City of Joliet 2020-2024 Consolidated Plan

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### **Executive Summary**

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

### Introduction

The City of Joliet receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) program. The City also receives HUD funding from the HOME Investment Partnerships (HOME) funds through the Joliet/Will County's HOME Consortium. The overarching purpose of the CDBG and HOME programs is to assist lowand moderate-income families and households, which are those that earn less than 80% of the area median income. The funds are used to pursue three goals:

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

The City's Neighborhood Services Division is the lead administrator for the CDBG funds<sup>1</sup>. In order to receive CDBG funds, the City must carry out a planning process to identify the scope of housing and community development needs in its jurisdiction and how the available funding can best be used to meet those needs. This document, the City's Consolidated Plan, is the result of that planning process. The period for this plan begins on October 1<sup>st</sup>, 2020 and ends on September 30<sup>th</sup>, 2025 and covers Program Years 2020 through 2024. The contents of the plan are guided by the federal regulations set forth by HUD in 24 CFR Part 91.

This document also contains the City's FY2020 Annual Action Plan which describes the City's proposed actions to carry out its Consolidated Plan from October 1, 2020 to September 30, 2021 (Fiscal Year 2020). The City of Joliet will receive a CDBG allocation of \$957,178 and does not anticipate any CDBG Program Income. The City of Joliet proposes to undertake the following activities with CDBG:

#	PROJECT NAME	PROPOSED AMOUNT
1	Neighborhood Infrastructure	460,000
2	Facility – Riverwalk Community Center	77,000
3	Facility – Spanish Community Center	50,000
4	Services - Senior Snow Shovel	53,000
5	Services – Riverwalk Homes	90,000
6	Housing - Senior Housing Minor Repair	75,000
7	CDBG Planning and Administration	152,178
	TOTAL	957,178

<sup>&</sup>lt;sup>1</sup> Will County is the lead entity for the Joliet/Will County HOME Consortium. Please refer to the HOME Consortium Consolidated Plan for the Strategic Plan and other information related to affordable housing and the HOME program.

### **Summary of Objectives and Outcomes**

The City is committed to ensuring that all of its residents have access to a suitable living environment, decent housing at an affordable price, and access to economic opportunities to provide for their families and build wealth. Using the resources available through this Consolidated Plan, the City proposes to focus on the needs of older neighborhoods that have a high percentage of low- and moderate-income residents, are experiencing high instances of poverty, and have a concentration of minority residents. These include Census Tracts 8812, 8819, and 8820.

Over the next five years, the City will use its available resources to invest in neighborhood infrastructure and stakeholders within these older neighborhoods. Infrastructure investments will take the form of street improvements, sidewalks, flood drainage improvements, and upgrades to water and sewer lines. Investments will also be made in stakeholders who provide crucial services to neighborhood residents. These investments will include capital investments, such as the development of a food pantry that increases access to healthy food options, and ongoing support for programs that provide residents needed services, including childcare, youth programs, senior programs, and job training. The City also proposes to conduct neighborhood planning studies and support stakeholders through the provision of technical assistance.

Outside of its targeted neighborhoods, the City will seek to support special needs households, including seniors, persons with disabilities, and other households that may need supportive services. The City proposes to support programs that assist special needs households to retain independent living throughout the City.

#	Five Year Goal	Proposed Amount	Proposed Goal			
1	Improve Neighborhood Infrastructure & Facilities	\$3,050,000	5 Facilities			
	The City's primary goal for the purpose of this Consolidated Plan is to improve the sustainability older, low- and moderate-income neighborhoods within the City. The City will pursue this goal be investing in neighborhood infrastructure such as streets, sidewalks, flood drainage, water lines, an sanitary sewer improvements. The City will also invest in neighborhood facilities that provide access to crucial services for residents.					
2	Improve Public Services	\$600,000	5,000 Persons Assisted			
	The City will use available federal resources to inc services to low- and moderate-income persons. Elig specific populations, such as homeless, at-risk youth disabled. They also include programs aimed at increa- job training and supportive services, and improvin increase access to health care, mental health, and he	tible public services in n, young families (chil asing access to econo g community health	nclude those targeted to d care), seniors, and the mic opportunity, such as			
3	Improve Housing Stock	\$400,000	400 Housing Units			
	The City will use available federal resources to support rehabilitation programs. Given the limited amount of resources and the expense of rehabilitation programs, the City will use available resources for limited repair programs that serve a specific purpose, such as assisting a senior or disabled household remain in their home, increasing security, or addressing the hazards of lead-based paint. The City will also consider funding rehabilitation programs and projects if the CDBG funds are able to leverage other funding.					
4	Eliminate Blighted Conditions	\$200,000	20 Demolitions			
	The City will use available federal resources to demolish and clear blighted structures from CDBG target areas. The immediate purpose of this goal is to remove conditions that have adverse effects on the health, safety, and livability of the service areas. The long-term goal of the program is to repurpose the available land for new housing or other redevelopment opportunities and to attract private investment into the neighborhoods.					
5	Planning, Administration, and Capacity Building	\$750,000	N/A			
	The City will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. This goal includes actions to affirmatively further fair housing, conduct neighborhood planning efforts, and increase capacity of local stakeholders through technical assistance.					

