

City of Rockford
2016 Annual Action Plan
Year 2 of 2015-2019 Consolidated Plan



City of Rockford
Community & Economic Development
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Executive Summary

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

1. Introduction

The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, with revisions for preparing a Consolidated Plan and guiding the use of CDBG, HOME, HOPWA, and ESG funding based on applications to the U.S. Department of HUD. The major sections of the Consolidated Plan include a Housing Market Analysis, Housing and Homeless Needs Assessment, 5-year Strategic Plan, a 1-year Action Plan, and Consultation and Citizen Participation, with accompanying documentation relating to public comment. The Strategic Plan addresses specific needs that were identified in the data analysis, with specific goals and program targets for each category designated for funding. The Action Plan is a subset of the Strategic Plan, addressing funding options for the next fiscal year. The Consolidated Plan can be used by organizations in the community as a guide for identifying activities through which they can help the jurisdiction reach their housing and community development goals. The Consolidated Plan also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year's funding allocation. Incorporated into the Consolidated Plan are an analysis of the local housing market and a review of housing and homeless needs in Rockford as a means of defining the current environment in which federal funding is being used. The Consolidated Plan provides a strategic plan for meeting priority needs that were identified through the community participation process. The analytical parts of the document draw from the 2005-2009 and the 2008-2012 American Community Surveys and 2005 CHAS data provided by HUD. Other data sources include the 2010 U.S. Census and other information gathered locally, including the Rockford, Winnebago and Boone Counties Continuum of Care and a survey of citizens that was used to assist in prioritizing needs. The survey was available on the City's website and was distributed at community meetings at the time of the preparation of the Consolidated Plan. In preparing the Action Plan for 2016, the City of Rockford's Human Services provided information, Public Housing information was provided by the Rockford and Winnebago County Housing Authority, and information on lead-based paint was provided by the Winnebago County Health Department.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This Consolidated Plan contains a range of goals, objectives and outcomes formulated to address needs identified for homelessness, other special needs, affordable housing, non-housing community development, barriers to affordable housing, lead-based paint hazards, institutional structure and coordination. These objectives include:

- Continue to collaborate with homeless providers to supply a continuum of services.
- Support services aimed at the homeless prevention and elimination of homelessness and Rapid Re-housing.
- Improve the condition of housing for low-income homeowners.
- Increase the viability for potential homeownership and rental housing opportunities.
- Increase accessibility for persons physically challenged and persons with disabilities to owner occupied and rental housing.
- Removal of slum and blighted conditions to create marketable sites for new housing development and improve the physical condition and comply code violations for existing housing.
- Address community needs through community-based public service programs.
- Expand business opportunities by supporting economic development services and providing economic development assistance.
- Create marketable sites for new business development.
- Expand Small Business Technical Assistance Programs and access to financing.
- Expand and retain jobs and revitalize blighted and underutilized properties through direct assistance to private for-profit entities developing large scale projects.
- Deconcentrate areas of high concentration of poverty and minorities, while improving those same areas through rehabilitation, demolition, and job creation/expansion.

These objectives are supported by a collection of associated strategies and performance goals. These strategies seek to work toward meeting the objectives stated, addressing the need to stabilize Rockford's neighborhoods through the demolition of vacant and substandard property, code enforcement and rehabilitation. Also, to provide affordable housing, public facilities and infrastructure improvements, and public services. Specifics can be found in the Strategic Plan and Annual Action Plan.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Rockford has a history of successful programs funded through the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME) and Emergency Solutions Grant (ESG). Of particular importance to the health of the City have been programs that address the condition of the housing stock. The City has successfully funded housing rehabilitation activities targeting lower income and elderly households unable to properly maintain their homes. The City also operates a

successful homebuyer program that provides assistance to new homebuyers. The City has worked actively with local homeless services providers to expand both the stock of units/beds available to homeless persons and services aimed at helping those persons find employment, housing, health care services, and educational opportunities. Details of past performance can be found in the City's Consolidated Annual Performance and Evaluation Report (CAPER).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The 2015-2019 Citizen Participation Plan (CPP) was adopted for development of the 2015-2019 Consolidated Plan. The CPP provides details for public notice for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of Rockford and City Council, accommodations for persons with disabilities and the conduct of public review of draft documents. In addition to public hearings as a means of receiving comment from the public in front of the Mayor and City Council, City staff held community meetings to provide citizens with information concerning the availability of Community Development Block Grant, HOME and Emergency Solutions Grant funds and to incorporate their comments into the planning process. These included five technical assistance workshops which were held during the day or evening at community centers and one meeting held at City Hall for housing, homeless and disability service providers. A survey to establish a community involvement process for prioritizing needs was distributed among workshop attendees and other interested individuals and was also posted on the City's website for enumeration online. Additional interviews were conducted with representatives of the housing and banking industry, non-profit organizations and the community to further explore community needs and concerns.

For the 2016 Action Plan, four public hearings were held. The first two hearings, one held at night and one during the day, identified the anticipated resources for 2016 and the potential funding of the CDBG, HOME and ESG programs, as well the eligible uses and some of the main regulatory requirements. The initial public hearings also provided an update of 2015 activities, but public input regarding needs was the main purpose of the meetings. The final two public hearings, also one held during the day and one in the evening, outlined the activities proposed for 2016. All meetings were accessible to persons with disabilities. Following the public hearings, citizens were provided a 30-day public comment period.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Numerous comments were received at the public hearings regarding the 2016 Action Plan, which can be found in the attached minutes. No written comments were received.

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

All comments were accepted.

7. Summary

The 2015-2019 Consolidated Plan document was developed through a process that included a significant community engagement component, which included focus groups, workshops and a public review period and was held in conjunction with the 2020 Planning process. No comments were received from the public during that public review period, which is indicative of the extent to which community involvement was incorporated into the development of the Consolidated Plan. Outreach for the 2016 Action Plan public hearings was also extensive.

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

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

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

Agency Role		Name	Department/Agency
CDBG Administrator	ROCKFORD	Community and Economic Development Department	
HOME Administrator	ROCKFORD	Community and Economic Development Department	
ESG Administrator	ROCKFORD	Human Services Department	

Table 1 – Responsible Agencies

Narrative (optional)

The lead agency for the development of the Annual Action Plan is the Community and Economic Development Department of the City of Rockford.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Rockford works with a wide variety of agencies, organizations, and service providers in an effort to bring various viewpoints to bear in the identification of local housing and service needs. Ongoing relationships focused on specific needs and targeted meetings designed to bring public input into the Consolidated Plan process are two of the ways that the City utilizes outside organizations in the consultation process.

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))

The City has ongoing relationships with several housing providers (former CHDOs) working on housing development activities. The CHDO system provides a forum for assisting these agencies to grow and meet their own targeted clientele's needs. Providers who have served as CHDOs for the City in the past will be recertified for future participation in the program as opportunities are developed. The City also works closely with the Rockford Housing Authority, who organizes resources from the federal government to address the housing needs of the City's lowest income households. Through the Continuum of Care process, the City maintains relationships with mental health providers, homeless shelter and services providers, and other governmental agencies with specific responsibilities for homeless individuals and families. The City also participates in a variety of other coalitions that seek to address other issues that relate to housing and service needs.

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.

City staff works actively with the Rock River Homeless Coalition, the local umbrella for the development of the Continuum of Care. Staff participate in regularly scheduled meetings and point-in-time surveys. In the past, the City has provided administrative support to supplement Continuum of Care initiatives and distributes Emergency Solutions Grant funding to the various agencies that make up the membership of the Rock River Homeless Coalition.

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

Staff from the City of Rockford participates in the development of the Continuum of Care, working with area service providers to include City resources, to the extent possible, in the provision of services to homeless individuals and families in Rockford.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	COMPREHENSIVE COMMUNITY SOLUTIONS
	Agency/Group/Organization Type	Services - Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public hearing regarding 2016 Annual Action Plan.
2	Agency/Group/Organization	HomeStart
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public hearing regarding 2016 Annual Action Plan.
3	Agency/Group/Organization	Rockford Rescue Mission
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public hearing regarding 2016 Annual Action Plan.
4	Agency/Group/Organization	Habitat for Humanity
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public hearing regarding 2016 Annual Action Plan.
5	Agency/Group/Organization	ROCKFORD HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public hearing regarding 2016 Annual Action Plan and provided input.
6	Agency/Group/Organization	TRINITY HOUSE, INC
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public hearing regarding 2016 Annual Action Plan.
7	Agency/Group/Organization	Youth Services Network
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public hearing regarding 2016 Annual Action Plan.
8	Agency/Group/Organization	THE CARPENTER'S PLACE
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public hearing regarding 2016 Annual Action Plan.
9	Agency/Group/Organization	Bridge Ministries
	Agency/Group/Organization Type	Religious Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public hearing regarding 2016 Annual Action Plan.
10	Agency/Group/Organization	MembersAlliance Credit Union
	Agency/Group/Organization Type	Business and Civic Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public hearing regarding 2016 Annual Action Plan.
11	Agency/Group/Organization	Midtown District
	Agency/Group/Organization Type	Neighborhood Group Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public hearing regarding 2016 Annual Action Plan.

Identify any Agency Types not consulted and provide rationale for not consulting

No specific organizations were intentionally left out of the public participation process.

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	Rock River Homeless Coalition	The Strategic Plan provides a set of goals for addressing homelessness, which are supported by the Rock River Homeless Coalition and its participating agencies.
PHA 5-Year Plan	Rockford Housing Authority	The 5-Year Plan addresses specific maintenance and planning needs of the Rockford Housing Authority, which has a major role in addressing the housing needs of Rockford.
Fair Housing Equity Assessment	Rockford Metropolitan Agency for Planning	The Regional Analysis of Impediments to Fair Housing was used a resource to identify housing needs. Some of the strategies address impediments identified in the assessment.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Citizen Participation Plan provides policies and procedures that assure that the public has adequate notice and opportunities to provide input into the development of the Annual Action Plan. Generally, it provides for appropriate notice prior to public meetings, accommodations for persons with disabilities, and specification of the number of meetings to be held. Conforming to the provisions of the Citizen Participation Plan, two sets of advertised Community Public Hearings were conducted. Public hearings were held on August 13 and 14, 2015 at the main branch of the Rockford Public Library and at Katie's Cup. These meetings provided an update of the 2015 Community & Economic Development Department activities and any budget changes to the 2015 Annual Action Plan. The meetings also provided the public with an opportunity to express their ideas and views on housing and community development needs as they related to the City's 2016 Consolidated Plan Annual Action Plan. The second set of public hearings were held on September 10, and 11, 2015. These meetings provided the public with an overview of the draft plan of the 2016 Annual Action Plan. The public hearings were held in both the day and evening on the east and west sides of the river. A draft copy of the 2016 Annual Action Plan was available for public comment from September 15 through October 16, 2015. Copies of the draft plan were made available at all branches of the Rockford Public Library, La Voz Latina, Northwest Community Center, and the City of Rockford. It is also posted on the City of Rockford website. The 2016 Annual Action Plan was reviewed and approved at the October 26, 2015 Rockford City Council Planning & Development Committee and approved by the full City Council on November 2, 2015.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community Agency Representatives	Public hearings were held on August 13-14 and September 10-11, 2015. A total of 37 people attended one of various public hearings.	Comments received at the public hearings are included in the attachments.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Rockford receives funding from three federal grant programs, the Community Development Block Grant Program, the HOME Investment Partnership, and the Emergency Solutions Grant. These three grant programs combined will bring \$4,426,018 into the city to support affordable housing, homeless, and community development programs and projects in the second program year of the 2015-2019 Consolidated Plan.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,027,397	45,000	238,395	2,310,792	4,150,437	Expected amount for remainder of Con Plan equals the Expected Amount of Allocated for the Consolidated Plan minus Year 1 Annual Allocation minus Year 2 Annual Allocation.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	788,917	0	1,140,933	1,929,850	1,621,233	Expected amount for remainder of Con Plan equals the Expected Amount of Allocated for the Consolidated Plan minus Year 1 Annual Allocation minus Year 2 Annual Allocation.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	185,376	0	0	185,376	373,986	Expected amount for remainder of Con Plan equals the Expected Amount of Allocated for the Consolidated Plan minus Year 1 Annual Allocation minus Year 2 Annual Allocation.

Table 5 - Expected Resources – Priority Table

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

The City of Rockford works with developers, lenders, and housing providers to identify any available sources of leveraging and program match for its programs. ESG participants are required to identify match for their projects.

