Total	36,402	61,595	--	--	--

Table 29 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	60,497
Civilian Employed Population 16 years and over	55,210
Unemployment Rate	8.75
Unemployment Rate for Ages 16-24	28.29
Unemployment Rate for Ages 25-65	5.72

Table 30 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	15,058
Farming, fisheries and forestry occupations	2,890
Service	6,393
Sales and office	13,540
Construction, extraction, maintenance and repair	2,820
Production, transportation and material moving	2,235

Table 31 - Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	47,141	89%
30-59 Minutes	3,805	7%
60 or More Minutes	1,950	4%
Total	52,896	100%

Table 32 - Travel Time

Data Source: 2011-2015 ACS

Education

Educational Attainment	In Labor Force (16 Years and older)		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,825	680	2,310
High school graduate (includes equivalency)	9,320	1,440	4,140
Some college or Associate's degree	13,995	1,100	3,670
Bachelor's degree or higher	19,733	315	3,075

Table 33 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	100	170	205	685	1,005
9th to 12th grade, no diploma	1,765	965	870	1,925	1,475
High school graduate, GED, or alternative	2,580	3,360	3,075	8,465	5,935
Some college, no degree	4,620	4,248	3,010	6,758	3,460
Associate's degree	438	975	1,130	2,750	1,010
Bachelor's degree	1,735	3,993	3,280	7,060	2,625
Graduate or professional degree	245	2,220	2,140	4,495	2,320

Table 34 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	14,864
High school graduate (includes equivalency)	66,342
Some college or Associate's degree	49,578
Bachelor's degree	46,800
Graduate or professional degree	64,449

Table 35 – Median Earnings in the Past 12 Months

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest employment sectors in the area are Government, Education and Health, and Financial Activities. Given the City's role as the state capital, government plays an important role in employment. The State of Illinois on its own employees 17,800 persons. The City of Springfield accounts for an additional 1,400 public employees. Health systems, including Memorial Health, Hospital Sisters Health, Springfield Clinic, and SIU School of Medicine account for 14,000 jobs. Retail trade is another significant sector of the economy, adding another 10,000 jobs, per HUD data.

Name of Employer	Nonfarm Payroll Sector	Number of Employees
State of Illinois	Government	17,800
Memorial Health System	Education & Health Services	5,800
Hospital Sisters Health System Medical Group	Education & Health Services	4,250
Springfield Clinic	Education & Health Services	2,300
Southern Illinois University School of Medicine	Government	1,550
University of Illinois Springfield	Government	1,525
City of Springfield	Government	1,400
Blue Cross Blue Shield Association	Financial Activities	1,300
Horace Mann Educators Corporation	Financial Activities	1,100
Lincoln Land Community College	Government	960

Notes: Excludes local school districts. State of Illinois employment figures exclude the Southern Illinois School of Medicine and the University of Illinois Springfield.

Source: Land of Lincoln Economic Development Corporation, 2016

Describe the workforce and infrastructure needs of the business community.

The two largest economic sectors are government and education and health services require high levels of education to find work within these industries. In terms of infrastructure, these two sectors do not require significant infrastructure. While the manufacturing base is small within the City, City staff identified the support of this sector as an important priority in maintaining diversity in the local economy.

Throughout the consultation process, there were calls for additional job training and supportive services such as childcare and after school programs to support working families. Transportation repeatedly

came up, as well as access to early education for children so that can perform well academically in preparation of entering the work force.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There are a number of major projects that could have positive effects on the local economy. The City is in initial discussions for a new downtown university campus to be shared by the University of Illinois Springfield and Southern Illinois University. This redevelopment would have the possibility of bringing more people downtown and creating opportunities for complementary uses including retail, office, and housing.

Another major investment is the planned shifting of the 3rd Street rail corridor to 10th Street. This reconfiguration of existing land use should create redevelopment opportunities within downtown. Access to the passenger rail system will be further enhanced with an intermodal passenger transportation hub to be located in Springfield's downtown area on the 10th Street rail corridor. This facility is intended to link passenger rail with bus-based public transit for both residents and visitors.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The local workforce is relatively well-educated with slightly higher percentages of college graduates than the state as a whole. However, those with low education levels are severely restricted in regard to job opportunities in Springfield where the primary employers are the government and health care providers. During consultations, several of the service providers expressed grave concerns about the lack of opportunities for youth in low income areas, especially those living in the east side.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The educational community located in Springfield also has regional scope. This is largely due to the presence of several colleges and universities in the city, including the University of Illinois Springfield (UIS), and Lincoln Land Community College. Job training and access to economic opportunity was frequently cited as a priority during the development of the plan. The City will seek to provide services and create collaborations to leverage existing educational resources to meet this priority need.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Throughout the consultation process, eastern Springfield ("Eastside") was cited as a potential target area by multiple stakeholders. For the purposes of this plan, this area will use the following boundaries:

- Reynolds Street on the north
- South Grand Avenue on the south
- 11th Street to the west
- Martin Luther King Jr Blvd to the east

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration").

The Eastside area described above wholly or partly includes seven Census Block Groups listed in the table below. When viewed in the aggregate, the area has a relatively high LM % of 79%. Based on this percentage, the area could qualify as a Neighborhood Revitalization Strategy Area (NRSA).

Tract	Block Group	Low	Low+Mod	Population	LM %
800	2	345	470	730	64%
800	3	160	190	360	53%
1500	1	520	640	725	88%
1700	1	495	555	570	97%
1700	2	525	625	640	98%
2300	1	395	410	590	69%
2400	1	680	835	1,075	78%
TOTALS		3,120	3,725	4,690	79%

Springfield has six census tracts where non-white populations constitute a majority of the population. These tracts are all located in a cluster on the eastern portion of the City and include the Eastside neighborhood described above. These tracts have some of the lowest median family incomes within the area and corresponding high rates of poverty. The area also contains a disproportionate share of public and assisted housing.