### **Evaluation of Past Performance**

Over the span of the last Consolidated Plan, the City accomplished many of its established goals. Riverwalk Homes (formerly Evergreen Terrace) has transitioned from substandard housing into a well-run community asset. The City continues to work with the current property manager and plans to begin a comprehensive redevelopment of the property during the term of this Consolidated Plan. While there may be a reduction in the number of affordable housing units at that location, the remaining units will be refurbished and those residents who choose to leave will be provided vouchers to find housing in areas of their choice.

Other successes include the implementation of a senior snow removal program and a minor repair program that serves seniors and those with disabilities. These programs help persons remain in their homes by providing accessibility modifications and improving quality of life. The snow removal program allows seniors to stay more active in the winter months and helps them maintain independent living.

The City completed a number of capital improvement projects, including street improvements, the Bicentennial Fountain, and the acquisition of new fire equipment. The City is nearing completion on a water main project that will replace deteriorated infrastructure in one of its oldest communities.

Some projects faced setbacks and resulted in cancellation. The planned remediation and development of new single-family homes proved to be infeasible given the cost of remediation. As a result, the newly formed Community Based Development Organization (CBDO) was without a project. Looking forward, the City will continue to explore ways to help local stakeholders build capacity through technical assistance.

In regard to HOME, the City joined the Joliet/Will County HOME Consortium during the last Consolidated Plan. By partnering in the delivery of HOME funds, both the City and the County benefit by removing redundancies in the planning and administration of the funding. The joint approach also results in greater coordination between the City, County, and local affordable housing providers.

### **Summary of Citizen Participation Process and Consultation Process**

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

To solicit public input during the planning process, the City follows its adopted Citizen Participation Plan (CPP). This includes holding a public hearing to solicit public comment and publication of the draft plan to receive public comment. In 2020, HUD provided waivers in regard to citizen participation due to the COVID-19 pandemic which allowed the City to shorten its public comment period. A summary of opportunities to engage in the planning process is provided on PR-15 Citizen Participation.

### **Summary of Public comments**

No comments received.

### **The Process**

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

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

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

Agency Role	Name	Department/Agency	
CDBG Administrator	Joliet	Neighborhood Services Division	
HOME Administrator	Will County	Land Use	

Table 1- Responsible Agencies

### **Narrative**

The City of Joliet's Department of Community and Economic Development, through its Neighborhood Services Division, is the administrating agency for the CDBG program. The Neighborhood Services Division prepares the Consolidated Plan and oversees the administration of the CDBG program.

The City receives HOME funding as a subrecipient from the Joliet/Will County HOME Consortium. Will County acts as the lead entity and provides funding to the City to carry out HOME-funded projects and programs. All discussion of needs, priorities, and goals related to the HOME program are discussed as part of the Joliet/Will County Consolidated Plan.

### **Consolidated Plan Public Contact Information**

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Website: https://www.joliet.gov/departments/community-development/hud-notices

### **PR-10 Consultation**

### Introduction

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

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

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

https://www.joliet.gov/departments/community-development/hud-notices

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

As part of this year's planning process, the City conducted one on one consultations with a number of local stakeholders, service providers and government agencies. In each consultation, the City gathered information on local needs, current and planned initiatives, and sought ways to leverage available funding to maximize benefits. These discussions provided an opportunity for the service providers and agencies discuss their program offerings, learn about other programs available in the community, and identify common issues and problems. The City used this opportunity to provide limited technical assistance to these agencies and information on the federal programs.