In order to ensure that matching requirements for the HOME program are satisfied, the City of Rockford has maintained a HOME match log since the inception of the HOME program. This log documents specific projects and identifies the date and amount of HOME dollars expended, the amount of match liability incurred, the value of a match contribution, the type of match and the date that it was recognized. The log maintains a running tally of recognized match contributions and allows the banking of match in excess of the required amounts associated with yearly disbursements. Such yearly disbursements are captured in the IDIS PR33 report and compared against the match log to ensure that ample match is available to satisfy the required 25% each year.

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

The City is funding an aggressive demolition program aimed at reducing slum and blight in its lower income neighborhoods where a large number of vacant and abandoned homes exist. The City will work with non-profit housing providers and CHDOs to redirect vacant lots created by the program for use for affordable housing.

Discussion

The City has programmed approximately \$4.4 million from the CDBG, HOME, and ESG programs for the FY 2016 program year. This sum includes the annual allocation, program income, and reprogrammed funds from previous program years. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeless Objective 1.1	2015	2019	Homeless	City Wide	Emergency Shelter Operations/Essential Services Emergency Shelter - Facilities Transitional Housing Facilities	ESG: \$90,000	Other: 1 Other
2	Homeless Objective 2.1	2015	2019	Homeless	City Wide	Homeless Prevention	ESG: \$66,473	Other: 2 Other
3	Homeless Objective 2.2	2015	2019	Homeless	City Wide	Emergency Assistance	ESG: \$10,000	Other: 1 Other
4	Homeless Objective 2.3	2015	2019	Homeless	City Wide	HMIS	ESG: \$5,000	Other: 2 Other
5	Affordable Housing Objective 1.1	2015	2019	Affordable Housing	City Wide	Major Home Improvement Minor Home Improvements	HOME: \$1,318,088	Homeowner Housing Rehabilitated: 32 Household Housing Unit
6	Affordable Housing Objective 1.2	2015	2019	Affordable Housing	City Wide	Homeownership Assistance	HOME: \$254,604	Homeowner Housing Added: 32 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Affordable Housing Objective 2.1	2015	2019	Affordable Housing	City Wide	Affordable Housing Development/Owner and Rental	HOME: \$43,366	Other: 1 Other
8	Affordable Housing Objective 2.2	2015	2019	Affordable Housing	City Wide	Affordable Housing Development/Owner and Rental	HOME: \$234,900	Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit
9	Affordable Housing Objective 3.1	2015	2019	Affordable Housing	City Wide	Affordable Housing for Seniors/Disabled	CDBG: \$20,256	Rental units rehabilitated: 3 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit
10	Non-Housing Community Development Objective 1.1	2015	2019	Non-Housing Community Development	City Wide	Demolition	CDBG: \$482,299	Buildings Demolished: 62 Buildings
11	Non-Housing Community Development Objective 1.2	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Code Enforcement	CDBG: \$570,260	Housing Code Enforcement/Foreclosed Property Care: 5000 Household Housing Unit
12	Non-Housing Community Development Objective 2.1	2015	2019	Non-Housing Community Development	City Wide	Youth Services Child Care Services	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 240 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Non-Housing Community Development Objective 3.1	2015	2019	Non-Housing Community Development	City Wide	Technical Assistance to Small Business/Incubators	CDBG: \$52,151	Other: 0 Other
14	Non-Housing Community Development Objective 3.2	2015	2019	Non-Housing Community Development	City Wide	Job Training/Workforce Readiness Technical Assistance to Small Business/Incubators	CDBG: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
15	Non-Housing Community Development Objective 3.3	2015	2019	Non-Housing Community Development	City Wide	Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives	CDBG: \$69,380	Businesses assisted: 1 Businesses Assisted
16	Non-Housing Community Development Objective 3.4	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Job Training/Workforce Readiness Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives	CDBG: \$90,000	Businesses assisted: 3 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	Non-Housing Community Development Objective 3.5	2015	2019	Non-Housing Community Development	City Wide	Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives	CDBG: \$60,000	Businesses assisted: 2 Businesses Assisted
18	Non-Housing Community Development Objective 4.1	2015	2019	Non-Housing Community Development	City Wide	Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives	CDBG: \$6,500,000	Jobs created/retained: 130 Jobs

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Homeless Objective 1.1
	Goal Description	Provide ESG funds for Shelter services including essential services, operations, rehab and renovation.
2	Goal Name	Homeless Objective 2.1
	Goal Description	Provide ESG funds to avert eviction and/or utility disconnection, as well as pay deposits and rent and to provide for rapid rehousing of those persons becoming homeless.

3	Goal Name	Homeless Objective 2.2
	Goal Description	Provide ESG funds to support outreach through street outreach and the Homeless Single Point of Entry.
4	Goal Name	Homeless Objective 2.3
	Goal Description	Provide ESG funds to support nonprofit organizations with HMIS data entry costs.
5	Goal Name	Affordable Housing Objective 1.1
	Goal Description	Provide Major and Minor Rehabilitation and Reconstruction funding to homeowners with repair needs in designated Focus Areas.
6	Goal Name	Affordable Housing Objective 1.2
	Goal Description	Provide acquisition and Homeowner Rehabilitation Funding to provide homebuyer and rehabilitation assistance.
7	Goal Name	Affordable Housing Objective 2.1
	Goal Description	Provide funding to CHDO organization for operating funds to develop affordable housing for low-moderate income homeownership and rental housing.
8	Goal Name	Affordable Housing Objective 2.2
	Goal Description	Provide funding to development and rehabilitation of affordable housing for low-moderate income homeownership and rental housing.
9	Goal Name	Affordable Housing Objective 3.1
	Goal Description	Provide funding to provide ramps for persons physically challenged and persons with disabilities to access housing for low-moderate income homeowners and renters.
10	Goal Name	Non-Housing Community Development Objective 1.1
	Goal Description	Demolition and Property clearance of slum and blighted conditions.

11	Goal Name	Non-Housing Community Development Objective 1.2
	Goal Description	Code Enforcement salaries and overhead associated with the enforcement of state and local codes within CDBG eligible areas.
12	Goal Name	Non-Housing Community Development Objective 2.1
	Goal Description	Provide funding to non-profit and government organizations to deliver after school care and programming and childcare services to youth and children.
13	Goal Name	Non-Housing Community Development Objective 3.1
	Goal Description	Economic Development Services - Provide direct program delivery costs for economic development activities.
14	Goal Name	Non-Housing Community Development Objective 3.2
	Goal Description	Self-Employment Training - CDBG funds allocated to provide economic development self-employment training to assisting owners, businesses, contractors and entities participating in or seeking funding to participate in eligible projects.
15	Goal Name	Non-Housing Community Development Objective 3.3
	Goal Description	Section 108 Loan Debt Service - CDBG funds allocated to provide funds for stand-by cash infusion to support debt service payments for a South Main Street grocery store (year 8 of 16 years).
16	Goal Name	Non-Housing Community Development Objective 3.4
	Goal Description	Rehabilitation and Development Assistance - CDBG funds allocated to provide assistance to Commercial and Industrial businesses or developers making investment within CDBG eligible areas and or creating or retaining permanent jobs for low/moderate income persons (80% or below the median income), and low/moderate income microenterprise business owners.

17	Goal Name	Non-Housing Community Development Objective 3.5
	Goal Description	Façade Improvement Assistance Program - CDBG funds allocated to provide assistance to Commercial and Industrial businesses or developers making façade improvement investment within CDBG eligible areas and or creating or retaining permanent jobs for low/moderate income persons (80% or below the median income), and low/moderate income microenterprise business owners.
18	Goal Name	Non-Housing Community Development Objective 4.1
	Goal Description	Section 108 Loan Guarantee Program – Section 108 funds will be used to provide direct assistance to private, for-profit entities developing large-scale projects that will create jobs and revitalize blighted and underutilized properties. Interested entities will submit individual project applications to the City of Rockford for consideration. City staff will review applications and present to City Council for approval, prior to submission to HUD.

Table 7 – Goal Descriptions

AP-35 Projects – 91.220(d)

Introduction

The following projects were developed by staff with consultation from non-profit service providers and community input through priorities established with involvement of the community survey.

#	Project Name
1	CDBG Administration
2	Planning Administration
3	HOME Administration
4	Rehabilitation Operations
5	Homeowner - Single Family Housing - Existing and New
6	Rental Rehabilitation
7	Assistance to Community Housing Development Organizations (CHDO)
8	Homebuyer Assistance Programs
9	Homebuyer and Rental CHDO
10	Accessibility Repairs
11	Demolition
12	Code Enforcement
13	After School and Child Care Services
14	Economic Development Services
15	Self-Employment Training Program
16	Standby Section 108 Loan Debt Service
17	Rehabilitation and Development Assistance
18	Facade Improvement Assistance Program
19	Section 108 Loan Guarantee Program
20	HESG 2016

Table 8 – Project Information

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

The projects listed were selected from the total of project proposals received in accordance with their consistency with the priorities established through the Consolidated Plan forums and community survey process. These projects meet needs enumerated in the Needs Assessment and prioritization process to the extent that funding was available. Organizational competencies were also considered when selecting one project over another, leaning toward those organizations with long-standing histories of successful project management.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	CDBG Administration
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 1.1 Affordable Housing Objective 1.2 Affordable Housing Objective 2.1 Affordable Housing Objective 2.2 Affordable Housing Objective 3.1 Non-Housing Community Development Objective 1.1 Non-Housing Community Development Objective 1.2 Non-Housing Community Development Objective 2.1 Non-Housing Community Development Objective 3.1 Non-Housing Community Development Objective 3.2 Non-Housing Community Development Objective 3.3 Non-Housing Community Development Objective 3.4 Non-Housing Community Development Objective 3.5 Non-Housing Community Development Objective 4.1

Needs Addressed	Code Enforcement Demolition Major Home Improvement Minor Home Improvements Affordable Housing Development/Owner and Rental Homeownership Assistance Affordable Housing Affordable Housing for Seniors/Disabled Job Training/Workforce Readiness Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives Fair Housing Child Care Services
Funding	CDBG: \$282,961
Description	Administration of the CDBG program. Funding will be split between Administration (\$172,662), Economic Development Administration (\$88,799), and Fair Housing (\$1,500).
Target Date	12/31/2016
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	

	Planned Activities	<p>The City of Rockford will continue to utilize CDBG, HOME, and ESG funds for the planning and implementation of programs and strategies that are assisted in whole or in part. Program administration costs include staff and related costs required for overall program management, coordination, monitoring, reporting and evaluation. Administrative funds are subject to statutory limitations. No more than 20% of CDBG grant funds plus program income may be used for planning and administration. HOME funds are limited to 10% and ESG may not exceed 7.5% for administrative purposes.</p> <p>The City also anticipates utilizing a portion of any program income funds available through the Neighborhood Stabilization¹ Program in 2016.</p> <p>Fair Housing - \$1,500 FY 2016 CDBG</p> <p>Funds available for the provision of fair housing services designed to further the fair housing objectives of the Fair Housing Act by making all persons without regard to race, color, religion, sex, national origin, familial status or handicap, aware of the range of housing opportunities available to them; other fair housing enforcement, education, and outreach activities; and other activities designed to further the housing objective of avoiding undue concentrations of assisted persons in an area containing a high proportion of low- and moderate-income persons. The City of Rockford entered into an agreement with Prairie State Legal Services in January 2016 to develop a fair housing video. CDBG funds will be used towards the production and distribution of this video.</p>
2	Project Name	Planning Administration
	Target Area	City Wide
	Goals Supported	Non-Housing Community Development Objective 1.1
	Needs Addressed	Code Enforcement Demolition Affordable Housing
	Funding	CDBG: \$10,000

	Description	This is the match required by the City to receive a Technical Assistance Scholarship Program from the Center for Community Progress. The TASP grant will establish an early warning system and map the foreclosure process to prevent further decay of Rockford neighborhoods.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	This is the match required by the City to receive a Technical Assistance Scholarship Program from the Center for Community Progress. The TASP grant will establish an early warning system and map the foreclosure process to prevent further decay of Rockford neighborhoods.
3	Project Name	HOME Administration
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 1.1 Affordable Housing Objective 1.2 Affordable Housing Objective 2.1 Affordable Housing Objective 2.2
	Needs Addressed	Major Home Improvement Minor Home Improvements Affordable Housing Development/Owner and Rental Homeownership Assistance
	Funding	HOME: \$78,892
	Description	Administration of the HOME Program.
	Target Date	12/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration and planning for the HOME Program.
4	Project Name	Rehabilitation Operations
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 2.2
	Needs Addressed	Major Home Improvement Minor Home Improvements Affordable Housing Development/Owner and Rental Homeownership Assistance Affordable Housing for Seniors/Disabled
	Funding	CDBG: \$603,485
	Description	Housing Rehabilitation Services (CDBG Funded Projects) - Housing Services (HOME Funded Projects) - provides outreach efforts for marketing the programs, rehabilitation counseling, loan underwriting and processing, preparing work specifications, inspections, and other services related to assisting owners, tenants, contractors and entities participating in or seeking funding to participate in eligible rehabilitation projects.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Total HOME-assisted units: 69. Total HOME-assisted business/CHDO: 1. Total CDBG-assisted units: 6.