Census Tract	Poverty Rate	Median Family Income	Population	% Minority	Minority Population	African American	Hispanic	Non Hispanic White
1700	53.52	24,685	1,235	82.59	1,020	896	8	215
1600	50.16	21,759	4,091	76.53	3,131	2,935	176	960
1500	55.96	31,653	958	66.08	633	616	5	325
2400	34.13	35,098	3,865	64.58	2,496	2,135	47	1,369
0800	48.78	25,961	2,301	60.5	1,392	1,263	18	909
2300	45.23	25,861	2,308	54.59	1,260	994	52	1,048

What are the characteristics of the market in these areas/neighborhoods?

The Eastside is primarily composed of neighborhoods of single-family units. These units are a mix of owner and rental units. The housing stock is older and there is a high number of vacant parcels that remain after demolition of blighted properties. Multiple housing problems are concentrated in the eastern portion of Springfield. These problems include high levels of cost burdens, housing instability that could lead to homelessness, and substandard housing and blighted and abandoned properties. These vacant parcels and the proximity to the downtown area provide some opportunities for redevelopment and in-fill.

Are there any community assets in these areas/neighborhoods?

Both the Eastside and Downtown are convenient to jobs located in the downtown area and the medical campus. The Eastside has a strong history of neighborhood organization and has a number of organizations in the area that are actively pursuing neighborhood improvement projects.

In regard to downtown, there a number of vacant and underutilized office buildings that could be potentially converted to other uses, such as housing. However, the conversion could prove challenging as the existing layouts would need to be substantially modified.

Are there other strategic opportunities in any of these areas?

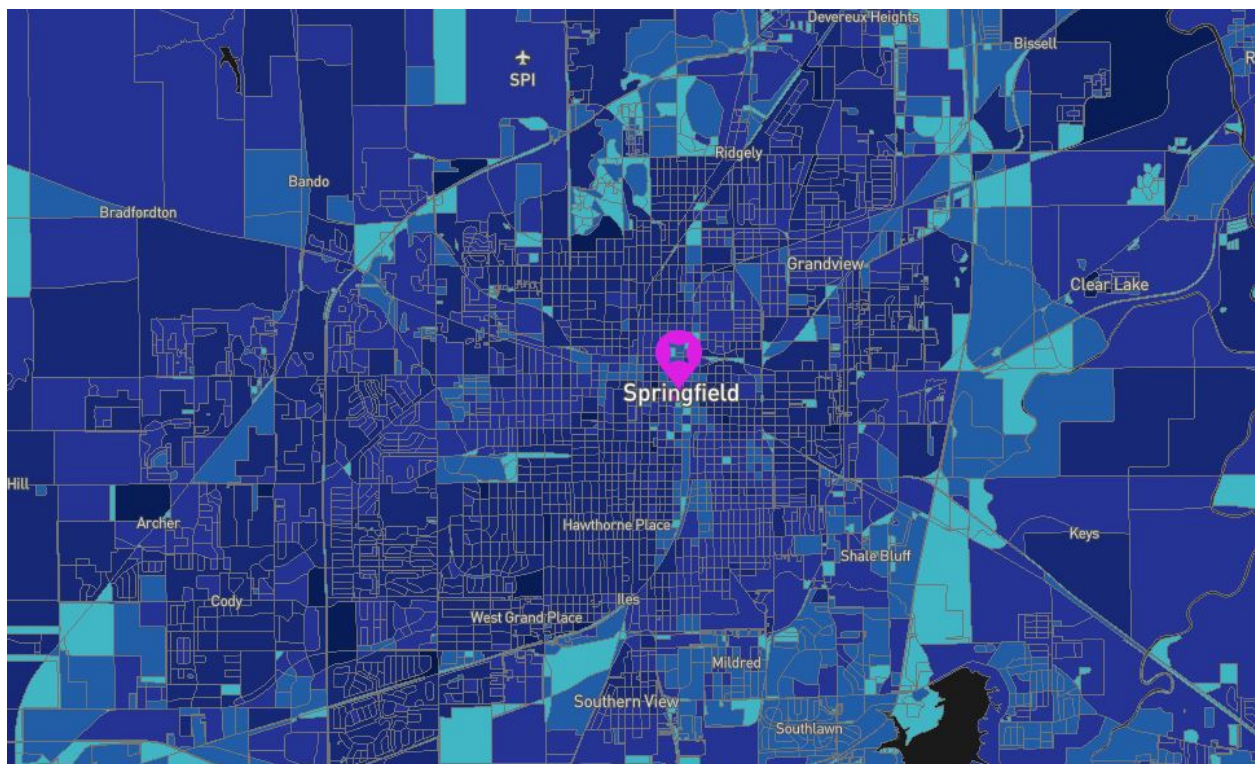
The City has acquired and cleared a large number of blighted properties in the area. Enos Park has a land bank with approximately 80 lots. The consolidation of rail lines will substantially alter portions of downtown and provide for new opportunities for redevelopment. Local universities have expressed an interest in developing a larger footprint in the downtown area.