In order to enhance coordination among community stakeholders, the Neighborhood Services Division and other members of City staff participate in a number of on-going planning efforts. Those most related to the purpose of this Consolidated Plan are the Continuum of Care (discussed in more detail below) and the Will County Housing Thought Leadership Group. The City also maintains on-going relationships with housing providers and service agencies through the day to day administration of the grant programs as these agencies often receive CDBG and HOME assistance to carry out their programs. These include but are not limited to housing providers such as the Joliet Housing Authority, Riverwalk Homes, Cornerstone Services, Habitat for Humanity, and Will County Center for Community Concerns. Service providers includer Senior Services of Will County, Spanish Community Center, Catholic Charities, and Agape Mission.

The City works closely with the Continuum of Care (see below) and Housing Authority, which is the largest affordable housing provider in the area. The City has consulted the housing authority on projects

in the past and will continue to support housing authority efforts to expand the supply of affordable housing stock within the area.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Joliet is a member of the Will County Continuum of Care. The Joliet/Bolingbrook/Will County Continuum of Care is administered by the Will County Center for Community Concerns. The City's Director of Neighborhood Services sits on the Joliet/Bolingbrook/Will County Continuum of Care Leadership Committee as the Vice-Chair and acts as the City's representative. The City coordinates its activities with the Continuum of Care and supports its applications for funding. The City helps the Joliet/Bolingbrook/Will County Continuum of Care to address homelessness by working together to develop a framework to deliver housing and supportive services to the homeless.

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

The Will County Continuum of Care (CoC) is a collaborative effort of homeless service providers serving Will, Kendall, and Grundy County to develop collaborative approaches to homelessness in the area. The CoC is responsible for the coordination and administration of homeless assistance grants received directly from HUD.

The City does not receive an allocation of the Emergency Solutions Grant (ESG) directly. The CoC does receive ESG from both the County and the State of Illinois. The City serves on the CoC's Leadership Committee and participates in the planning and organization of the CoC, including development of policies, priorities, and strategies related to homeless programs, including the administration of ESG monies.

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

Affordable Housing Consultations	Homelessness
<ul> <li>Joliet Housing Authority</li> <li>Habitat for Humanity</li> <li>Cornerstone Services</li> <li>CSC of Northern Will County</li> <li>Holsten Human Capital Development</li> </ul>	<ul> <li>Continuum of Care</li> <li>WCCC</li> <li>Morningstar Mission</li> <li>AGAPE Missions</li> <li>Crisis Line</li> <li>Catholic Charities / Daybreak</li> </ul>
Non-Homeless Special Need Consultations	Other Stakeholders
<ul> <li>Easter Seals</li> <li>Cornerstone Services</li> <li>Senior Services of Will Co.</li> <li>AGAPE Missions</li> <li>Veterans Assistance Commission</li> <li>Veterans Affairs</li> </ul>	<ul> <li>City Departments</li> <li>Will County</li> <li>State of Illinois</li> <li>Community Foundation of Northern Will County</li> <li>Midlands State Bank</li> <li>Amita Healthcare</li> <li>Illinois Realtors</li> <li>South Suburban Land Bank</li> <li>Spanish Community Center</li> </ul>

### 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?
CoC Planning Documents	Will County Center for Community Concern	The funding priorities and goals established by the CoC helped inform the priorities of this Consolidated Plan.
2020 Draft Analysis of Impediments to Fair Housing Choice	Joliet Housing Authority	The findings and recommendations of this fair housing study will guide administrative policies set forth in this plan.
WCCC 2019 Action Plan	Will County Center for Community Concern	This plan guides the use of CSBG and provided data to help identify priorities for this Con Plan.
Goto2050	Chicago Metropolitan Agency for Planning (CMAP)	This regional plan provides context to how the City plan fits within the overall region.
Will County Community Health Status Assessment	Will County MAPP Collaborative	The funding priorities and goals helped inform the priorities of this Consolidated Plan.
Moving Will County Land Use and Market Analysis	CMAP / Lakota Group	This study provided detailed data on the regional market.