	Location Description	
	Planned Activities	Housing Rehabilitation Services (CDBG Funded Projects) – Housing Services (HOME Funded Projects) – provides outreach efforts for marketing the programs, rehabilitation counseling, loan underwriting and processing, preparing work specifications, inspections, and other services related to assisting owners, tenants, contractors and entities participating in or seeking funding to participate in eligible rehabilitation projects.
5	Project Name	Homeowner - Single Family Housing - Existing and New
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 1.1
	Needs Addressed	Major Home Improvement Minor Home Improvements
	Funding	HOME: \$1,318,088
	Description	Homeowner - Single Family Housing Existing and New - provides HOME funds in focus area for households at or below 80% of the area median income, used to assist homeowners occupying the home in specific areas of repair and reconstruction as identified by program guidelines. Benefit cost to each unit will not exceed a maximum of \$40,000. Exceptions may be made to include the homeowner's plumbing costs on Fisher and Haskell Avenues. The budget allows for at a minimum 32 HOME-assisted units by 12/31/16.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	32 HOME-assisted units
	Location Description	City-Wide

	Planned Activities	<p>Homeowner - Single Family Housing - Existing and New - provides HOME funds in focus areas for households at or below 80% of the area median income, used to assist homeowners occupying the home in specific areas of repair and reconstruction as identified by program guidelines. Benefit cost to each unit will not exceed a maximum of \$40,000. Exceptions may be made to include the homeowner's plumbing costs on Fisher and Haskell Avenues. The budget allows for at minimum, 32 HOME-assisted units by 12/31/2016.</p> <p>The City intends to close out its NSP1 program but continue its programs/projects under the Housing and Economic Recovery Act of 2008 and its Neighborhood Stabilization Program, which began March 20, 2009. It will follow the disbursement regulations for any NSP1 program income.</p>
6	Project Name	Rental Rehabilitation
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 2.2
	Needs Addressed	Major Home Improvement Minor Home Improvements
	Funding	:
	Description	Should CDBG or HOME funds become available, the City may provide rental rehabilitation funds to projects. CDBG requires that 51% of the units in a property be of lower income; HOME requires that the HOME-assisted units be comparable to other units in the project and that they be designated for households at 60% AMI.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
Location Description		

	Planned Activities	Should CDBG or HOME funds become available, the City may provide rental rehabilitation funds to projects. CDBG requires that 51% of the units in a property be of lower income; HOME requires that the HOME-assisted units be comparable to other units in the project and that they be designated for households at 60% AMI.
7	Project Name	Assistance to Community Housing Development Organizations (CHDO)
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 2.1
	Needs Addressed	Affordable Housing Development/Owner and Rental
	Funding	HOME: \$43,366
	Description	CHDO Operating - The City will continue to work with local housing and community development nonprofit organizations to further enhance and complement our efforts. Nonprofits that meet the eligible criteria may become a Community Housing Development Organization (CHDO) and access CHDO operating funds.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	CHDO Operating - The City will continue to work with local housing and community development nonprofit organizations to further enhance and complement our efforts. Nonprofits that meet the eligible criteria may become a Community Housing Development Organization (CHDO) and access CHDO operating funds.
8	Project Name	Homebuyer Assistance Programs
	Target Area	City Wide

Goals Supported	Affordable Housing Objective 1.2
Needs Addressed	Major Home Improvement Minor Home Improvements Homeownership Assistance
Funding	HOME: \$254,604
Description	Homebuyer Rehabilitation Assistance - provides homebuyer and rehabilitation assistance for interior and exterior repairs and energy efficient type repairs for city funded housing activities on a citywide basis for households at or below 80% of the area median income. Funds will be used to purchase vacant property. The maximum allowable for homebuyer assistance will be \$14,999 but will not be more than the gap needed to purchase the property and make the property affordable. Rehabilitation assistance may also be made through the Focus Area Rehabilitation program. 31 households may be assisted with homebuyer assistance. All program participants must complete homebuyer counseling classes, the property must meet local code, and the unit cleared through a lead inspection at project completion. 224 Foster - Sale of a City-owned property that was purchased and rehabilitated with HOME funds. Homebuyer assistance may be provided to a homebuyer of housing developed by a CHDO.
Target Date	12/31/2016
Estimate the number and type of families that will benefit from the proposed activities	32 households
Location Description	City of Rockford

	Planned Activities	Homebuyer Rehabilitation Assistance - provides homebuyer and rehabilitation assistance for interior and exterior repairs and energy efficient type repairs for city funded housing activities on a citywide basis for households at or below 80% of the area median income. Funds will be used to purchase vacant property. The maximum allowable for homebuyer assistance will be \$14,999 but will not be more than the gap needed to purchase the property and make the property affordable. Rehabilitation assistance may also be made through the Focus Area Rehabilitation program. 31 households may be assisted with homebuyer assistance. All program participants must complete homebuyer counseling classes, the property must meet local code, and the unit cleared through a lead inspection at project completion. 224 Foster - Sale of a City-owned property that was purchased and rehabilitated with HOME funds. Homebuyer assistance may be provided to a homebuyer of housing developed by a CHDO.
9	Project Name	Homebuyer and Rental CHDO
	Target Area	City Wide
	Goals Supported	Affordable Housing Objective 2.2
	Needs Addressed	Affordable Housing Development/Owner and Rental
	Funding	HOME: \$234,900
	Description	Affordable Housing Projects - Funds will be made available to eligible CHDOs by applying for gap funding assistance to produce affordable homebuyer and rental units within their strategy areas. The City anticipates assisting 5 units.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	5 housing units
	Location Description	

	Planned Activities	Affordable Housing Projects - Funds will be made available to eligible CHDOs by applying for gap funding assistance to produce affordable homebuyer and rental units within their strategy areas. The City anticipates assisting 5 units.
10	Project Name	Accessibility Repairs
	Target Area	City Wide
	Goals Supported	Non-Housing Community Development Objective 3.1
	Needs Addressed	Minor Home Improvements Affordable Housing for Seniors/Disabled
	Funding	CDBG: \$20,256
	Description	Regional Access Mobility Program (RAMP) - provides funding to construct ramps for persons physically challenged. Use CDBG funds city-wide to assist eligible homeowners (families and individuals) occupying the home with accessibility needs for the disabled. Total of \$20,256 will be allocated and performance measure of approximately 6 persons / units assisted for one year on a citywide basis for households at or below 80% of the area median income. This project will be eligible as single family or as a multi-family rehabilitation activity. A match of \$5,000 by the RAMP organization will be required when accessing the last \$5,000.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	6 low-moderate income persons/housing units
	Location Description	

	Planned Activities	6 low-moderate income persons/units will receive assistance. Regional Access Mobility Program (RAMP) - provides funding to construct ramps for persons physically challenged. Use CDBG funds city-wide to assist eligible homeowners (families and individuals) occupying the home with accessibility needs for the disabled. Total of \$20,256 will be allocated and performance measure of approximately 6 persons / units assisted for one year on a citywide basis for households at or below 80% of the area median income. This project will be eligible as single family or as a multi-family rehabilitation activity. A match of \$5,000 by the RAMP organization will be required when accessing the last \$5,000.
11	Project Name	Demolition
	Target Area	City Wide
	Goals Supported	Non-Housing Community Development Objective 1.1
	Needs Addressed	Demolition
	Funding	CDBG: \$482,299
	Description	Demolition - Blighted structures that are not suitable for rehabilitation will be demolished through this program. The City will focus on properties in the CDBG eligible areas and deteriorated properties located near schools, on major thoroughfares, and strategically selected locations, such as those in transformation housing plans. The City anticipates the demolition of 62 residential and non-residential structures.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	62 buildings
Location Description	City of Rockford	

	Planned Activities	Demolition - Blighted structures that are not suitable for rehabilitation will be demolished through this program. The City will focus on properties in the CDBG eligible areas and deteriorated properties located near schools, on major thoroughfares, and strategically selected locations, such as those in transformation housing plans. The City anticipates the demolition of 62 residential and non-residential structures.
12	Project Name	Code Enforcement
	Target Area	CDBG Eligible Areas
	Goals Supported	Non-Housing Community Development Objective 1.2
	Needs Addressed	Code Enforcement
	Funding	CDBG: \$570,260
	Description	Code Enforcement - The Code Enforcement Program includes the payment of salaries and overhead costs directly related to the enforcement of state and local code within the CDBG targeted area with a focus on the Midtown (zip code 61104 area) and Ellis Heights (including West Gateway) neighborhoods. Code enforcement, together with other improvements such as rehabilitation, demolition, and public improvements, is expected to arrest the decline of the area and result in addressing over 5,000 code violations over the next year. This funding will support the code enforcement staff.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	5000 code violations
	Location Description	CDBG-eligible area

	Planned Activities	Code Enforcement - The Code Enforcement Program includes the payment of salaries and overhead costs directly related to the enforcement of state and local code within the CDBG targeted area with a focus on the Midtown and Ellis Heights neighborhoods. Code enforcement, together with other improvements such as rehabilitation, demolition, and public improvements, is expected to arrest the decline of the area and result in addressing over 5,000 code violations over the next year. This funding will support the code enforcement staff.
13	Project Name	After School and Child Care Services
	Target Area	City Wide
	Goals Supported	Non-Housing Community Development Objective 2.1
	Needs Addressed	Youth Services Child Care Services
	Funding	CDBG: \$50,000
	Description	Discovery Center Program funding for After School / Child Care Services-use CDBG funds to subsidize program and care cost at after school child care centers serving low-mod income households, services are for day care, after school care while parents are working or in school for households at or below 80% of the area median income.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	240 children
	Location Description	

	Planned Activities	Discovery Center Program funding for After School / Child Care Services-use CDBG funds to subsidize program and care cost at after school child care centers serving low-mod income households, services are for day care, after school care while parents are working or in school for households at or below 80% of the area median income.
14	Project Name	Economic Development Services
	Target Area	CDBG Eligible Areas
	Goals Supported	Non-Housing Community Development Objective 3.1
	Needs Addressed	Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives
	Funding	CDBG: \$52,151
	Description	Economic Development Services - CDBG funds to provide direct program delivery costs for economic development activities.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Economic Development Services - CDBG funds to provide direct program delivery costs for economic development activities.
15	Project Name	Self-Employment Training Program
	Target Area	CDBG Eligible Areas
	Goals Supported	Non-Housing Community Development Objective 3.2

	Needs Addressed	Job Training/Workforce Readiness Technical Assistance to Small Business/Incubators
	Funding	CDBG: \$20,000
	Description	Economic Development Self-Employment Training Program - CDBG funds to provide economic development self-employment training to assisting owners, businesses, contractors and entities participating in or seeking funding to participate in eligible projects.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	20 low-income persons
	Location Description	
	Planned Activities	Economic Development Self-Employment Training Program - The City of Rockford will continue to support the creation of new businesses owned by low/ moderate-income residents. The City will use CDBG funds to support the Self-Employment Training (SET) Program, an entrepreneurial training program operated by the Small Business Development Center. Informational classes will be held with general information about starting a business designed to self-screen candidates for SET classes. An English and Spanish version of the SET classes will be held. Classes will focus on storefronts and manufacturing businesses. One-on-one counseling will also be offered for those that cannot attend the sessions. A total of at least three sessions, eight weeks in length, will be offered. It is anticipated that 20 persons will be assisted through the program.
16	Project Name	Standby Section 108 Loan Debt Service
	Target Area	CDBG Eligible Areas
	Goals Supported	Non-Housing Community Development Objective 3.3