MA-60 Broadband Needs of Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to data from the Federal Communications Commission, the City is well served by fixed broadband. Providers include Comcast cable, AT&T DSL, and 3 satellite providers. According to the 2018 5 Year ACS survey, approximately 87% of households have a computer in their home and 77% have a broadband internet subscription. While this is a fairly high percentage, this also means there are approximately 11,000 households without broadband internet. While broadband access may be available, the cost may be prohibitive to some low-income households. Two internet providers have low-cost plans available. Comcast Internet Essentials (www.internetessentials.com) provides service for approximately \$10 per month to all HUD-assisted households. In addition to low cost access, they also have a low-cost computing device service. AT&T Access Plan (<https://accessatt.solixcs.com/#/home>) provides discounted service to persons enrolled in the Supplemental Nutrition Assistance Program (SNAP).

On the map below, areas in dark blue have multiple broadband providers to choose from.



MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

As part of the planning process, the City reviewed the Natural Hazards Mitigation Plan developed by the Sangamon County Multi-jurisdictional Natural Hazards Mitigation Task Force. The Plan addresses several natural hazards: tornados, floods, winter storms, thunderstorms/lightning, earthquakes, extreme heat, dam failure, drought, and mine subsidence. The plan is due to be updated, but there is a presumption that climate change is having some adverse impact in regard to the severity of some natural hazards, including extreme heat and drought.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low and moderate income households have fewer resources available to them when responding to natural disasters and will therefore be more likely to suffer adverse effects to natural disasters. In the case of severe winter weather or heat waves, low income residents may not be able to pay for increased utility costs or afford the repair of HVAC equipment. Given the increased replacement cost of housing relative to the market value of housing in some low income neighborhoods, low-income owners may not be sufficiently insured to replace their home in the case of total loss due to tornado.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

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

The priorities and goals of this Strategic Plan did not change much from the previous Strategic Plan. The City's focus will remain on housing, economic development, and the revitalization of low-income neighborhoods.

COVID RESPONSE

During the planning process for this five-year plan, the U.S. government declared the coronavirus outbreak a national emergency. The State of Illinois also declared a state of emergency and encouraged residents to remain at home to limit the contagion. As a consequence of the outbreak and the response, the City and its residents face unprecedented challenges and issues. The City expects to use the resources made available through HOME and CDBG to address the effects of coronavirus and considers its response as a "high priority".

AFFORDABLE HOUSING

The City expects to dedicate a majority of its available resources to addressing affordable housing needs. The City will use its HOME grant for owner occupied rehabilitation and the development of new affordable units. In addition, the City will budget a portion of its CDBG funds for emergency repair and housing accessibility rehabilitation programs. Given the overall availability of funds, CDBG funds may be used to support the acquisition and rehabilitation of affordable rental units.

ELIMINATION OF BLIGHT

The City will continue to use available resources to demolish and clear abandoned and blighted properties throughout its neighborhoods. The elimination of blight greatly influences the stability of communities and removes impediments to private investments.

INCREASE ECONOMIC OPPORTUNITIES

The City will support the expansion of economic opportunities for low income persons through financial assistance to business looking to expand within the City. The City will also use available resources to make needed infrastructure improvements necessary to attract and retain businesses that will provide job opportunities for low income persons. In addition, the City will continue to administer non-federal economic development programs such as Tax Increment Financing (TIF) Districts and the Enterprise Zone. Public service funds will provide supportive services to low income households to better access economic opportunities. This may include provision of childcare, afterschool programming, job training, and expungement services.

IMPROVE NEIGHBORHOOD INFRASTRUCTURE, FACILITIES, AND SERVICES

The City will continue to support local service providers who meet the needs of homeless, special needs, and other low and moderate income populations that have demonstrated high levels of need and supportive services. The city will support these agencies through funding for new or improved services and to make necessary improvements to their facilities, including those that increase accessibility for persons with disabilities. Depending on the availability of funds, the City may use funds for neighborhood infrastructure in CDBG target areas.

The remainder of available funds will be used for planning, administration, and operating support for CHDO organizations who develop affordable housing within the City.

The City projects a majority of funds will be used within the CDBG Target Areas where at least half of the population meets HUD's definition of low and moderate income. While programs administered by the City will be available on a City-wide basis, the target areas have demonstrated higher levels of need. A description of the target areas are included in the Geographic Priorities section.

SP-10 Geographic Priorities – 91.215 (a)(1)

The City has opted not to adopt any general allocation priorities other than those imposed by HUD, which specify projects that qualify for CDBG funding must occur in areas where at least 51% of the residents are considered low or moderate income. Some projects over the five year period may target specific areas of the City if the project will have a greater impact if focused on a specific area.

Low- and Moderate-Income Areas

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

Using the most recent HUD data available based on the 2011-2015 5-Year ACS, the City reviewed concentrations of low- and moderate-income households by census block group. Of the 131 block groups wholly or partly within the City, sixty-four qualify as low-moderate income, ranging from a low of 51.8% to 97.6%. A low-moderate income map and corresponding data is included below.