Table 2– Other local / regional / federal planning efforts

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

As described above, the City works closely with the County on most community development and affordable housing issues as part of the Joliet/Will County HOME Consortium. The City is working very closely with the Will County State's Attorney office to receive referrals for its tenant-based rental assistance program.

The City also works with the State of Illinois in a number of ways, including the administration of state funds for the elimination of blighted structures within the City.

### PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

### Summary of citizen participation process/Efforts made to broaden citizen participation.

To solicit public input during the planning process, the City follows its adopted Citizen Participation Plan (CPP). This includes holding a public hearing to solicit public comment and publication of the draft plan to receive public comment. In 2020, HUD provided waivers in regard to citizen participation due to the COVID-19 pandemic which allowed the City to shorten its public comment period. A summary of opportunities to engage in the planning process is provided below.

### Summarize citizen participation process and how it impacted goal setting.

The City provided public notice on July 16, 2020 that the plan was available for review and public comment. The City also posted the availability of the plan via social media. The draft plan was published to the City's website at <a href="https://www.joliet.gov/departments/community-development/hud-notices">https://www.joliet.gov/departments/community-development/hud-notices</a> and paper copies were made available for review at City of Joliet City Hall located at 150 W. Jefferson Street, Joliet, Illinois 60432.

Public comments will be accepted from July 16, 2020 to July 25, 2020. The City held a public hearing on July 23, 2020. No comments were received. The City will continue to accept public comments throughout the year and will incorporate any comments received after submission of the plan to HUD in its annual performance report.

### **Citizen Participation Outreach**

Mode	Audience	Summary of Response and comments
Public Notice	General	Published on July 16,2020
		No comments received to date
Public Comment Period	General	Scheduled for July 16 to July 25, 2020
		No comments received to date
Public Hearing	General	Scheduled for July 23, 2020
		No comments received to date

**Table 3– Citizen Participation Outreach** 

Needs Assessment		

### **NA-05 Overview**

### **Needs Assessment Overview**

The needs assessment included within the City's Consolidated Plan is focused on non-housing community development needs, including public facilities, infrastructure, social services, and economic development. Discussion of affordable housing needs, homeless needs, and the needs of non-homeless populations that may require supportive services is included in the Needs Assessment of the Consolidated Plan for the Joliet/Will County HOME Consortium.

Community Development Block Grant (CDBG) funds may be used for a broad range of activities, including housing, infrastructure, public facilities, social services, and economic development, as long as the primary purpose of the program is to benefit persons considered to be low or moderate income (below 80% of the area median income). To learn more about CDBG, visit the HUD website at: <a href="https://www.hudexchange.info/programs/cdbg-entitlement/">https://www.hudexchange.info/programs/cdbg-entitlement/</a>

Given income restrictions, most of the needs discussed in the Consolidated Plan are those focused on the needs of income-eligible households and neighborhoods where at least 51% of the households are income-eligible (i.e. CDBG eligible areas).

It is important to note that these income limits are significantly higher than other means-tested programs that often rely on poverty or percentage of poverty. Quite often there are stigmas and stereotypes that are incorrectly associated with the beneficiaries of these programs. While the programs can and often do focus on the lowest incomes, such as the homeless and those at risk of homeless, the programs can also help households usually considered "middle class". For example, a family of four with an annual income of \$70,000 qualifies for assistance under the CDBG and HOME programs.

Joliet Income Limits as of July 2020						
Percent of Area Median	Household Size					
Income (AMI)	1	2	3	4	5	
30% AMI	\$19,150	\$21,850	\$24,600	\$27,300	\$29,500	
50% AMI	\$31,850	\$36,400	\$40,950	\$45,500	\$49,150	
80% AMI	\$51,000	\$58,250	\$65,550	\$72,800	\$78,650	

### **NA-50 Non-Housing Community Development Needs**

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

Under the CDBG program, public facilities include a broad variety of facilities, including but not limited to Neighborhood Centers, Recreational Facilities, and Fire Station/Equipment, as well as those dedicated to a specific clientele such as Senior Centers, Handicapped Centers, Homeless Facilities, Youth Centers, and Child Care Centers.

To determine the level of community need for the various eligible public facilities, the City conducted consultations with City departments and with local stakeholders.