	Needs Addressed	Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives
	Funding	CDBG: \$69,380
	Description	Section 108 Loan Debt Service - The City will provide CDBG funds for stand-by cash infusion to support debt service payments for a South Main Street grocery store (year 8 of 16 years).
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	1 business
	Location Description	
	Planned Activities	
17	Project Name	Rehabilitation and Development Assistance
	Target Area	CDBG Eligible Areas
	Goals Supported	Non-Housing Community Development Objective 3.4
	Needs Addressed	Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives
	Funding	CDBG: \$90,000
	Description	Rehabilitation and Development Assistance - The City will continue to provide assistance to Commercial and Industrial businesses or developers making investments within CDBG targeted areas and/or creating or retaining permanent jobs for low- and moderate-income persons, and low-income microenterprise business owners. It is anticipated that 3 projects will be assisted.
	Target Date	12/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	3 businesses
	Location Description	
	Planned Activities	Rehabilitation and Development Assistance – The City will continue to provide assistance to Commercial and Industrial businesses or developers making investments within CDBG targeted areas and/or creating or retaining permanent jobs for low- and moderate-income persons, and low-income microenterprise business owners. It is anticipated that 3 projects will be assisted.
18	Project Name	Facade Improvement Assistance Program
	Target Area	CDBG Eligible Areas
	Goals Supported	Non-Housing Community Development Objective 3.5
	Needs Addressed	Commercial Corridor Revitalization, Incentives
	Funding	CDBG: \$60,000
	Description	Facade Improvement Assistance Program - This program will provide assistance to businesses to make facade improvements in lower income neighborhood commercial districts. The Program will assist businesses which provide goods and services to the neighborhood and help stabilize CDBG low-to moderate-income neighborhoods. Improvements will be limited to eligible exterior improvements. It is anticipated that 2 businesses will be assisted this year.
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	2 businesses
	Location Description	

	Planned Activities	Facade Improvement Assistance Program - This program will provide assistance to businesses to make façade improvements in lower income neighborhood commercial districts. The Program will assist businesses which provide goods and services to the neighborhood and help stabilize CDBG low-to moderate-income neighborhoods. Improvements will be limited to eligible exterior improvements. It is anticipated that 2 businesses will be assisted this year.
19	Project Name	Section 108 Loan Guarantee Program
	Target Area	City Wide
	Goals Supported	Non-Housing Community Development Objective 4.1
	Needs Addressed	Technical Assistance to Small Business/Incubators Commercial Corridor Revitalization, Incentives
	Funding	:
	Description	Section 108 Loan Guarantee funds will be used to provide direct assistance to private, for-profit entities developing large-scale projects that will create jobs and revitalize blighted and underutilized properties.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 2 businesses will be assisted. The number will be dependent on the number of applications received and approved.
	Location Description	Sites to be determined within City of Rockford
Planned Activities	Individual Section 108 Loan Guarantee applications will be reviewed by City Staff and considered by City Council for approval before submission to HUD.	
20	Project Name	HESG 2016
	Target Area	City Wide
	Goals Supported	Homeless Objective 1.1

Needs Addressed	Emergency Shelter Operations/Essential Services Homeless Prevention Rapid Re-Housing HMIS Emergency Shelter - Facilities
Funding	ESG: \$185,376
Description	Includes HMIS, Essential Services/Street Outreach, Operating/Rehabilitation of Emergency Shelters, Homeless Prevention/Rapid Re-Housing, and Administration.
Target Date	12/31/2017
Estimate the number and type of families that will benefit from the proposed activities	400 households under 30% AMI who are literally homeless
Location Description	City of Rockford
Planned Activities	\$10,000 for Emergency Shelter to support essential services. \$90,000 to support emergency shelter operations and essential services. \$66,473 to assist at-risk clients from becoming homeless by assisting them with rent or utilities to remain in their homes or apartments. Rapid Re-Housing uses ESG funds to assist homeless individuals and families to get rapidly re-housed. \$13,903 in ESG funds to cover Administrative activities. \$5,000 for HMIS.

AP-50 Geographic Distribution – 91.220(f)

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

Much of the funding from the CDBG and HOME programs is available for use in any of the CDBG neighborhoods or citywide, depending on the specifics of the designated activities. Also, some funding is available according to individual benefit rather than area benefit. It is, therefore, difficult to provide reasonable projections of the distribution of funds by target area. The numbers below are strictly estimates based on experience.

Geographic Distribution

Target Area	Percentage of Funds
City Wide	50
CDBG Eligible Areas	50

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed allocation of funds is based on federal funding requirements for each formula-allocated grant. Areas of low to moderate-income concentration and certain areas of high minority concentration are targeted. Areas of low homeownership and deteriorating housing conditions were also considered in the targeting process.

Discussion

The distribution of funds by target area is projected to be primarily citywide due to the use of funds for administrative, non-profit support, and individual benefit-oriented programmatic uses of the funds. The remaining funds are estimated to be spread through smaller CDBG-eligible areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The annual goals listed previously specify the following production numbers for housing assistance and for homelessness, non-homeless, and special needs populations.

One Year Goals for the Number of Households to be Supported	
Homeless	386
Non-Homeless	69
Special-Needs	6
Total	461

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	38
Acquisition of Existing Units	37
Total	75

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

These figures relate to production targets specified in the annual goals for 2016. CDBG and HOME funding for these activities may target more households.

AP-60 Public Housing – 91.220(h)

Introduction

Collectively via a partnership between the jurisdictional housing authorities Winnebago County housing Authority (WCHA) and Rockford Housing Authority (RHA)) exists a memorandum of understanding to advance collaborative approaches to meeting the needs of affordable housing. It is under this relationship both agencies jointly submit the intent to address the needs of housing within the region.

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

As a means to provide the greatest opportunity to PH clients, Winnebago County Housing Authority (WCHA) and Rockford Housing Authority (RHA) address the needs of public housing by continuing to support the de-concentration of public housing as well as the advancement of opportunities to improve existing public housing stock. These efforts may include but are not limited to the support of grant, tax credit and financing applications, the promotion of home ownership programs and education and the promotion of resident networks or councils under the Neighborhood Network structure as well as through community policing via a neighborhood officer relationship and application to the U.S. Department of Housing and Urban Development (HUD) for the Regional Housing Initiative program. WCHA and RHA will continue to provide wait list preferences for working families, disabled families, veterans and the surviving spouses of veterans, elderly families and families displaced by natural disaster and domestic violence and is expected to enact a preference for Displaced Foster Children.

With public housing sites in Rockford, South Beloit, Winnebago County, Stephenson County and Boone County, with other affordable housing programs and partnerships in Winnebago County, Stephenson County, Boone County, Ogle County, Jo Daviess County and DeKalb County, which encourages resident's mobility to need for supportive services such as employment, education, veteran support and disability support, the needs of public housing are being addressed. A Statement of Housing Needs is also conducted to analyze community and program needs and provide targeted housing response within these areas.

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

In terms of home ownership, the Public Housing Family Self Sufficiency and Housing Choice Voucher Family Self Sufficiency programs are in place to guide residents to realizing the dream of owning a home. Computer technology programs are offered under the site lab Networks that brings homeownership resource assistance to all HA sites. The programs are also made available to the general public which promotes community growth. RHA and WCHA are committed to continue to work as partners to advance homeownership possibilities.

Resident councils are supported by the housing authorities at all sites and have sponsored a resident

council coalition to result in an agency-wide Resident Advisory Board. All policy matters such as the Admissions and Continued Occupancy Policy, Administrative Plan, Agency Plan and other documents that may be required by HUD are presented to the resident councils and to the resident bodies through both formal hearing and informal meetings. The comments of the resident council are then provided to the housing authority boards at the board meetings. The Executive Director and CEO meet monthly with the resident councils. All updates and changes are directed to each of the resident council presidents. The presidents then share this information with the resident council members.

In an effort to provide instant and continuous information to all residents and the public, the use of electronic media (Facebook) has been implemented. The housing authorities' boards advertise through the media and post notices at the sites for each board meeting. Also, the regular monthly meetings are held at different sites to allow for easier access for the residents to attend. Although attendance is not mandatory, it is strongly encouraged that the residents participate in these meetings.

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

WCHA is a HUD designated top performer agency; RHA is a standard performer agency. Neither WCHA or RHA are troubled housing authorities; however, to the extent of availability of funds and application for qualified CBDG or HOME program fund dollars, the jurisdiction will assist in the application for such funds as a means to advance HA housing quality.

Discussion

RHA and WCHA will work to create cost effective affordable housing integrated into opportunity areas and partnered with educational resources. Jointly, the Housing Authorities will continue advancing efforts related to access and the inventory of QUALITY affordable housing. These efforts will be in tandem with the HA's instrumentalities. For RHA, this includes Bridge Rockford Alliance (RHA instrumentality) and its subsidiary, Illinois Housing Alliance. For WCHA this includes Winnebago Homes Association its instrumentality. The specific instrumentality and subsidiary actions include the acquisition and restoration of foreclosed properties, the renovation of existing units, the ongoing review of process and policies and the participation in local and regional efforts.

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

Introduction

Funding from the Emergency Solutions Grant allocation is used to support non-profit homeless services providers in Rockford. These funds provide agencies with additional means to target specific activities. In the coming program year, the following goals were identified for the ESG request for proposals.

(1) Street Outreach funds may be used for costs of providing essential services necessary to reach out to unsheltered homeless people; connect with emergency shelter, housing, or critical services; and provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility.

(2) Emergency Shelter funds may be used for costs of providing essential services to homeless families and to individuals in emergency shelters, renovating buildings to be used as emergency shelter for homeless families and individuals, and operating emergency shelters.

(3) Homelessness Prevention funds may be used to provide housing relocation and stabilization services and short and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or another place. As part of Homeless Prevention Relocation and Stabilization Services, funds may be used to pay for case management services.

(4) Rapid Re-housing Assistance funds may be used to provide housing relocation and stabilization services and short and/or medium term rental assistance as necessary to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing. As part of Homeless Prevention Relocation and Stabilization Services, funds may be used to pay for case management services.

(5) HMIS funds may be used to pay the costs of contributing data to the HMIS designated by the Continuum of Care for the area.

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

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

The Rock River Homeless Coalition uses Coordinated Intake and Assessment through a Single Point of Entry to provide access to all homeless persons to emergency, transitional and permanent housing as well as linkages to services. Outreach through multiple RRHC member street teams, including Community Action, Crusader Clinic and PATH, as well as laminated information cards and a 24/7 hotline

provide a variety of means of outreach to the homeless.

Addressing the emergency shelter and transitional housing needs of homeless persons

All homeless enter through the Single Point of Entry and are assigned to the appropriate housing which may include emergency or transitional locations while waiting for a permanent housing slot to open. The CoC has a variety of emergency and transitional units for this purpose.

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.

The Rockford community has been part of both the Mayor's Challenge to End Homelessness and Zero:2016 to end veteran and chronic homelessness. The City reached functional zero for veteran homelessness in 2015 and is now addressing chronic homelessness. Since beginning this process in January 2015, more than 200 homeless individuals and families have been placed in permanent housing. Veterans, Chronic, unaccompanied youth and those fleeing domestic violence receive priority. The goal is to eventually maintain only those emergency shelters that are critical, such as domestic violence shelters, and move forward with outreach and rapid rehousing as the primary use of ESG funds. The City of Rockford intends to maintain functional zero for each of these populations as the Zero goals are met.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Homeless prevention is a major focus of the participants in the Continuum of Care. Agencies include homeless prevention as a support program in conjunction with the provision of shelter and other support services. The City is funding homeless prevention activities in the FY 2016 Annual Action Plan. All homeless persons who are able to complete an assessment which identifies their risk factors and assigns them a score so that the most at risk populations obtain permanent housing first. Youth aging

out of foster care receive additional support through the Youth Housing Advocacy Program.

Discussion

The participants in the Continuum of Care work closely together to meet the needs of homeless individuals and families through the continuum of services coordinated through the partnership. The City participates in the planning efforts and provides a framework through the ESG funding process to focus attention on specific programmatic areas.

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	n/a
Tenant-based rental assistance	n/a
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated	n/a
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	n/a
Total	n/a

The City does not receive HOPWA funds.

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

Introduction

There is a need to enact public policies in the City of Rockford and by Regional Governments that effectively support de-concentration and neighborhood revitalization. The Rockford Housing Authority (RHA), Winnebago County Housing Authority (WCHA), Boone County Housing Authority (BCHA) and the Housing Authority of the City of Freeport (HACF) have partnered and applied for the Regional Housing Initiative (RHI) with HUD to create a resident mobility and neighborhood revitalization. WCHA provides resident mobility opportunity throughout Winnebago, Boone, Stephenson and JoDaviess Counties and neighborhood deconcentration programs in Winnebago, Boone and Stephenson Counties. RHA and WCHA have an intergovernmental agreement for shared Winnebago County jurisdiction, and RHA has expanded and placed housing programs outside of City of Rockford.

