# HOUSING AND COMMUNITY DEVELOPMENT CONSOLIDATED PLAN 2025 TO 2029



Kane County/City of Elgin Consortium

Development & Community Services Department

719 South Batavia Avenue

Geneva, Illinois 60123

### **Executive Summary**

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

### 1. Introduction

Every five years, Kane-Elgin HOME Consortium develops a Consolidated Plan, which establishes the priorities and goals for the allocation of funding from the U.S. Department of Housing and Urban Development (HUD) Development formula block grant programs: Community Development Block Grant and HOME Investment Partnership program. Funds from these programs are used to assist with a variety of housing and community development activities, including but not limited to, homeless services, new construction of affordable housing units, renovation and rehabilitation of existing affordable housing, provision of essential public services, and improvements to neighbor infrastructure. The Plan covers the geographic area of the County Consortium jurisdiction, which comprises 25 of the 30 municipalities in the County plus the unincorporated areas. The five municipalities not belonging to the Consortium prepare separate Consolidated Plans, work within the state program, or participate with a different consortium.

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

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 the 2025 program year the consortium anticipates the availability of funding in the following amounts; \$ \$ 2,147,943.52 in Community Development Block Grant; \$2,643,729 in HOME Partnership Program funds; and \$241,434 in Continuum of Care funding. Details for each funding source are included in the table below.

|  | Tabl   | e #1   |             |  |
|--|--|--|-------------|--|
| 2025 Program Year Budgets  KANE COUNTY 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.  | \$892,910   |  |
| Neighborhood   | Village of Carpentersville 2025 Roadway<br>Resurfacing Program | Infrastructure improvement of sidewalks, curbs, roads, and gutters.  | \$480,000   |  |
| Infrastruture  | Village of North Aurora  | Lining and replacement of water main.  | \$504,000   |  |
| Homeless Support<br>Services   | HMIS Implementation  | Support the administration of the Homeless Management Information Sysem  | \$29,600    |  |
| Program Planning and Administration  | Program Administration and Planning                            | Provide funds to cover expenses associated with administration & planning of the Community Development Program.  | \$241,434   |  |
|  |  | GRAND TOTAL  | \$2,147,944 |  |
| HOME INVESTMENT PARTNERSHIPS PROGRAM BUDGET FOR PROGRAM YEAR 2025                                  |  |  |             |  |
| Affordable Housing   | Affordable Housing Fund  | The Affordable Housing Fund (AHF) will support the preservation and creation of affordable housing.  | \$2,561,667 |  |
| Program Planning and Administration  | Administration   | Provide funds to cover expenses<br>associated with administration of the<br>HOME Program.  | \$82,062    |  |
|  |  | GRAND TOTAL  | \$2,643,729 |  |
| CONTINUUM OF CARE PROGRAM BUDGET FOR PROGRAM YEAR 2025   |  |  |             |  |
|  |  |  |             |  |
|  |  |  |             |  |
| Homeless Services  | BUDGET FOR PRO   | Provide technical support related to the implementation of the HMIS system as  | \$251,651   |  |
| Homeless Services Program Planning and Administration  | Pathways Community Network Institute                           | Provide technical support related to the implementation of the HMIS system as required by HUD.  Provide license & hosting services for ServicePoint a software system that | \$251,651   |  |

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

The goals of the CDBG and HOME programs 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 partners in the Kane-Elgin Consortium strive 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, basic infrastructure hookups, or services including transportation or day care.
- \*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. Objectives are combined with Outcomes to produce an Outcome Statement. Outcomes are the "benefits" relating to a change in conditions, status, attitudes, knowledge, or behavior that result from the funded programs. Table #2 below provides more details related to the Consortium's priorities.

### Table #2 Kane-Elgin Consortium 2025-2029 Priorities

### Priority #1 Affordable Housing

Under the Affordable Housing priority, the Consortium will:

- 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 funded by both HOME and CDBG funds for low to moderate income households.
- Provide first-time homebuyer assistance to low-income homeowners throughout the area.
- Continue to further fair housing in the County through educating the public on fair housing laws.

### Priority #2 Neighborhood Improvement

When appropriate, the county and 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:

- Sanitary and Storm water drainage systems,
- Watermain replacement,
- Neighborhood streets, curbs, and sidewalks
- Neighborhood parks and playgrounds

### Priority #3 Homeless Services

The Consortium 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.

### 3. Evaluation of past performance

At the end of each program year the Kane-Elgin Consortium 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 Consortium has completed four program years. Table #3 shows the number and types of projects completed in program years 2021-2024.

## Table #3 Kane-Elgin Consortium Accomplishments Program Years 2021 thru 2024

| Goal   | Outcome   | Number assisted   |
|--|---|-------------------|
| Creation of Affordable Owner Occupied<br>Housing | Affordable Homeowner Housing Developed              | 12 Units          |
| Creation of Affordable Owner Occupied<br>Housing | Homeowner Housing Rehabilitated                     | 17 Units          |
| Creation of Affordable Rental Housing            | Rental Units rehabilitated                          | 23 Units          |
| Homeless Services                                | Homeless Management Information System              | 2,465<br>Persons  |
| Neighborhood Improvements                        | Neighborhood Infrastructure (i.e. streets or parks) | 26,510<br>Persons |

During this time frame the Consortium has made significant contributions to supply new and rehabilitated affordable housing units. This includes funding for the construction of affordable rental units for the elderly and families, rehabilitation and new construction of single-family housing units to promote homeownership, rehabilitation of owner-occupied homes, and assisting local jurisdictions with the updating of neighborhood infrastructure (including streets and parks). The Consortium was successful at investing resources to address priority needs, ensuring compliant implementation of projects and programs, and achieving anticipated outcomes.

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

### 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 Kane-Elgin Consortium manages its federal entitlement programs related to housing and community development. Data were provided through HUD's eCon software system, utilizing American Community Survey data and other sources, to construct the needs assessment and market analysis. The Consortium worked with 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.