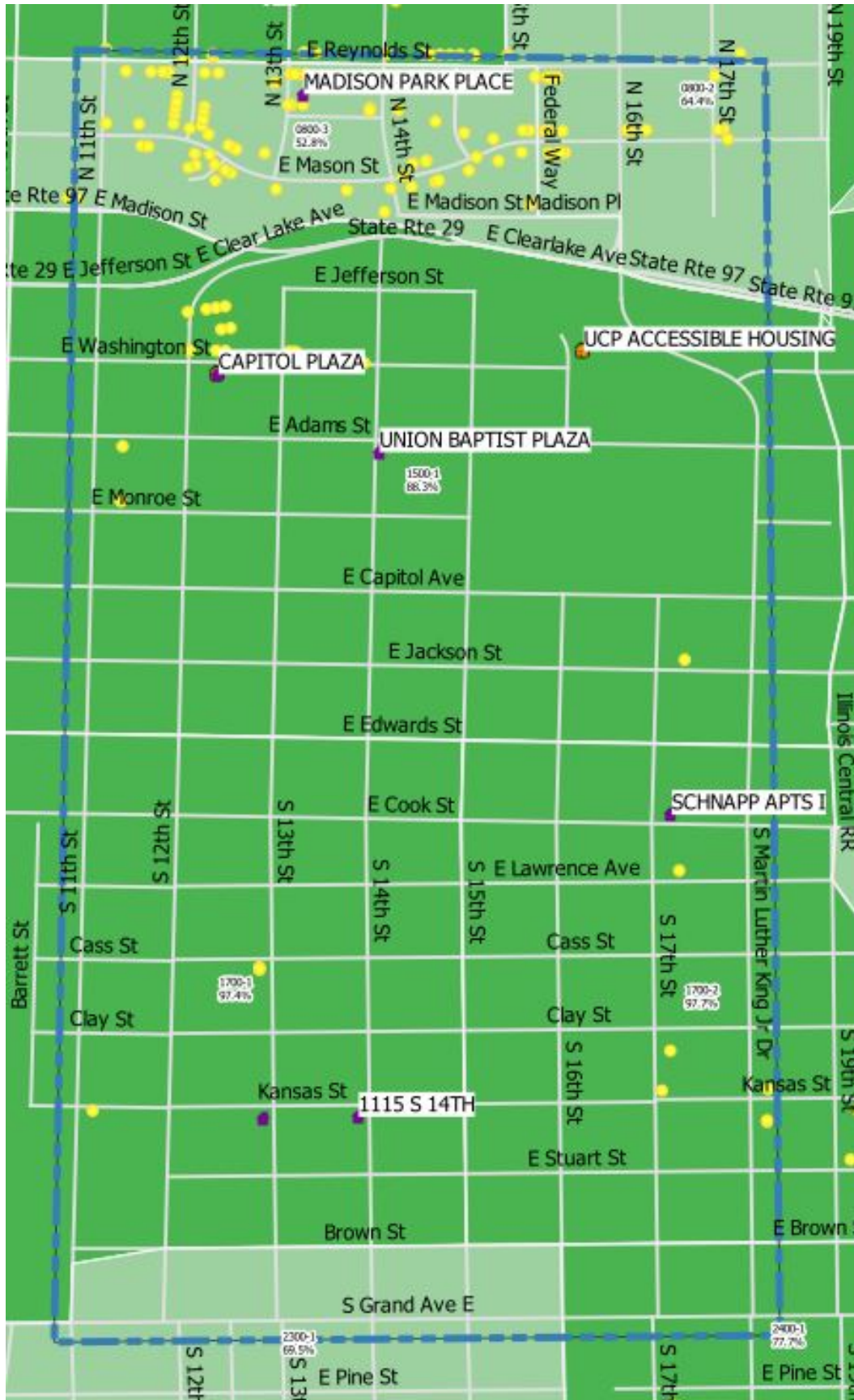
During the planning process, three specific areas were identified as potential target areas for project funding: the Eastside, the downtown, and the former site of the Pillsbury Mills plan. Each area is described below.

Eastside

Throughout the consultation process, eastern Springfield was cited as a potential target area by multiple stakeholders. While there was not a strong consensus on the boundaries of the area, this plan will use the following boundaries for the purpose of discussion: Reynolds Street on the north to South Grand Avenue on the south and 11th Street to the west to Martin Luther King Jr Blvd to the east.

This area wholly or partly includes seven Census Block Groups listed in the table below. When viewed in the aggregate, the area has a relatively high LM % of 79%. Based on this percentage, the area could qualify as a Neighborhood Revitalization Strategy Area (NRSA).

Tract	Block Group	Low	Low+Mod	Population	LM %
800	2	345	470	730	64%
800	3	160	190	360	53%
1500	1	520	640	725	88%
1700	1	495	555	570	97%
1700	2	525	625	640	98%
2300	1	395	410	590	69%
2400	1	680	835	1,075	78%
TOTALS		3,120	3,725	4,690	79%



Multiple housing problems are concentrated in the eastern portion of Springfield. These problems include high levels of cost burdens, housing instability that could lead to homelessness, and substandard housing and blighted and abandoned properties.

Downtown

The downtown area has been identified as a target area based on the need for both housing investment and economic opportunity. Springfield's downtown neighborhood contains 56 city blocks, including 1st to 10th streets and from Cook to Carpenter. The downtown area is a focal point for much of the activity in the City. Many of the major employers in the City are located within a one-mile radius of downtown, hosting over 54,000 employees each day. Even as a bustling business district, the neighborhood itself suffers from disinvestment. More than 2,600 workers from government and commercial sectors have left downtown over the last 10 years, and that exodus has resulted in a high level of vacancies, much of those within the federal historic district. These buildings are primarily older properties (older than 50 years) which are more expensive to renovate. The high cost to renovate, combined with the prevalence of tourism and service industry businesses, have made the neighborhood especially susceptible to the recent economic downturns. Beyond the challenges encountered in the physical space the neighborhood residents have significantly lower median incomes compared to the balance of the city (\$20,089 downtown versus \$54,767 for the City).