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

The City of Rockford has begun planning efforts relating to changes needed with regard to public policies that have fostered concentrations of poverty within the city. These concerns stem from a recently completed Regional Fair Housing Equity Assessment commissioned by the Rockford Metropolitan Agency for Planning. These efforts have resulted in detailing of the problem as found in the Strategic Plan - Section SP-55, Barriers to Affordable Housing. Given the space dedicated to the issues there, they won't be repeated here.

Discussion

Coordinated Intake and Service Prioritization Decision Assistance Tool - The Rock River Homeless Coalition has a Coordinated Intake and Assessment tool that measures housing vulnerability called the VI-SPDAT. This tool is incorporated into the HMIS system. All homeless persons enter through the single point of entry and are assessed for housing vulnerability and given a score. They are assigned to a variety of housing options (private rental, permanent supportive housing, transitional housing, and emergency shelter) based upon their score and needs. Coordination of this process including policies, procedures and documents are the responsibility of the Coordinated Assessment and Intake Committee of the Rock River Homeless Coalition (IL501 CoC).

System Features - City of Rockford, Winnebago and Boone counties

HMIS, including ViSPDAT, provides a comprehensive intake that addresses all of HUD's required data elements. In addition, the system used, ServicePoint, is one of the most robust HMIS systems in the country and provides for a variety of options including full case management, shelter management,

electronic recordkeeping, referrals and reporting.

Benefits

The Coordinated Intake system prioritizes those with the highest vulnerability and gets them housed first. It focuses on permanent housing. It follows a housing first model. It sends a household to the best fitting intervention from the start. It provides a system-wide prevention and diversion opportunity. It improves system efficiency and fosters more collaboration among providers.

AP-85 Other Actions – 91.220(k)

Introduction

The City currently provides a variety of services to the residents of Rockford, some funded by CDBG, HOME, and the ESG allocation, with private, State, and City funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the City or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

The City will continue to look for new funding sources for programs to address underserved needs. Funding is the major obstacle in providing the services needed to focus on the vast variety of issues that prevent families from breaking out of poverty and from living in the best, most affordable housing possible.

Actions planned to foster and maintain affordable housing

The City may provide financial assistance for Tax Credit Projects for affordable housing development to expand multi-family rental development projects and homeownership opportunities. Additionally, acquisition, soft costs and site development funds may be used for affordable housing development.

Actions planned to reduce lead-based paint hazards

- Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
- Identify additional funding to perform abatement on pre-1978 housing in the target census tracts and perform abatement to reduce affected units.
- Seek funding as it becomes available to provide testing and abatement of lead-based paint hazards in single-family housing where young children are present.
- Expand the stock of lead safe housing units through housing initiatives.
- Seek funding as it becomes available to provide for testing, abatement, training, and educational awareness.

Actions planned to reduce the number of poverty-level families

The City will continue its efforts in conjunction with the Continuum of Care and the Rockford Housing Authority to reduce the number of poverty-level families through the development of services needed to assist those families with educational opportunities, job growth, and life skills training through the

various social service agencies operating in the city.

Actions planned to develop institutional structure

1. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
2. Work with private industry to address important issues that hamper housing and community development efforts.
3. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

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

The City will continue to coordinate planning activities with private housing and social service agencies, including participation in the Rock River Homeless Coalition meetings for Winnebago and Boone Counties, continued strategic development of the Continuum of Care, and enumeration of point-in-time and homeless surveys. City staff will also continue its participation in other coalitions and study groups as the opportunity arises.

Discussion

The actions are primarily the continuation of what the City is currently doing in the various areas. No major obstacles in the institutional structure have been identified that need to be addressed. The City is also satisfied with its efforts to coordinate with private housing and social service agencies.

Program Specific Requirements

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

Introduction

The following provides details on program specific requirements for each of the three entitlement programs, Community Development Block Grant, HOME Investment Partnership, and ESG.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 70.00% |

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

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

Not applicable.

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

When the City assists homebuyers purchasing single family housing units, the City primarily follows recapture guidelines. The exception is when developer subsidy is provided without direct HOME subsidy; in which case, resale guidelines are followed. The City enforces a homebuyer assistance agreement and mortgage for recapture, and a covenant and mortgage for resale. All documents are recorded at the local recorder's office. If lease-purchase, the HOME affordability requirements for rental housing are used if the property is not transferred to a homebuyer within 36 months of signing the lease-purchase agreement or 42 months of project completion.

The City enforces requirements throughout the Period of Affordability. For recapture, the period is based on the amount of direct HOME subsidy and for resale the period is based on the total amount of HOME funds invested in the unit: under \$15,000 (5 years), between \$15,000-\$40,000 (10 years), and over \$40,000 (15 years). Direct HOME Subsidy includes down payment, closing costs, interest subsidies or other HOME assistance provided directly to the homebuyer, and/or the difference between the fair market value of the property and a reduced sales price attributable to HOME development assistance.

For recapture, if transfer of ownership occurs during the term of affordability, voluntarily or involuntarily, the City completes a pro rata reduction over time calculation and shares net proceeds. Net proceeds is the sales price minus superior loan repayment (other than HOME funds) and closing costs. If net proceeds are not sufficient for the City to recapture the direct HOME subsidy (as reduced through the pro rata reduction over time) and ensure the homebuyer recovers the amount of their initial investment plus any capital improvement investments since time of purchase, the City and the homebuyer will share the net proceeds based on percentages invested. The City shall not recapture more than the direct HOME subsidy. If net proceeds are zero, no subsidy is recaptured.

Homebuyer's initial investment includes homebuyer contributions at time of purchase. Homebuyer's capital improvements includes the amount originally spent for documented unit improvements adding value or substantially prolonging the life of unit. Examples do not include replacing worn or dated items such as appliances or carpet. For resale, if transfer of ownership occurs, voluntary or involuntary, during the term of affordability and there are net proceeds, the homebuyer shall receive a fair return on their investment. Fair return is calculated by multiplying the

percentage change in the Consumer Price Index (CPI) over the period of ownership by the amount of the homebuyer's initial investment plus any capital improvement investments since time of purchase. The City shall not receive more than the total HOME investment. Also, if transfer occurs during term of affordability, the City must ensure the unit is affordable to a reasonable range of low-income homebuyers (exceptions for FHA financing). The sales price is based on the current market value, not what is affordable to the subsequent buyer. The City may provide the subsequent buyer HOME funds if necessary to make the unit affordable.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

In addition to the guidelines described in question #2 above for Recapture, the City may allow a subsequent buyer to assume the HOME assistance (subject to the HOME requirements for the remaining term of affordability) if the subsequent buyer is low-income, and no additional HOME assistance is provided. To preserve affordability, the City may use HOME funds to acquire units through a purchase option, right of first refusal or other preemptive right to purchase the housing before foreclosure, or at the foreclosure sale. (HOME funds may be used to cover the foreclosure costs to acquire housing with a HOME loan in default, but not to repay a loan made with HOME funds.) The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing. Also, to preserve affordability the City may use HOME funds to rehabilitate a unit, cover any costs associated with owning/holding the unit, and/or provide assistance to subsequent buyer. When this occurs, the additional investment is treated as an amendment to the original project unless the City chooses to treat the expense as an administration cost. As a project cost, the original and the additional HOME funds will not exceed the maximum per unit subsidy amount under 24 CFR 92.250. Any administrative funds that are used may be reimbursed, in whole or in part, when the housing is sold to a new eligible homebuyer.

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

The City does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds. In addition, the funds will not be used to refinance multifamily loans made or insured by any federal program. The City is aware that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Currently funded agencies or those who have received prior funding from the Department of Human Services will be evaluated on past performance in carrying out programmatic activities and contractual compliance. Factors such as agency ability to meet service delivery goals, timely expenditure of funds, timely reporting, accuracy of reporting, ability to meet audit requirements, and other programmatic and fiscal contractual requirements will be considered. These other factors will be considered in conjunction with the proposal score in developing an overall recommendation for agency funding. Households receiving ESG Rapid Rehousing assistance may receive assistance up to 24 months. The CoC recommends that households receiving ESG Rapid Rehousing participate in a step-down payment plan to gradually shift rental costs to the household.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Rock River Homeless Coalition implemented a Coordinated Intake & Assessment (CI/A) system effective January 2, 2015. The system is comprised of a Single Point of Entry (SPOE) location. This location is open from 8:00 am until 5:00 pm on Monday-Friday, excluding recognized holidays. An after-hours "Hotline" is available for 24 hour contact. The SPOE conducts initial screenings and assessments, which allow for service matching and referrals to appropriate housing options. The SPOE is also responsible for maintaining a Centralized Waiting list. All Rock River Homeless Coalition (RRHC) member agencies that operate any housing programs including Permanent/Permanent Supportive Housing (PH), Transitional Housing (TH), Emergency Shelters (ES), Rapid-Rehousing or Homeless Prevention for the homeless will operate by this procedure in order to better serve the homeless population. This does include both CoC/ESG funded agencies and those funded through other means. The RRHC also seeks collaborations with other key stakeholders in order to make this a community-wide effort to end homelessness in Winnebago and Boone Counties. Based on HUD recommendations, the SPOE prioritizes clients based on lowest income, longest/chronically homeless and greatest barriers. In accordance with the Housing First Model, those with the highest priority will be directed to Permanent Housing options first (including supportive and non-supportive housing options), followed by Transitional Housing and Emergency Shelters. Based on federal initiatives, special preference will also be given to veterans and chronically homeless individuals or families.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Rockford expects to receive approximately \$185,376 for the FY2016 Emergency Solutions Grant (ESG) Program. These funds will be awarded to community-based, nonprofit organizations providing emergency shelter and related services to the homeless, on a dollar-for-dollar match. The City issues a request for proposals for the eligible functions of HESG. A focus is placed on low/no barriers projects, on rapid rehousing and the project's ability to move participants to permanent housing quickly. Once the proposals are received, City staff, along with feedback from a Rock River Homeless Coalition committee, reviews and makes recommendations for awards. These recommendations go to City Council for final approval.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City requires non-profits participating in the ESG program to have homeless representatives on their board of directors. In addition, the Rock River Homeless Coalition includes homeless and formerly homeless persons who advise on the ESG program.

5. Describe performance standards for evaluating ESG.

ESG performance is monitored using the HUD CPD Monitoring standards. All recipients funded under this proposal must provide required data to the City of Rockford in order to be reimbursed for eligible expenses. ESG recipients must provide performance reports through HMIS that measures their performance against HUD goals.

Discussion

The City strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. City staff work with subgrantees to ensure that these requirements are met and oversees internal operations towards the same goal.

Attachments

City of Rockford
Community and Economic Development Department

PUBLIC HEARING
CONCERNING

2015-2019 Consolidated Plan – 2016 Annual Action Plan

Thursday, August 13th, 2015 – 6:00 PM
Rockford Public Library
200 N. Wyman Street

MINUTES

I. WELCOME

Vicki Manson, Housing and Programs Manager with the Department of Community and Economic Development, introduced herself and welcomed everyone. She explained that this public hearing is regarding the 2016 Annual Action Plan from the 2015-2019 Consolidated Plan. The programs include the Community Development Block Grant, HOME Investment Partnership Program, and the Emergency Solutions Grant.

II. 2015-2019 CONSOLIDATED PLAN: 2016 ANNUAL ACTION PLAN

- The 2015-2019 City of Rockford Consolidated Plan: 2016 Annual Action Plan was presented by Vicki Manson, Jovita Donahue, and Jenifer Jaeger. See slides attached.
- The following questions were addressed by members of the public:
 - Question- If 70% of CDBG funding is for low to moderate income, is that the same dollars that would cover the Section 108 Loan?
Answer- Yes, if the Section 108 Loan was in default, CDBG funding would cover that loan.
 - Question- If you have already allocated the CDBG funding, how does unwind? Do you account for CDBG to cover the Section 108 Loan in the following year?
Answer- It depends on how the application is qualified. For LMA or LMI, at the time the application comes in to our office, we have documented that in our records.
 - Who pays for the loan if the applicant defaults?
Answer- The Section 108 Loan is backed up by CDBG program. Cash flows are received as collateral for the grantees put in place; CDBG is the last resort of funding.
 - Question- Who in Rockford is the Community Housing Development Organizations?
Answer- Zion Development is the only current CHDO. Their organization functions in the 7th Street area. At one time we had five CHDOs, but the HOME regulations changed with more restrictions that made it difficult for small

organizations to be eligible for the program. One of the regulations that changed and made a huge impact on the program is that the organizations had to have at least one full time staff member; that person also had to be qualified to do the work. Therefore, it could not qualify for a church member to be paid full time. They also had to have development skills.