### Community Centers, Food Pantries, and Access to Healthy Food

One need that remains unmet from the previous Consolidated Plan is that of an expanded community center to serve the needs of the neighborhood surrounding the Riverwalk Homes development. During the last Consolidated Plan, the City assumed control of the development in order to address long standing issues related to property maintenance and public safety due to poor property management.

As part of the settlement agreement that allowed the City's acquisition of the housing complex, the City agreed to provide for a community center that met the needs of the development's residents and the nearby area. The City agreed to support the community center to provide services that benefit the present and former tenants of Evergreen Terrace. In the previous Consolidated Plan, the City provided funding to Holsten Human Capital Development to provide services and space for other service providers. There are a number of programs that utilize the existing community space, but offerings are currently limited based on space. One particular need was for an expanded food pantry that can provide more nutritional offerings to an area that has limited access to grocery stores. Other areas expressed a need for increased options to health foods as well.

### **Homeless and Supportive Housing Facilities**

While homeless service providers are trying to shift to a housing first model that relies less on emergency and transitional housing, there is an on-going need to maintain shelters and ensure that they are safe and habitable. One service provider expressed the need to expand a center that homeless could access services during the daytime. Another organization that served re-entry populations and persons living with HIV/AIDS expressed a need to have a single facility that could provide services on a more comprehensive basis. With the current spacing and social distancing requirements imposed by the COVID-19 crisis, some existing shelters may require renovation and/or modifications to help prevent the spread of COVID-19.

The same holds true for any congregate living facilities, including group homes for persons with disabilities, recovery homes for persons battling substance abuse, and re-entry housing for persons exiting correctional facilities. Some assisted housing providers also cited a need for capital improvements to their facilities.

### **Neighborhood Facilities**

Joliet's older neighborhoods have a number of community centers that provide needed services to the residents in their adjacent area. These centers are especially important to those who do not have a car and must rely on public transportation. Forest Park Community Center, located in the eastern portion of the City, provides access to a food pantry, pre-kindergarten early learning classes, and computer literacy classes. These community centers provide internet access to persons who may not have access at home. The Spanish Community Center, located near downtown, provides adult education, early education, child care, and a variety of other social services. The Harvey Brooks Foundation provides youth programs, after school programs, job readiness and life skills programs. Riverwalk Homes contains a community center within the complex that offers similar services to its residents and the surrounding area.

Similar to the assisted housing needs described above, these centers will need assistance to make modifications to prevent the spread of COVID-19. They may also need capital improvements due to age.

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

Under CDBG, public improvements include all types of infrastructure necessary to provide a suitable living environment. These include but are not limited to streets, sidewalks, streetscaping, parking, water/sewer infrastructure, and flood drainage. The needs for public facilities were primarily determined by consultations with City departments and local stakeholders as well as review of planning studies and documents.

Given the age of the older neighborhoods within the City, there is a high level of need for basic improvements and upgrades to neighborhood infrastructure. The City is pursuing a number of funding mechanisms to fund infrastructure improvements but will need to rely on CDBG funds to help meet those needs.

### Street Improvements, Sidewalks, and Streetscapes

The streets within the older sections of the City are in need of improvements. Often street improvements will be made during the process of upgrading water and sewer lines located under the streets (see below). Given the transportation issues faced by many low-income residents, sidewalks are important to provide safe walking routes. City staff indicated a need to connect older neighborhoods to a growing network of bikeways and regional trails for both commuting and recreational purposes.

### **Water and Sewer Lines**

The City recently received approval from the Illinois Environmental Protection Agency for a Sewer Rehabilitation Program to assist in its ongoing efforts to remove clear water from the sanitary sewer system and improve the structural integrity of the City's underground infrastructure. The City is also involved in ongoing efforts to replace lead water service lines and water mains. Undersized water mains can result in low pressure and water quality issues.

### Flood Drainage and Infrastructure

The Federal Emergency Management Agency (FEMA) has issued updated Flood Insurance Rate Maps (FIRM) for Joliet that significantly changes the boundaries of the areas at risk of flooding near downtown. This area is roughly defined as being between the Des Plaines River on the west and Eastern Avenue on the east, and between Ruby Street on the north and Hickory Creek on the south.