SP-25 Priority Needs - 91.215(a)(2)

Affordable Housing	
Priority Level	High
Population	Extremely Low, Low, and Moderate Small Families, Large Families, Families with Children, and Elderly
Geographic Areas Affected	CDBG Target Area Citywide
Associated Goals	Improve Condition of Housing Stock Create New Affordable Housing Increase Homeownership Planning, Administration, and Capacity Building
Description	<p>The need for affordable housing, in general, is common throughout the entire City. However, the need is more acute within the CDBG target areas. Within the CDBG target areas, there is a higher number of substandard homes and vacant and blighted properties that decrease the sustainability of the neighborhoods. For the purposes of this plan, affordable housing includes:</p> <ul style="list-style-type: none"> (1) the need to rehabilitate existing affordable housing stock; (2) increase the number of affordable housing units; and (3) preserve existing affordable housing units that may be lost from the local stock. <p>There is a particular need for an increase in the number of affordable rental units. An increase in the number of rental units is supported by the recent Bowen Housing study and consultations with homeless service providers.</p>
Basis for Relative Priority	The need for affordable housing in general was the most frequently heard comment made throughout the planning process. The City feels it can make the greatest impact with its limited amount of funds through strategic investments via programs such as housing rehabilitation, including emergency type repairs and accessibility modifications, and new housing development that contributes to the sustainability of struggling neighborhoods.

Homelessness	
Priority Level	High
Population	Chronic Homelessness, Individuals, Families with Children Mentally Ill, Chronic Substance Abuse, Veterans Persons with HIV/AIDS, Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected	CDBG Target Area Citywide
Associated Goals	Homelessness
Description	<p>The needs of the homeless population and those at risk of homelessness are deemed a high priority for the purposes of this plan. This category of need includes the needs of existing emergency and transitional shelters, the development of new facilities, permanent supportive housing providers, and the members of the Continuum of Care who provide on-going supportive services and homeless prevention programs.</p> <p>There is a particular need to increase greater access to health care, mental health care, and other needed supportive services for the homeless population. Other areas of concern include the lack of low-barrier shelter, more transitional units, and additional permanent supportive housing.</p>
Basis for Relative Priority	The City has assigned homelessness as a high priority based on consultations with the Continuum of Care. By allocating available resources to the needs of homeless, the City feels it can shorten the duration of homelessness and lower the overall burden on a jurisdiction's services caused by homelessness.

Non-Homeless Special Needs	
Priority Level	High
Population	Elderly, Frail Elderly Persons with Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
Geographic Areas Affected	CDBG Target Area Citywide
Associated Goals	Improve Public Services Housing Rehabilitation Planning, Administration, and Capacity Building
Description	<p>Non-homeless special needs populations include those are not homeless but require supportive housing and/or services to maintain housing. These populations include the elderly (ages 62 and over), the frail elderly, persons with disabilities, persons recovering from substance abuse, and persons living with HIV/AIDS. These populations often live on fixed incomes and may require housing assistance and supportive services.</p> <p>While some of this need is met by other funding sources, community service providers identified rising costs of personal assistants and gaps in coverage for persons over 60. The recent Bowen Housing study cited a market need for 90 additional beds of senior housing / assisted-living in the downtown area near the medical district.</p>
Basis for Relative Priority	The City has identified the non-homeless special needs populations as a high priority based on the City's ability to make relatively low-cost strategic investments that will have significant impacts on the quality of life for the beneficiaries. As an example, funds used to make accessibility improvements for a disabled homeowner will allow that beneficiary to maintain their housing of choice and possibly avoid premature institutionalization.

Non-Housing Community Development	
Priority Level	High
Population	Non-housing Community Development
Geographic Areas Affected	CDBG Target Area Citywide
Associated Goals	Eliminate Blighted Conditions Increase Economic Opportunities Improve Neighborhood Infrastructure and Facilities Improve Public Services Planning, Administration, and Capacity Building
Description	<p>Non-housing community development includes the need for public facilities, infrastructure, public services, and economic development. For the purposes of this plan, the needs described in this category apply mainly to the needs of households and neighborhoods that qualify as low and moderate income, meaning households earning less than 80% of the area median income based on household size.</p> <p>A wide variety of needs were identified. In the neighborhood ward meetings, streets, street lights, bike lanes, sewers and drainage were the most commonly identified needs. Stakeholders in Eastside neighborhoods identified the need for a community center and community gardens as well as removal of blight and re-use of available properties.</p> <p>Economic development was also described as a high need. This includes assistance to businesses to create economic opportunities and to increase resilience from the COVID-related downturns. It also includes supportive services such as job training, microenterprise assistance, transportation, and child-care to provide greater access to employment opportunities for residents.</p>
Basis for Relative Priority	As stated above, the City feels economic development and the elimination of blighted properties are two priority uses for the funds available through the Consolidated Plan. In addition, the support of the City's non-profit service providers, through the rehabilitation of their facilities or funding of operations, is a priority for the City.

Public Housing	
Priority Level	Low
Population	Public Housing Residents
Geographic Areas Affected	CDBG Target Area Citywide
Associated Goals	Improve Condition of Housing Stock Create New Affordable Housing Increase Homeownership Planning, Administration, and Capacity Building
Description	Public housing needs include those of public housing residents and housing choice voucher holders. The category of need includes both the needs of the households currently participating in public housing programs and the needs of the physical developments administered by the Springfield Housing Authority. The Springfield Housing Authority is well managed and does not require CDBG or HOME funding for its current inventory of developments.
Basis for Relative Priority	Public housing is assigned a low priority relative to the other affordable housing and community development needs because the City feels that the public housing authority has access to other resources to sufficiently address the needs of its residents. Given this, the City will coordinate and cooperate with the public housing authority to ensure that public housing residents are aware of and have access to programs and projects funded through this Consolidated Plan.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Tenant Based Rental Assistance (TBRA)

The cost of rental housing within the market is reasonable for most income levels, but it is too high for households at the lowest incomes. A minimum wage earner, earning \$9.25 per hour, must work approximately 67 hours per week to make a two bedroom apartment set at Fair Market Rent of \$802 "affordable", meaning that gross rent, including utilities, is not greater than 30% of income.