- Question- On the South Main Section 108 Loan, are the grocery store owners currently paying on that loan? Are they paying anything?
Answer- No, we are paying to service their debt. That debt was when the owner at the time failed to make payments. The debt did not go to the new owners, but to the City of Rockford. The new owners have ownership because we gave it to them. The agreement years ago was for the previous owner, and they failed to carry out that agreement. The Rockford Area Economic Development Council helped to get a new owner. The new business in the building is now paying rent to the current owner of the building. The previous owners defaulted on their loan. There were no other avenues to pursue the owner at that time. The City looked to Rockford Area Economic Development Council to develop the property.
Comment- I am a member of the board of Rockford Area Economic Development Council. My reflection is that the previous owner was having difficulties with their agreements and that was their negotiation that transpired. All of the food and everything that they had was taken out. There is some need to clarify for what happened there before the new owners took control.
- Question- Is the Focus Area Rehabilitation program based on income or based on the area of the home in the city of Rockford?
Answer- The program is based on income. At one time the program was focused in one area of Rockford. Applicants were not qualifying, and there was interest outside of the focus area. When we opened it up to entire city of Rockford, we wanted the program to be more available for the elderly population. The Rolling Green area, for instance, has a lot of people in interest. This neighborhood has small, affordable homes that are easier to rehabilitate. This is a great opportunity so that the neighborhood does not get into a bad state.
- Question- If I own a million dollar home I can apply to the Focus Area Rehabilitation program?
Answer- You can only apply to the program if you are low income.
Comment- Technically you could be low income and own a million dollar home; however, you could not afford the taxes on the house. Therefore, you would not be low income. If that is possible, that would be a pretty rare situation.
- Question- For the program regarding 224 Foster Avenue, what are those costs on the budget? Are they for the taxes?
Answer- These costs on the budget are more so utility related, small incidental costs, and that sort of nature.
- Question- Will you spend all of the IHDA funds by the end of this year? Where are you with that?
Answer- The IHDA funds will either go into another program or roll on to 2016. Currently, we have closed five projects with a goal of twenty projects in this program. According to our goal, we have fifteen more projects to go. We have

fifteen to nineteen applicants in process who are looking for a home and getting qualified for a mortgage loan.

- Question- What RAMP programs do you have in process?

Answer- That is a project that RAMP the organization oversees. These grants are given to individuals so that they have access to their home.

- Question- Is there something in the regulations that permits what type of structure can be built for the RAMP program?

Comment- There are some options out there that could be more cost effective.

Answer- We had talked about doing that; however, we have not implemented that just yet. That is a great opportunity to start looking into.

Comment- You can get cheaper ramps with handrails for under one thousand dollars. You could even implement the installation of semi-portable ramps. Then you can get more bang for your buck.

Comment- As a contractor, I would guess a ramp would cost about \$3,000. You have to comply with building codes, schedule footing inspections, cross lines, preform grades, and tasks of that nature. Construction is expensive.

- Question- What kind of housing is Longwood Garden Apartments?

Answer- It is supportive housing for people that have disabilities. It is located at the corner of East State Street and 9th Avenue.

- Question- Would it be worth looking at run down areas and implementing local small businesses owners in deconstruction training?

Answer- We are doing some of that currently through Youthbuild. Our department has provided them with some training funding this year. The group working on the Barbara Coleman project is working on cleaning out the building and performing minor demolition work. Training is something that can always be expanded on.

Comment- My opinion is that if we coach some of the community based level organizations with deconstruction training and there is a submission of a proposal with a clear understanding of a criteria they have to meet, that the project would produce a positive outcome where you could provide more opportunities. Something that ties in with opportunities within the community.

Comment- The unfortunate thing is that the training for deconstruction is important, but it does not provide for a good economic model. It is more expensive to train then to deconstruct at a market rate. Yes, the training is great, but not economically sound.

Comment- The training is purposeful. The potential criteria that comes out of the training provides more skills and can develop that skill even further. A positive side of deconstruction training is the promotion of recycling and reusing while taking the focus off of the landfill.

Comment- Some parts work well with deconstruction. For example, rebuilding South Main Street. They saved the concrete, reground it, and used it again. Using the deconstruction method with housing is difficult because you need an end user. If there is no end use, then you are not saving any money.

Comment- Deconstruction is difficult for the economic model. It is hard to teach those skills of deconstruction to others. It is a great training tool; if you take a

house apart, then you will know how to put it back together. It just does not work well as an economic model.

Comment- Youthbuild is providing this sort of training; they are implementing the deconstruction training model.

- Question- I have heard some stories that there is a similar job going on in the Rockford area. Is there someone else who has been taking on this process of deconstruction training?
Answer- Bill Howard is taking on this process as well.
Comment- They are doing some projects on their own. They have received grant money and private donations for these projects. Also, they would like to expand more in conjunction of something like this.
Comment- Bill Howard is also working with the Barbara Coleman project, as well.
- Question- Does Bill Howard's group have an official organization name?
Answer- It is a community action project called *Project 100*. Bill Howard is the contractor and his company's name is *Sky's the Limit*.
- Question- What Rockford Public Schools are closing this year?
Answer- Walker Elementary School will close next year.
- Question- Can we have Rockford Area Economic Development Council added to the list of community organization programs?
Answer- Yes, of course we can have them added to the list.
- Question- What is Rapid Rehousing?
Answer- Rapid Rehousing is a subsidized rental payment with a step down payment for up to 2 years per family. These clients come in with low to no income. They pick up more payment over time. The increment of payment increases until they are phased out of the program. Retention rates of the clients are of 85%. Every homeless person comes in at a single point of entry; these clients come in from every kind of background from violence to special needs. Each client is established in permanent housing every time. There are five hundred and fifty persons coming into this program at a single point of entry.
- Question- Are there many veterans that are homeless? I have heard about some efforts being put forth for that population.
Answer- In 2015, we have shown significant progress with veterans who are homeless. We started with over sixty veterans who were homeless and now only have eighteen. That program has been successful and made a great impact.
- Question- One of the programs my business is interested in is the Façade program. There are a few problems due to the construction on South Main Street. If we want to get involved, would we talk to your department that we are committed or wait for a later date when the construction is finished?
Answer- You can apply for the program starting now, we will work with you around the construction.
- Question- What is the budget for the Façade program?
Answer- The budget for the Façade program is \$60,000, and the budget for the Rehabilitation and Development Assistance program is \$80,000.
- Question- So the Rehabilitation and Development Assistance program has a fifty-fifty loan. Some businesses came in front of City Council due to their hours of operation. What would resolve that issue?

Answer- This was a previous program that our department had. They purchased those units under an agreement that said they were supposed to be open a certain number of hours. When they did not comply, there were documents sent into the Legal Department. They will have to comply by October of next year, otherwise the City will take back the business. They had to qualify in the same way other applicants qualify in our programs: they had to be low to moderate income, had to have a loan from a lender and the city, and possibly have a loan from a third party.

- Question- Are there any 2016 Annual Action Plan public hearing documents available in the southeast quadrant of Rockford?

Answer- Yes, there are substantial amendment documents available in the southeast quadrant of Rockford. You can find these documents in the Ken Rock Community Center and on the 2nd floor of City Hall in the Community and Economic Development department office.

- Question- Is the 2016 Annual Action Plan application a large document?

Answer- The 2016 Annual Action Plan application is roughly a thirty page document.

- Question- What kind of crowd is at Katie's Cup public hearing tomorrow?

Answer- For the 2016 Annual Action Plan public hearing tomorrow at Katie's Cup there are usually many more people that attend. This meeting takes place during the lunch hour, so citizens can come and listen while they eat lunch or have a cup of coffee.

- Question- Are all three programs we have discussed HUD funded?

Answer- Yes, they are all federally funded through HUD.

- Question- Is a new application required for the plan each year?

Answer- Yes, each year we must submit a new application for the program year.

- Question- Is there a map of the projects your department has completed in a written form rather than a map?

Answer- There is a list of the program site addresses. I can provide that information for you.

III. SCHEDULE OF CONTINUATION OF PROCESS

- The purpose of the public hearing this evening is to give the public a wider understanding of the three programs and the eligible uses of funding; to explain what funds have been received in the past and the status of where it stands today; and for the public to provide input and suggestions as the process moves through drafting the plan for 2016. Over the next few weeks, a draft of the plan will be submitted to the City. The draft and approval must be submitted to HUD by November 15th, 2015.

Respectfully submitted by,
Rachel Benson
Community and Economic Development Department,
Sr. Office Assistant

City of Rockford
Community and Economic Development Department

PUBLIC HEARING
CONCERNING

2015-2019 Consolidated Plan – 2016 Annual Action Plan

Friday, August 14, 2015 – 1:00 PM
Katie's Cup
502 7th Street

MINUTES

I. WELCOME

Vicki Manson, Housing and Programs Manager with the Department of Community and Economic Development, introduced herself and welcomed everyone. She explained that this public hearing is regarding the 2016 Annual Action Plan from the 2015-2019 Consolidated Plan. The programs include the Community Development Block Grant, HOME Investment Partnership Program, and the Emergency Solutions Grant.

II. 2015-2019 CONSOLIDATED PLAN: 2016 ANNUAL ACTION PLAN

- The 2015-2019 City of Rockford Consolidated Plan: 2016 Annual Action Plan was presented by Vicki Manson, Jovita Donahue, and Jenifer Jaeger. See slides attached.
- The following questions were addressed by members of the public:
 - Question- When is the next public hearing for the 2016 Annual Action Plan?
Answer- The next public hearing meetings for the 2016 Annual Action Plan are at 6:00pm September 10th, 2015 and 12:00pm September 11th, 2015. These meetings will be held at the Rockford Public Library at 200 North Wyman Street and Katie's Cup at 502 7th Street in Rockford, respectively.
 - Question- Referring to your budget, do you estimate your figures to be similar to the current year's budget?
Answer- The estimations are made on the current grant year. These figures will change. The HOME Investment Partnership Program has decreased immensely over last few years. Previously, we were at nearly \$1 million dollars; our 2015 budget is \$77,709. When those losses are realized, there is a great impact. The Community Development Block Grant has stayed fairly stable over the past few years. Previously, there was a budget of \$2.2 million dollars, and currently, the budget is a little over \$2 million dollars. The HOME Investment Partnership Program is the funding that has decreased significantly. There has been talk of moving the HOME funding into a trust fund, where the funding would go through the state rather than from the Federal government to the local government.

- Question- Is there any potential source of replacement that may come through DEO or another source? Are they going to take any steps?

Answer- The State is not in good financial shape as of right now. Illinois Housing and Development Authority programs have been somewhat limited. The Blight Reduction Program and Abandoned Properties Program have been created to demolition properties and create less blight in the neighborhoods. These programs help our cause, but are heavily regulated. There are many layers of rules for these programs including state, federal, and local city rules. This is a difficult task to take on. However, the community has a great need, so you do what you can to best benefit the community. The IHDA acquisition rehabilitation program was a competitive grant; our department was fortunate enough to receive that grant. The Abandoned Properties Program provided us with \$250,000 which lead us to demolish thirty-three properties. Administering a variety of programs is a difficult process and procession applications takes a lot of effort and time.

- Question- Did you talk about the AG grant?

Answer- This grant was mentioned as another leveraging resource. Homestart received this grant along with sixteen partners. This will be implemented in the rehabilitation of homes through a roofing program in the Ellis Heights neighborhood as well as possibly three other neighborhoods. There may also be the implementation of a loan pool. As a result of the AG grant, Homestart has a new location now at 803 North Church Street in Rockford. It is a great resource for housing information.

III. SCHEDULE OF CONTINUATION OF PROCESS

- The purpose of the public hearing today is to give the public a wider understanding of the three programs and the eligible uses of funding; to explain what funds have been received in the past and the status of where it stands today; and for the public to provide input and suggestions as the process moves through drafting the plan for 2016. Over the next few weeks, a draft of the plan will be submitted to the City. The draft and approval must be submitted to HUD on or around November 15th, 2015.

