

CITY OF ELGIN IL



HOUSING AND COMMUNITY DEVELOPMENT

CONSOLIDATED PLAN

2025 TO 2029

Executive Summary

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

1. Introduction

Every five years, the U.S. Department of Housing and Urban Development (HUD) requires entitlement communities to develop a Consolidated Plan to assist in determining community needs and establishing affordable housing and community development priorities. The Consolidated Plan is designed to help jurisdictions assess their affordable housing and community development needs, foster a community-wide dialogue about funding priorities, and to ultimately make data-driven and place-based investment decisions regarding federal funding. This *2025-2029 Consolidated Plan* serves as the strategic plan for allocating federal Community Development Block Grant funds to maximize positive impact for low and moderate-income persons.

The City of Elgin, as an entitlement community for Community Development Block Grant (CDBG) funds, has undertaken a community-wide dialogue, in partnership with Kane County, in the development of this Consolidated Plan. The City of Elgin, as a member of the Kane-Elgin HOME Consortium, further assisted in the development of the Consortium's Consolidated Plan, which identifies the regional Affordable Housing needs and priorities.

In addition to outlining the priorities and goals for program year 2025-2029 the Consolidated Plan outlines activities for Program Year 2025 that address these priorities. In 2025 program year the city anticipates the availability of \$989,257 in Community Development Block Grant funding. This number includes program year 2025 allocation of \$763,920 and \$225,337 in previous year carry over funds. Details of how funding is to be allocated is included in the table below.

Table #1			
2025 Program Year Budgets			
CITY OF ELGIN COMMUNITY DEVELOPMENT PROGRAM			
BUDGET FOR PROGRAM YEAR 2025			
Priority	Program/Project Name	Program/Project Description	Funding
Affordable Housing	Affordable Housing Fund	The Affordable Housing Fund (AHF) will support the preservation and creation of affordable housing.	\$458,288
	Homeowner Rehab/Service Connection Assistance	Funds will be used to provide housing rehab assistance to income-eligible homeowners throughout the community.	\$250,000
Facility Development	Senior Services	The agency will renovate historic windows with high energy efficiency windows.	\$97,607
	Community Crisis Center	Community Crisis Center will utilize funds to repair or replace multiple entrance doors in their Domestic Violence Shelter.	\$21,944
Homeless Services	Fellowship Housing Corporation	Funds will be used to serve single mothers and children who are experiencing homelessness or at-risk of homelessness in the Elgin area	\$22,000
Program Planning and Administration	Continuum of Care	Provides funds to cover expenses associated with administration of the Continuum of Care Program	\$4,300
	Program Administration and Planning	Provide funds to cover expenses associated with administration & planning of the Community Development Program.	\$135,118
GRAND TOTAL			\$989,257

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

The goals of the CDBG program are to provide decent housing, a suitable living environment for the cities' low and moderate income residents, and economic opportunities for low moderate income residents. The City of Elgin strives to accomplish these goals by maximizing and effectively utilizing all

available funding resources to conduct housing and community development activities. These goals are further explained as follows:

- *Providing decent housing means assisting those at risk of homelessness; preserving/developing additional affordable housing stock, and offering down payment and closing cost assistance for low and moderate income persons.

- *Providing a suitable living environment entails improving the safety and livability of neighborhoods.

- *Expanding economic opportunities involves creating jobs that are accessible to low and moderate income persons.

The following outcome options help to identify the type of change/result that is sought by each activity:

- *Availability/Accessibility: Activities that make services, infrastructure, housing, or shelter available or accessible to low- and moderate-income people, including persons with disabilities. Accessibility does not refer only to physical barriers, but to making the affordable basics of daily living available and accessible to low- and moderate-income people.

- *Affordability: Activities that provide affordability in a variety of ways in the lives of low- and moderate-income people. This can include the creation or maintenance of affordable housing and infrastructure.

- *Sustainability: Projects where the activity is aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slum or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

Progress toward Outcomes is measured with Output Indicators, as defined by HUD. Outcomes are the “benefits” relating to a change in conditions, status, attitudes, knowledge, or behavior that result from the funded programs.