According to the latest CHAS data, 8,690 income-eligible renter households that pay more than 30% of their income and would benefit from TBRA. Of those, 4,945 pay more than half of their income for housing and could face homelessness if there is a disruption in income.

The COVID-19 pandemic caused severe hardships on persons economically affected by the stay at home orders, including unemployment. Rental assistance in the form of TBRA will be needed to assist households remain in their homes until the economy has fully adjusted to the effects of COVID-19.

TBRA for Non-Homeless Special Needs

The maximum monthly Supplemental Security Income (SSI) payments, a common form of income for persons with special needs, is \$783. If the person also qualifies for the average amount of disability (SSDI), they will receive an additional \$1,197 for a total monthly income of \$1,980. At this income, an affordable monthly housing burden, including utilities, should be no more than \$594. If the person does not qualify for disability and only rely on SSI, the affordable monthly housing burden is only \$234.

The 2020 Fair Market Rent for an efficiency apartment is \$542 while a one-bedroom is \$627. Based on these figures, a person receiving only SSI would require a monthly stipend of approximately \$400 to make a 1 bedroom affordable. A person receiving SSI and the average disability payment may need a small subsidy to make housing affordable, depending on the rent of available units.

New Unit Production

The need for more affordable rental units was identified several times throughout the planning process, especially for units priced under \$1,000 per month. The Bowen Housing study concluded the market within the downtown study area was experiencing extremely high occupancy rates and could potentially support an additional 375 affordable rental units. A subset of new units includes the development of additional permanent supportive housing units. In consultations with homeless service providers, the lack of these units is creating a bottleneck in the shelter system as clients are not able to locate units in order to leave the shelter.

Given the current costs of construction, the development of new ownership housing for income-eligible homeowners is not feasible without large subsidies. Habitat for Humanity incurs approximately \$45,000 in utility connections, foundations, and mechanicals. For Habitat, renovation of existing housing is more

cost effective since foundation work and utility connections are not necessary. The cost to construct a relatively small 1,500 square foot home using a conservative estimate of \$150 per square foot totals \$225,000. The market price in target areas does not currently support the development cost. One recent development that cost \$225,000 would only support a market price of \$175,000. A household would need an annual income of \$60,000 for this home to qualify as affordable.³ According to the 2019 HUD Housing Market Analysis, the owner market is currently balanced.

Rehabilitation

Given the age and condition of existing housing stock, the current market strongly supports rehabilitation efforts for units that are suitable for rehabilitation. Owner households with limited incomes may defer necessary repairs and maintenance which aggravates the housing issue and could lead to blighted conditions. In consultation with the City's rehabilitation specialist, lead paint is a common occurrence and presents a hazard to residents. Habitat for Humanity identified critical repair as the biggest housing need in the City.

The current market for rental units can be divided between traditional apartments and single-family units. According to the 2019 HUD Housing Market Analysis, the overall housing market is soft due to the large number of single-family units within the rental market. This conclusion differs than the Bowen study which focused on traditional apartment units in the downtown area.

Acquisition, including preservation

Given the relatively low cost of single-family units, the market currently supports the acquisition of homeowner housing. According to the Capital Area Realtors, the median home sale price for single-family homes and condominiums was \$120,000 at the end of 2019. A household would need an annual income of \$42,000 for a median-priced home to qualify as affordable, which is well within the range of eligible incomes under the HUD programs.

³ Assumptions: A first mortgage (30 Year at 4%) with a 90% Loan to Value has a principal and interest payment of \$996, plus \$500 in monthly utilities, taxes, and insurance, totals \$1,500 in monthly housing costs. An annual income of \$60,000 would be needed to keep housing costs at 30% of income.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

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

Community Development Block Grant (CDBG)

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

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

Section 108 Loan Guarantee Funds (CDBG 108)

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

HOME Investment Partnerships Program (HOME)

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

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

Anticipated Resources

Program	Expected Amount Available Year 1			Total:	Years 2-4
	Allocation	Program Income	Prior Year Resources:		
CDBG (Federal)	\$1,358,284	\$0	\$0	\$1,358,284	\$6,000,000
HOME (Federal)	\$632,337	\$0	\$0	\$632,337	\$2,500,000

Table 36 - Anticipated Resources

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

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

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

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

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

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Springfield	Municipal	Lead Agency	City
Springfield Housing Authority	Municipal	Public Housing	City
Continuum of Care	Non-Profit	Homelessness	City

Table 37 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City is fortunate to have a strong network of service providers within its jurisdiction. This includes an active Continuum of Care to provide homeless services, a strong public housing authority, and motivated service providers across the broad range of community development, economic development, homelessness, and affordable housing.

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

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

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

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	x
Mortgage Assistance	X	X	x
Rental Assistance	X	X	x
Utilities Assistance	X	X	x
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	x
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	x
Transportation	x	X	x
Other			
Other			

Table 38 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

The Heartland Continuum of Care has instituted a coordinated entry system to coordinate intake among homeless services providers that evaluates the clients history and current situation to determine the best type of housing and supportive services for the client. As part of the intake process, clients are also assessed for eligibility for mainstream benefits.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

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

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

While the special needs populations are well-served in the community, demographic trends such as the entry of baby boomers into the elderly and frail elderly populations will strain available resources of current providers. As the population ages, the needs of the elderly may extend beyond the current capacity of the service delivery system. During the consultation process, service providers indicated a growing need for accessibility improvements for aging and disabled homeowners. Other needs included vocational training for seniors and senior transportation.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

The City will continue to participate in and support the Continuum of Care and its members. The City plans to continue to support the Continuum of Care, including the funding of a position to assist with coordination.