Respectfully submitted by,
Rachel Benson
Community and Economic Development Department,
Sr. Office Assistant

City of Rockford
Community and Economic Development Department

PUBLIC HEARING
CONCERNING

2015-2019 Consolidated Plan – 2016 Annual Action Plan

Thursday, September 10, 2015 – 6:00 PM
Rockford Public Library
200 N. Wyman Street

MINUTES

I. WELCOME

Vicki Manson introduced herself who is the Housing and Programs Manager with the Department of Community and Economic Development. The time is 6:15pm, and there are no public persons in attendance. The purpose of this hearing is to provide interested persons, groups, and organizations an opportunity to view a draft plan on addressing housing and community development needs as they relate to the City of Rockford's 2016 Consolidated Plan Annual Action Plan.

Staff present is Lucia Soria-McFarlane, Deb Dorsey, Andrea Hinrichs, Rachel Benson, Jovita Donahue, Mark Williams, Todd Cagnoni, and Vicki Manson. There are no members of the public in attendance. All documents are available in hard copy or online if anyone should want access to the documents. We are closing the public meeting. The time is 6:16pm. This public meeting was for the 2016 Consolidated Plan Annual Action Plan. The meeting is now closed.

Respectfully submitted by,
Rachel Benson
Community and Economic Development Department,
Sr. Office Assistant

City of Rockford
Community and Economic Development Department

PUBLIC HEARING
CONCERNING

2015-2019 Consolidated Plan – 2016 Annual Action Plan

Friday, September 11th, 2015 – 1:00 PM
Katie's Cup
502 7th Street

MINUTES

I. WELCOME

Vicki Manson, Housing and Programs Manager with the Department of Community and Economic Development, introduced herself and welcomed everyone. She explained that this public hearing is regarding the 2016 Annual Action Plan from the 2015-2019 Consolidated Plan. The programs include the Community Development Block Grant, HOME Investment Partnership Program, and the Emergency Solutions Grant. The purpose of this public hearing is to outline proposed plans of the 2016 programs.

II. 2015-2019 CONSOLIDATED PLAN: STATUS OF THE 2016 ANNUAL ACTION PLAN

- The 2015-2019 City of Rockford Consolidated Plan: Status of the 2016 Annual Action Plan was presented by Vicki Manson, Deb Dorsey, and Angie Walker. See slides attached.
- The following questions were addressed by members of the public:
 - Question- How much funding have you received this year?
Answer- This grant year we have received \$2,059,278 for the CDBG program, \$777,086 for the HOME program, and \$186,454 for the ESG program.
 - Question- For the Section 108 Loan Pool program, are the 185 created jobs connected to one project?
Answer- There are no particular projects connected to this program just yet. The Loan Pool is \$6.5 million pool of money for businesses to utilize in order to create new jobs.
 - Question- Is the Cliffbreakers program a different program apart from the Loan Pool program? When will the Cliffbreakers program topic be discussed in City Council?
Answer- Yes, the Cliffbreakers project is separate from the Loan Pool program. First, the Cliffbreakers program will be looked at in the Planning and Development meeting. It will not be read into City Council until September 21st, 2015. This program has yet to be City Council approved.

- Question- Do you think this will be a challenging program to be approved by City Council?

Answer- Prior to City Council vote, a question was posed asking if the Cliffbreakers Hotel project was a part of the Loan Pool Program; they may have voted differently had they both been part of the same program. City Council seems to be more supportive of the Cliffbreakers project than the Loan Pool program.

- Question- What is program income?

Answer- Program income is funding that originates from several different sources but an example is when rehabilitation assistance is provided through our Federal funds to a homebuyer and they sell their property before their loan has been forgiven in its entirety, program income is generated. Generally, our programs function on five or ten year forgivable loans, and the property owner must occupy their home for the allotted amount of time in order for the loan to be forgiven. If the property does not stay owner occupied, the loan is out of compliance and the property owner must repay funds that have not been forgiven. It would be beneficial to create programs where you can receive program income through the use of loans, but when we have tried to incorporate loans into our program design they have not been successful; residents cannot afford a loan or there is not enough equity in their home.

- Question- What is the property on Foster Avenue?

Answer- 224 Foster Avenue is a project that was started several years ago by a not-for-profit organization who worked with another not-for-profit organization to do the rehabilitation and construction. The project was never finished by the not-for-profit organizations, thus the project was in noncompliance. The City reclaimed the property and finished the rehabilitation. 224 Foster Avenue is now for sale. The costs that we have associated with this property are for basics such as utilities to ensure that the home is heated in the winter time so that the pipes do not freeze. We would like to sell the property; if there is anyone that you know who would be of interest, please have them give our department a call.

- Question- Is it true that the HOME funds are currently anticipated to only be funded at about 3% compared to last year's allocation?

Answer- I have heard that and try to not get nervous about the possible decline in funding until it goes through the congressional process. There was talk about using HOME program to help fund another program, but I am not sure if that is going to happen. If it does, then we will not be able to progress with these programs that we have budgeted here today.

Comment- So that means that if they only fund the HOME program at 3%, then that obviously changes your \$777,000 figure to probably about \$20,000.

Response- There comes a point where it costs you more to run a program than it does to implement it. Since the HOME program is such a heavily regulated program, we would have to think about what we would do if that situation were to arise - would we say no thank you to the 3% funding or try to work with the reduced funding.

- Question- Will the City's wait to start any new projects until after congress has decided how they want to fund the HOME program?

Answer- By that time we will know a little more about the HOME program funding situation. We do not commonly know what our funding allocation will be at the beginning of the year. From January until we know how much funding we are going to have, we have some carryover to tide us over. We also have the general fund that could carry us, as well. However, we will be watching to see how much money will be granted in order to decide how much money we can spend.

- Question- When does City Council approve the 2016 Annual Action Plan?

Answer- City Council will approve the Annual Action Plan around November 15th, 2015. Because we do not know our true allocation until HUD provides us our allocation, adjustments will need to be made. In the last two years, we have not been asked to submit our budget until this happens when in prior years it was due 45 days prior to the start of our program year. In reality, this makes much more sense, but our department still has to take this through the City's budgeting process. If the HOME program has severe budget cuts which represent more than a 20% change, then we would have to go through the City's budgeting process again since it would represent a substantial change.

- Question- I have two questions. How do you qualify for the program to purchase 224 Foster Avenue? Also, will there be other homes available like this to purchase?

Answer- To qualify for the program to purchase 224 Foster Avenue, you must be able to qualify for a mortgage loan with a lending institution. You also need to be able to make the monthly payments on a mortgage, insurance, and taxes. This program is for individuals of low income. Applicants need not be a resident of the Rockford, but must move into the City and live in this home as a primary residence. This home is selling for \$29,900. To answer your second question, the City of Rockford does not currently have any other homes available for purchase. Organizations like Comprehensive Community Solutions may have homes available for purchase.

- Question- Regarding the budget for the HOME program, is it correct that you will have carry over funds from 2015 even if there was the significant cut? Would you still be able to fund projects with the carry over and program income even with the 3% decline? Is that feasible?

Answer- Yes, you are correct. The carry over does help pay for the projects that we currently have budgeted.

- Question- When you have funding carry over, how long can you carry those funds over? Can the funds go anywhere else or do the funds have to go back to HUD?

Answer- Regarding the CDBG program, the funding can carry over can be one and a half times your yearly allocation. With the HOME program, you have to expend the funds within 2 years. The newly adapted method is "first in, first out". If you do not spend the money within the allotted time frame, then you lose that funding.

- Question- When you do not use all the funds in a grant year, does that affect your allocation for the following year?

Answer- To my knowledge, it does not affect the allocation for the HOME program. However, I cannot help believe that it would not cause a few more

monitoring visits or one-on-one discussions with HUD as to why we are not spending our money in a timely manner. Previously, we have gotten close to not expending our funds, but we have never failed to meet the deadline. The system has changed on how HUD reviews program commitments. They used to look at the funding in the aggregate sense; for instance, it is mandatory that we set aside 15% of the HOME funds every grant year for Community Housing Development Organizations. Previously, if you had expended 15% aggregately over all the years since 1992, then HUD was fine with that. However, now 15% of the HOME program has to be committed in the 2 year time frame for every grant year.

- o Comment- I am not interested in changing anything that I have heard here or anything that everybody is doing. I am Roland Poska. The following is my 9/14/15 Rockford City Council speech:

Open your eyes, unplug your ears, and use your brains. In front of you is a vast supply of money. Abraham Lincoln found it and used it to pay off the civil war. The gangsters howled and screamed; Abraham Lincoln died.

They built a piggy bank to house the money from that same money supply that they steal and steal from us. They charge us interest on that stolen money, but there is nothing to stop us from correcting this course of events. We can give interest free loans repayable upon debt to every high school graduate. They say it would cause inflation. The amount of money in circulation does not cause inflation. In fact, the more money in the bank, the greater the concern over inflation. If the money is used to increase competition and the food supply, then the opposite will happen. I have been thinking about a fascinating question: what would life and the world be like if everyone, everywhere received an interest free loan to be repaid upon debt. Think about that. Use your brain and be creative. Thank you.

- o Question- Are all the programs discussed today for low to moderate income?

Answer- Yes, the CDBG, HOME, and ESG programs are all for low to moderate income populations [ESG is for homeless].

- o Question- Does this integrate with the Rockford Area Economic Development Council? How does this integrate with RMAP's sustainability plan and all the plans to deconcentrate poverty?

Answer- Yes, this integrates with the 2020 Plan, which also integrates with the Sustainable Plan. As far as deconcentration on poverty, the acquisition rehab program is city wide and encourages people to buy vacant properties that do not require large amounts of rehabilitation. We are hoping that this program will aid in the de-concentration of poverty. Also, the Emergency Shelter Grant program provides services in areas of opportunity.

Comment- The catch with the ESG program is that it looks at opportunity based on where the providers give their services and whether they are expanding or replaced by the existing the units that would be affected. It is not necessarily an existing unit that only certain people can be served at. What we look for is opportunities where there is movement. If new folks are coming in or leaving and being replaced or new units are being developed, that is where you find the greatest opportunities for impact in those areas. However, we have the down side that providers cannot move a facility if it is already providing services.

- Question- As far as the placement program with ESG, what is the duration of that and will it eventually move to other areas? For instance, could it move west of 61104?

Answer- The 2016 ESG program plan focuses on four neighborhoods to be assisted first, and then we can move into the other three zip codes.

Comment: For instance, the focal areas are Midtown as well as around Swedish American and the Coronado neighborhoods.

- Question- Regarding the Roof Repair Program in the Ellis Heights neighborhood, how do you apply for that? Does the program assist only the homeowner or renters as well?

Answer- The Roof Repair Program is currently for owner occupied residences only. You can call Homestart for more information. The program is a part of a larger project where the entire home is analyzed as far as rehab and weatherization needs so that we can assist the property owner as best we can.

Comment- We also can connect the applicant up with Comprehensive Community Solutions' weatherization program. We might connect them with the City, if need be. The first point of contact for the Roof Repair Program is HomeStart.

- Question- Is HomeStarts' phone number still (815) 962-2011?

Answer- Yes, that is still their phone number, however they are now located at 803 North Church Street.

- Question- Who are the six agencies that will be used as resources for the ESG program?

Answer- The six agencies have not been finalized just yet, but the organizations that we know of right now are MELD, Shelter Care Ministries, Remedies, and the Human Services department will keep some of it in house still. There is a second round of applications that we are still reviewing. Also, they go to the Rock River Homeless Coalition to be reviewed. It goes to that meeting next week; therefore, the choices will be a little more solid as to who we have involved with that program.

- Question- Theoretically speaking, with a lot of the community chatter about rehabilitating old homes and some old homes being demolished, if other concepts would want to be considered, what department would that fall into?
Answer- Come the Community and Economic Development Department with the plan and talk to the staff about what it is you like to do. Once all information needed is obtained, we would take the project to City Council and they would make the final decision.

Some questioning and then a recap of the situation of how the City acquired 224 Foster Avenue and developed the program. This had been referred to and talked about previously in the public hearing. There was more information given about how the project had failed due to the home being broken into and the organization not having enough man power to finish the project to find a buyer. At this time the City took back ownership of the property.

- Comment- Every program is a case by case scenario then.

Response- Our programs provide rehabilitation funding as well as not for profit assistance. For example, if there is a developer who was working with a not for

profit organization, such as Habitat for Humanity that wanted to do work within a certain neighborhood, then they would be able to access those funds for that project.