Table #2 City of Elgin 2025-2029 Priorities

Priority #1 Affordable Housing
<p>Under the Affordable Housing priority, the City will:</p> <ul style="list-style-type: none"> • Increase homeownership opportunities for low and moderate-income households (less than or equal to 80% of area median income,) • Improve the quality, expand the supply, and/or increase the diversity of affordable rental units available to lower-income households (less than or equal to 80% of area median income). • Implement an owner occupied single-family dwelling rehabilitation program for low to moderate income households. • Continue to further fair housing in the City through educating the public on fair housing laws.
Priority #2 Neighborhood Improvement
<p>When appropriate, the city will strategically utilize their Federal funding to provide “gap” funding for critical, targeted, neighborhood improvement projects. Generally, there are four main focus areas of neighborhood improvement priority which could be targeted with Federal funds:</p> <ul style="list-style-type: none"> • Sanitary and Storm water drainage systems • Water service development and replacement • Neighborhood streets, curbs, and sidewalks • Neighborhood parks and playgrounds
Priority #3 Homeless & Support Services
<p>The City will continue to work with the Continuum of Care for Kane County to support the availability of services and facilities that assist persons at risk of homelessness. Additionally, when appropriate the City will provide supportive services to other eligible populations.</p>
Priority #4 Facility Development
<p>City of Elgin will provide support for the construction, rehabilitation and general improvement of public facilities such as, community centers, individual and family social service agencies and other facilities from which human services are provided to area residents.</p>

Overview

3. Evaluation of past performance

At the end of each program year the City of Elgin submits to HUD a Consolidated Annual Performance and Evaluation Report (CAPER). This document states the objectives and outcomes identified in each year’s Annual Action Plan and includes an evaluation of past performance through measurable goals and objectives compared to actual performance. To date the City has completed four program years. Table #3 shows the number and types of projects completed in program years 2021-2024.

During this time frame the City has made significant contributions to supply new and rehabilitated affordable housing units. This rehabilitation and new construction of single-family housing units to promote homeownership, rehabilitation of owner occupied homes, the updating of neighborhood infrastructure (including streets and parks), and providing assistance to the homeless. The City was successful at investing resources to address priority needs, ensuring compliant implementation of projects and programs, and achieving anticipated outcomes.

The City will continue to evaluate the performance of its partners, programs, and projects. Through regular ongoing monitoring, the City will ensure activities are implemented effectively and that the funded activities are addressing community needs

Table #3 City of Elgin Accomplishments Program Years 2020 thru 2024		
Goal	Outcome	Number assisted
Creation of Affordable Owner Occupied Housing	Homeowner Housing Rehabilitated	27
Facility Development	Public Facility Activities	23,044
Neighborhood Improvements	Infrastructure Activities (i.e. streets or parks)	11,530
Homeless and Support Services	Homeless Activities	5,494

4. Summary of citizen participation process and consultation process

In the development of the 2025-2029 Consolidated Plan and the 2025 Annual Action Plan public outreach and citizen participation was instrumental. Prior to completing a draft of the plan the Consortium completed the following process of identifying priority housing and community development needs for 2025 thru 2029 and the 2025 projects that meet those needs. These steps included:

- 3 community meetings on the needs of homeless within Kane County in fall of 2024 (8 persons with lived experience, 15 community stakeholders)
- 1 community meeting with local landlords, housing developers and property owners in April of 2025 (63 attendees)
- Housing and Community Development Priority needs survey emailed to over 200 individuals with an interest in Housing and Community Development issues in Kane County.
- Homelessness and Housing needs survey emailed to 79 individuals with an interest in Homelessness and Housing issues in Kane County.

- Community Development Commission public meeting discussing funding for priority housing and community development needs included in the 2025-2029 Consolidated Plan and 2025 Annual Action Plan.
- Kane-Elgin HOME Commission public meeting discussing funding for affordable housing priorities included in the 2025-2029 Consolidated Plan and 2025 Annual Action Plan.

Following the development and release of the draft plan two public meetings were held to garner feedback on the plans findings. In addition to the public hearings the plan released for 30 days of public review and written comment. Each of the steps described above was designed to offer residents and stakeholders the opportunity to comment on the 2025-2029 Consolidated Plan.

5. Summary of public comments

To be updated following completion of public comment period on 8/10/25.

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

To be updated following completion of public comment period on 8/10/25.

7. Summary

The 2025-2029 Consolidated Plan provides a framework through which the City of Elgin manages its federal entitlement programs related to housing and community development. Data was provided through HUD's eCon software system, utilizing American Community Survey data and other sources, to construct the needs assessment and market analysis. The City worked with the County, local service providers, local government partners, real estate professionals, and other concerned citizens to develop the strategic plan and annual action plan, both designed to address needs within the consortium as identified through the public participation process and needs assessment