SP-45 Goals Summary – 91.215(a)(4)

#	Goal Name	Years	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Condition of Housing Stock	2020 to 2024	Affordable Housing	CDBG Target Area Citywide	Affordable Housing	CDBG: \$2,367,895 HOME: \$1,700,000	Homeowner Housing Rehabilitated: 315 Housing Units
2	Create New Affordable Housing	2020 to 2024	Affordable Housing	CDBG Target Area Citywide	Affordable Housing	HOME: \$987,960	Rental units constructed: 20 Housing Units
3	Increase Homeownership	2020 to 2024	Affordable Housing	Citywide	Affordable Housing	CDBG: \$200,000	Homebuyers Assisted: 20 Units
4	Eliminate Blighted Conditions	2020 to 2024	Non-Housing Community Development	CDBG Target Area	Non-Housing Community Development	CDBG: \$150,000	Buildings Demolished: 15 Buildings
5	Increase Economic Opportunities	2020 to 2024	Non-Housing Community Development	CDBG Target Area Citywide	Non-Housing Community Development	CDBG: \$675,000	Jobs created/retained: 20 Jobs
6	Improve Neighborhood Infrastructure and Facilities	2020 to 2024	Special Needs Community Development	CDBG Target Area Citywide	Community Development	CDBG: \$2,250,000	Public Facility or Infrastructure Activities: 10 facilities 5,000 Persons Assisted
7	Improve Public Services	2020 to 2024	Special Needs Community Development	CDBG Target Area Citywide	Special Needs Community Development	CDBG: \$650,000	Public service activities: 1,500 Persons Assisted
8	Planning, Administration, and Capacity Building	2020 to 2024	All	CDBG Target Area Citywide	All	CDBG: \$500,000 HOME: \$474,345	Other: 1 Other

Goal Descriptions

1. Improve Condition of Housing Stock

The City will use available federal resources to support multiple rehabilitation programs, including Emergency Home Repair, Deferred Loan Program, and a Ramp Program.

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.

3. Increase Homeownership

The City will use available federal resources to provide down payment and closing cost assistance to income-eligible homebuyers.

4. Eliminate Blighted Conditions

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

5. Increase Economic Opportunities

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

6. Improve Neighborhood Infrastructure and Facilities

The City will use available federal resources to subsidize the rehabilitation or development of neighborhood facilities and infrastructure. This includes facilities designed to serve neighborhoods and those designed to serve specific populations, such as the homeless, seniors, or persons with disabilities.

7. Improve Public Services

The City will use available federal resources to support non-profit services whose primary purpose is to benefit low and moderate income persons. Services include those that serve low-income persons in general as well as those that target specific populations, such as at-risk youth, seniors, homeless, and those at risk of homelessness.

8. Planning, Administration, and Capacity Building

The City will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. A portion of funds may be granted to non-profit housing developers actively working within the City to cover a portion of their operating costs.

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

Owner Occupied Rehabilitation	5 Year Budget	Goal
Emergency Housing	\$650,000	250 units
HOME Deferred Loan	\$1,700,000	50 units
SCIL Ramps	\$343,000	15 units

Homebuyer	5 Year Budget	Goal
Downpayment Assistance	\$200,000	20 units

New Development	5 Year Budget	Goal
HOME Rental	\$987,960	20 units
CDBG New/Rental Rehab	\$475,000	10 units

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The SHA increases its accessible units on an as-needed basis per requests from tenants.

Activities to Increase Resident Involvement

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

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

Is the public housing agency designated as troubled under 24 CFR part 902? If so, describe the plan to remove the ‘troubled’ designation.

The Housing Authority does not have a troubled designation.

SP-55 Barriers to affordable housing – 91.215(h)

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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

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

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

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

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

SP-60 Homelessness Strategy – 91.215(d)

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

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

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

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

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

Assessment includes evaluating the client’s housing needs and well as the needs for supportive services, such as counseling, drug and alcohol assessments, education, employment, and basic independent living skills. The client is also evaluated for eligibility of mainstream benefits through programs like SSI/SSDI Outreach Access Recovery (SOAR). Once within the network, the client is provided with linkage and referrals to other community resources. The City works closely with the Fifth Street Renaissance / SARA Center on many projects including the SSI/SSDI Outreach Access Recovery (SOAR) Program.

Addressing the emergency and transitional housing needs of homeless persons.

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

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

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

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

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

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

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

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

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

SP-65 Lead based paint Hazards – 91.215(i)

Describe actions to address LBP hazards and increase access to housing without LBP hazards.

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

In April 2010, EPA extended current requirements regarding lead-safe work practices to cover most pre-1978 housing and require renovation firms to perform quantitative dust testing to achieve dust-lead levels that comply with EPA's regulatory standards. The City will work with its contractors, subrecipients and community partners to ensure all funded programs are in full compliance with the updated regulation.

Lead paint screening in Illinois is primarily done by family physicians and medical providers. It is recommended that children are evaluated for lead exposure each year during the first six years of life. Screening is done by questionnaire unless the child lives within a high risk area when a blood test is recommended. A large portion of eastern Springfield (zip code 62703) has been identified by IDPH as a high risk area for lead paint hazards.