Comment- I arrived in Rockford in 1948 and went to every mayor to ask about the possibility for whoever buys a home in west Rockford, that the property taxes would be frozen at the level of first purchase. This could happen as long as that person stays in the home. When the home is sold, then the new property taxes take into effect. Every mayor said that it was impossible. I do not see how it is not possible. If that plan was here in effect, then we would have creative people from all over the country coming here to take advantage of it. Within 50 years, Rockford would be booming with creativity and great people. It has a lot of great people in it, but, unfortunately, it has a lot of donkeys and elephants.

Response- We have a program called the Tax Incentive Program in which the taxes are frozen for 10-12 year period of time for the owner occupying his home.

Comment- What about for the life of the ownership? That is usually when the prices start getting renewed. As soon as the creative people build up the neighborhood, then the business people come marching in and the real estate sky rockets. The people who helped build the community in a way gets kicked out. It has happened all the time; I have watched this happen for over fifty years.

Response- Our department does not have any control over how long the taxes are frozen since the taxes are both county and city. Our City taxes are a smaller portion of the whole taxing structure. Therefore, I do not see how that scenario could be entirely possible.

Comment- I am not asking you to change it; however, I am just pointing out that this is one possibility that would absolutely work.

Comment- Going back to a few minutes ago with Ron's point of decentralizing poverty, we have all heard everything with the New Towne development. This might not be the forum to bring this up; however, do we not want all boats rising, not all boats sinking? This does not mean that if we scatter from the problem that the problem will go away. How do we really effectively change and make the lives of those people that are living in the development in fair grounds better? How is that going to make it better? By moving them across the river to an eastside address? That is not going to make things automatically better. This is purely theory, but how about using some of this money, rehabbing some these houses, and having another program teaching them how to be home owners. The commenter then went on to encourage the community by saying that we need to learn to be neighbors. instead of spreading the problem around. Our community really needs to address the problem.

A commenter asked how our community can better its educational and professional aspects. There was mention of implementing programs that would better educate students graduating high school on how to successfully continue on to college. There was also mention of having programs that would promote education, training, and jobs for individuals with a lower socioeconomic status. It was brought up that there are many individuals who want to work, but they do not have the resources to know how to act, talk, and present themselves while in the job search. The proposed solution was to

create programs through the Salvation Army that would be funded through the City of Rockford.

The next commenter agreed with the first; however, she challenged that there was much more to the problem than just educating the individuals with the lower socioeconomic status. Her mission is to not only educate people with low to moderate income, but to also educate individuals in higher classes. Her vision is to see the community support each other and act more neighborly toward one another. She challenged Ron Clewer and asked for his response.

Ron Clewer, CEO of the Rockford Housing Authority commented on his frustration with the low number of attendees at such an important public hearing. He went on to address questions raised about Rockford housing Authority activity:

- o Response- We have to connect the districts that are not fully connected. I agree, it first starts with the community having compassion and an openness to listening. We must implement this with people at our side. We must not do this for people or to people.

Response- Look at that program map. More than half of our city qualifies for low to moderate income treatment, yet there are less than thirty people in this room. When this goes before City Council and gets passed, there will be an uproar that we never asked for their opinion. Let us work together, and let us listen to each other. Let us get more people to these meetings. Thank you to those of you for coming. However, there should be more than thirty people in this room. Firstly, know what our plans are. Secondly, listen to each other. Thirdly, work through disagreements in the plans. I encourage you to show up to the meeting next time. These public hearing happen every year. As soon as this process is done, it starts the next all over again.

Response- To speak regarding the Fairgrounds issue: it is not picking the development up and moving it to the east. The plan is to develop 50-65 units for individuals who want to live in town homes on the east side of Rockford. They want to move to the east side of town because they have jobs over there, have school over there, or think their children will have a better education over there. The next phase of the program will be the redevelopment back on the site of the Fairgrounds. The deconcentration does not mean that we are moving the problem. The Fairgrounds, in and of itself, is not a problem and neither are all the people who live in that development. There are good folks who live there. We are working diligently to work through the troubles that do exist. It was said earlier that the redevelopment neighborhoods cannot push all the lower class out. Today, half of our city is low to moderate income. When you rebuild neighborhoods you have to preserve affordable housing. That preservation is important. Our community has to stop being fearful that everything is going from over there to over here. That is not what is happening. The answer is not just dispersion. We are going to work with these people through the next eight years throughout the move. We look at each other and see that we are different. We need to appreciate and respect our differences. We need to find a way to do things with people and connect everyone together.

- Comment- We have one hundred and fifteen active neighborhoods in this area. If you would like to be active and get involved and know what our movement is, please let me know.

In closing, there were commenters who agreed with Ron Clewer's statements and shared their personal perspectives.

III. SCHEDULE OF CONTINUATION OF PROCESS

- Monday, September 14th- read the 2016 Annual Action Plan into City Council with pending date for committee review of October 26th to publish the plan for 30 comment period.
- September 15th- 30 day comment period begins. Additional discussions with Aldermen, if needed.
- Friday, October 16th- 30 day comment period ends. Staff prepares final changes.
- Monday, October 26th- 2016 Annual Action Plan is discussed at Planning & Development committee.
- Monday, November 9th- Committee discussion continued, if needed.
- Monday, November 9th or Monday, November 16th- Receive City Council approval.
- Mid-November- submit to HUD, upon notification.
- December 15th- Complete and publish ER Request for Release of Funds.

Respectfully submitted by,
Rachel Benson
Community and Economic Development Department,
Sr. Office Assistant

Grantee SF-424's and Certification(s)

OMB Number: 4040-0004
Expiration Date: 8/31/2018

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: PL6-MC-17-0024	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
3. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of Rockford"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="35-6006082"/>	* c. Organizational DUNS: <input type="text" value="1366661740000"/>	
d. Address:		
* Street1: <input type="text" value="225 E. State Street"/>	<input type="text"/>	
Street2: <input type="text"/>	<input type="text"/>	
* City: <input type="text" value="Rockford"/>	<input type="text"/>	
County/Parish: <input type="text"/>	<input type="text"/>	
* State: <input type="text" value="IL: Illinois"/>	<input type="text"/>	
Province: <input type="text"/>	<input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	<input type="text"/>	
* Zip / Postal Code: <input type="text" value="61104-1407"/>	<input type="text"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="Community & Economic Dev."/>	Division Name: <input type="text" value="Neighborhood Development"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/>	* First Name: <input type="text" value="Vicki"/>	
Middle Name: <input type="text"/>	<input type="text"/>	
* Last Name: <input type="text" value="Mansoz"/>	<input type="text"/>	
Suffix: <input type="text"/>	<input type="text"/>	
Title: <input type="text" value="Focusing & Program Manager"/>		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="779-398-7442"/>	Fax Number: <input type="text"/>	
* Email: <input type="text" value="Vicki.Mansoz@rockfordil.gov"/>		

Application for Federal Assistance SF-424		
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="City or Township Government"/>		
Type of Applicant 2: Select Applicant Type: <input type="text"/>		
Type of Applicant 3: Select Applicant Type: <input type="text"/>		
* Other (specify): <input type="text"/>		
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>		
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.218"/>		
CFDA Title: <input type="text" value="Community Development Block Grant/Reinvestment Grant"/>		
* 12. Funding Opportunity Number: <input type="text" value="n/a"/>		
* Title <input type="text" value="n/a"/>		
13. Competition Identification Number: <input type="text"/>		
Title: <input type="text"/>		
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/>		
<div style="text-align: right;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>		
* 15. Descriptive Title of Applicant's Project: <input type="text" value="CDBG: The proposed activities to be undertaken are rehabilitation, property acquisition, demolition, code enforcement, public facilities/improvements, economic development projects & public services."/>		
Attach supporting documents as specified in agency instructions.		
<div style="text-align: right;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>		

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="2,327,397.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="364,000.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="238,395.00"/>
* f. Program Income	<input type="text" value="45,000.00"/>
* g. TOTAL	<input type="text" value="2,694,792.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

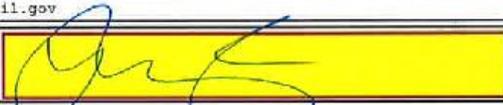
* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text"/> City of Rockford		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/> 86 6006082	* c. Organizational DUNS: <input type="text"/> 1366661740000	
d. Address:		
* Street1: <input type="text"/> 425 E. State Street	<input type="text"/>	
Street2: <input type="text"/>	<input type="text"/>	
* City: <input type="text"/> Rockford	<input type="text"/>	
County/Parish: <input type="text"/>	<input type="text"/>	
* State: <input type="text"/> IL: Illinois	<input type="text"/>	
Province: <input type="text"/>	<input type="text"/>	
* Country: <input type="text"/> USA: UNITED STATES	<input type="text"/>	
* Zip / Postal Code: <input type="text"/> 61104-1407	<input type="text"/>	
e. Organizational Unit:		
Department Name: <input type="text"/> Community & Economic Dev.	Division Name: <input type="text"/> Neighborhood Development	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/>	* First Name: <input type="text"/> Vicki	
Middle Name: <input type="text"/>	<input type="text"/>	
* Last Name: <input type="text"/> Menden	<input type="text"/>	
Suffix: <input type="text"/>	<input type="text"/>	
Title: <input type="text"/> Housing and Program Manager		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text"/> 775-140-7448	Fax Number: <input type="text"/>	
* Email: <input type="text"/> vicki.watson@rockfordil.gov		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="City or Township Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> * Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.237"/> CFDA Title: <input type="text" value="Emergency Solutions Grant/Entitlement Grant"/>	
* 12. Funding Opportunity Number: <input type="text" value="n/a"/> * Title: <input type="text" value="n/a"/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="RSG: The proposed activities to be undertaken for the homeless are emergency shelter operations/ facilities, prevention, rapid re-housing, homeless management information, and administrative costs."/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	185,376.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	185,376.00
* e. Other	0.00
* f. Program Income	0.00
* g. TOTAL	370,752.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)

** I AGREE

** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title:

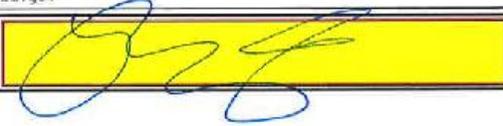
* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text"/> City of Rockford		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/> 36-8006099	* c. Organizational DUNS: <input type="text"/> 1356661740000	
d. Address:		
* Street1: <input type="text"/> 425 E. State Street	Street2: <input type="text"/>	
* City: <input type="text"/> Rockford	County/Parish: <input type="text"/>	
* State: <input type="text"/> IL: Illinois	Province: <input type="text"/>	
* Country: <input type="text"/> USA: UNITED STATES	* Zip / Postal Code: <input type="text"/> 61104-1407	
e. Organizational Unit:		
Department Name: <input type="text"/> Community & Economic Dev.	Division Name: <input type="text"/> Neighborhood Development	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/>	* First Name: <input type="text"/> Vicki	
Middle Name: <input type="text"/>	* Last Name: <input type="text"/> Manson	
Suffix: <input type="text"/>	Title: <input type="text"/> Housing and Program Manager	
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text"/> 815-248-7442	Fax Number: <input type="text"/>	
* Email: <input type="text"/> Vicki.Manson@rockfordil.gov		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.239"/>	
CFDA Title: <input type="text" value="Home Investment Partnerships Program/Entitlement Grant"/>	
* 12. Funding Opportunity Number: <input type="text" value="n/a"/>	
Title: <input type="text" value="n/a"/>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Add Attachment Delete Attachment View Attachment </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="HOME: The proposed activities to be undertaken are rehabilitation, down payment assistance, payment of operating expenses/project costs of community housing development organizations."/>	
Attach supporting documents as specified in agency instructions. <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Add Attachments Delete Attachments View Attachments </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="1657"/>	* b. Program/Project: <input type="text" value="1657"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date: <input type="text" value="01/01/2016"/>	* b. End Date: <input type="text" value="12/31/2016"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="786,507.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="1,140,932.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="1,929,850.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach:	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
<small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input type="text"/>	* First Name: <input type="text" value="Lawrence"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Morrissey"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor, City of Rockford"/>	
* Telephone Number: <input type="text" value="779-348-7150"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="Larry.Morrissey@rockfordil.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="3-29-16"/>

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

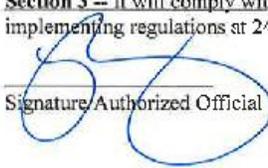
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


Signature Authorized Official

3/29/16
Date

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2014, 2015, 2016 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.



Signature/Authorized Official

3/29/16

Date

Mayor

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

	3-29-16
_____ Signature/Authorized Official	_____ Date
Mayor	
_____ Title	

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction’s consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.



Signature/Authorized Official

3-29-16

Date

Mayor

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.