Illinois Department of Public Health (IDPH), in coordination with Sangamon County, administers a comprehensive lead paint screening program funded with monies from the Center for Disease Control. The program includes testing, prevention care, case management, home inspections to identify hazards, and mitigation/abatement of hazards. Owners of units where lead hazards are identified through the state program may need financial assistance to remediate the threat.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead paint is a common problem throughout Springfield given the age of housing. Based on the data from the Illinois Department of Public Health, the eastern portion of the City that falls within zip code 62703 is categorized as high-risk for lead poisoning. The remediation and removal of lead is cost prohibitive. The City will focus its remediation efforts on housing participating in its rehabilitation programs.

How are the actions listed above integrated into housing policies and procedures?

The lead safe housing regulations are fully integrated into the design of the City's housing programs. This includes disclosure, determination of assistance threshold, lead safe work practices, and level of treatment.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families.

According to the 5-year 2014-2018 American Community Survey, the City as a whole has an overall poverty rate of 19.6%. This translates to 22,826 persons. Poverty rates fluctuated widely based on household type, race, educational attainment, and employment status:

- The largest indicator of poverty is children under 18, of whom one-third is below poverty. This rate is much higher than working age persons (18.4%) and over four times the rate of elderly persons (7.7%). Sixteen percent of households received assistance through the Supplemental Nutrition Assistance Program (SNAP). Of those, more than half (53%) had children under 18. Almost half (46%) of SNAP households were female-headed with no husband present.
- Poverty rates varied widely among racial categories. The poverty rate for African Americans (41.3%) is more than three times the rate for White (11.7%) and Asian (12.3%). Data was unavailable for Hispanic/Latino.
- Among persons with a bachelor’s degree or higher, only 4.5 percent fell below the poverty level. As educational attainment decreases, the poverty rate increases to 13.7% for those with some college or an associate’s degree, 15.6% for high school graduates, to 42.9% for those with less than a high school degree.
- While employment has an obvious effect on poverty status, it does not always raise a household out of poverty. Of those employed, 4,155 persons remained in poverty despite having a job.

While the discussion of anti-poverty is important, there is a large gap between the poverty level and what is considered a “living wage” in Springfield. The United Way has coined the term ALICE to describe households that are Asset Limited, Income Constrained, Employed. It is a recognition that families above the poverty level will sometimes struggle to make ends meet and are not necessarily able to build wealth. In a 2017 study, the United Way identified a “survival” level income and a stability level income for various family sizes in Sangamon County that are well above poverty guidelines for small families.

Household Type	Survival		Stability	
	Annual	Hourly	Annual	Hourly
Single Adult	\$19,548	\$9.77	\$34,536	\$17.27
1 Adult, 1 Child	\$27,684	\$13.84	\$50,208	\$25.10
2 Adults, 2 Children	\$60,288	\$30.14	\$101,220	\$50.61

How are the Jurisdiction’s goals, programs, and policies for reducing poverty coordinated with this affordable housing plan.

The City will increase access to economic opportunity for families in poverty by funding job training and economic development programs. The City will ensure that these programs are marketed to families in low-income areas and those who live in subsidized housing, including units owned and operated by the Springfield Housing Authority. The City will also support job creation initiatives using Tax Increment Financing (TIF).

The City will also fund supportive services that help families overcome barriers to economic opportunity. Potential services include day care and afterschool programs, transportation, and credit counseling. CDBG funds are used for public service grants to nonprofit service providers that promote independent living, supportive housing, educational programs, re-entry and expungement programs, and job training opportunities. Many of these programs are geared toward the homeless population and the barriers to self-sufficiency. These partner agencies have a measurable and major impact on alleviation of the effects of poverty by coordinating and providing essential social service programs that help create an independent, safe, stable, healthy lifestyle for homeless or at-risk individuals and families.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

The City is responsible for ensuring federally funded activities are carried out in accordance with all laws and regulations at the local, state, and federal level. When the City utilizes contractors, subrecipients, and developers to administer grant funded projects, the City is ultimately responsible for ensuring that those entities perform the scope of work in accordance with all applicable laws and regulations. To do this, the City will use the policies below to effectively monitor its funded activities.

City staff will use a combination of desk monitoring and field monitoring throughout the year. Desk monitoring is an ongoing process of reviewing compliance and performance for a grant funded activity. It includes but is not limited to reviewing and analyzing the application, legal agreements or contracts, environmental reviews, drawdown requests for reimbursement, grantee responses to monitoring and audit findings, trip reports, citizen and administrative complaints, litigation, data supplied by other state or federal agencies and audit reports. This information is used to observe lack of activity, inappropriate changes in grantee activity and to identify problems, potential problems, program status and accomplishments. If the desk monitoring reveals additional oversight is needed, the City may schedule an onsite monitoring visit by program staff to resolve or prevent a problem. Staff will also perform at least one on-site monitoring visit for each activity over the term of the agreement to make sure the organization receiving federal funds is in compliance with federal regulations and City policies.

The Office of Planning & Economic Development monitors its own performance through regular reviews of its goals and objectives, reviews of monthly financial statements towards meeting those Consolidated Plan and Action Plan goals and reviews of monthly financial obligations to ensure adequate obligation of funds.

Long Term Monitoring of HOME

The Office of Planning & Economic Development monitors long-term compliance for HOME rental projects for affordability and condition according to the current HOME regulations, as amended from time to time. The City also ensures compliance with HOME-funded homebuyer rules by ensuring that the beneficiary maintains the unit as their principal residence for the term of affordability. The City prefers to use the recapture method for ensuring homebuyer compliance.