In response to this new floodplain designation, the City of Joliet is working with the United States Army Corp of Engineers to design a flood wall / levy north of Ruby Street along the I & M canal that if constructed and certified as a levee will allow the City to apply to FEMA to once again remove the floodplain from this specific area of the City.

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

From the community development perspective, public services include any new or improved service, including but not limited to youth, senior, employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, and recreation. Based on consultations with local service providers, the following were identified as public service needs:

- Transportation for seniors, employment (off hours), and food
- Credit Counseling & Legal Services
- Job Training, transition to higher paying jobs
- Temporary Housing Assistance (Houston/San Antonio models)
- Substance abuse and mental health services
- Homeless services

Transportation and homeless were the most commonly cited needs. Public transportation is available in many parts throughout the City, but it is often inadequate in accessing many of the job centers outside of the downtown area and providing services for persons working non-traditional shifts (i.e. second and third shift). Transportation was often brought up in the context of affordable housing. Many of the service providers wanted more affordable housing units with access to jobs through transportation or being able to walk to work.

Homeless needs included support for better outreach, prevention, and coordinated entry. Families at risk of homeless were specifically cited as one population that had needs that were not being addressed with outreach and prevention. It was suggested better coordination with the schools could be an avenue to address this need.

Other employment-related services, such as job training, were also addressed in conversations about affordable housing. While there is a relatively high number of job opportunities within the growing transportation and warehousing sector, these jobs do not provide enough to afford the housing available in the community. This suggests the need for programs to help with job training and advancement or a greater stock of affordable housing.			

### **Housing Market Analysis**

### **MA-05 Overview**

### **Housing Market Analysis Overview**

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

The remainder of this section provides detail on non-housing community development needs, including economic development needs and analysis, broadband needs, and hazard mitigation.

# MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f) Introduction

The City of Joliet is the largest city in Will County and the fourth largest city in Illinois. The City has experienced both population loss and growth over the last 40 years. From 1970 to 1990, Joliet's population decline by almost 5 percent, while the state and nation grew by 3 percent and 22 percent, respectively. Since 1990, the City almost doubled in size, partly due to new annexations on the western portion of the city. In contrast, the population of the state of Illinois has increased much more slowly, only gaining 12 percent since 1990, compared to 21 percent for the country as a whole.

The local economy was severely impacted by the national economic recession of 2008. The City is located on the fringe of the Chicago metropolitan area and was enjoying a high level of new home building until the recession. The recession caused a large wave of foreclosures and housing vacancies throughout the City. The City has since recovered and transitioned from residential growth to commercial and industrial growth based on a strong demand for warehousing. Joliet is well positioned in respect to interstates and the CenterPoint Intermodal Center located in nearby Elwood. CenterPoint is the largest inland port in the country and a major asset for the transit of goods.

### **Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	142	54	0	0	0
Arts, Entertainment, Accommodations	6,792	6,401	11	15	3
Construction	3,093	1,358	5	3	-2
Education and Health Care Services	10,257	11,534	17	27	9
Finance, Insurance, and Real Estate	3,422	1,990	6	5	-1
Information	984	440	2	1	-1
Manufacturing	5,996	2,535	10	6	-4
Other Services	2,358	1,490	4	3	-1
Professional, Scientific, Management					
Services	4,520	1,250	8	3	-5
Public Administration	0	0	0	0	0
Retail Trade	8,221	6,903	14	16	2
Transportation and Warehousing	3,946	3,157	7	7	1
Wholesale Trade	4,249	2,646	7	6	-1
Total	53,980	39,758			

**Table 4 - Business Activity** 

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

Industry Description	2019 Jobs	2020 Jobs	2019–2020 Growth	2019–2020 Percent Growth
Transportation and Warehousing	28,016	30,523	2,507	9%
Accommodation and Food Services	22,587	23,467	880	4%
Health Care and Social Assistance	27,706	28,500	794	3%
Admin, Support, Waste Mgmt. Remediation	18,572	19,289	717	4%
Professional, Scientific, Technical Services	12,858	13,311	453	4%
Retail Trade	31,391	31,840	449	1%
Manufacturing	22,525	22,919	394	2%
Other Services (except Public Admin)	13,953	14,319	366	3%
Government	34,577	34,901	324	1%
Wholesale Trade	16,514	16,806	292	2%
Construction	16,798	16,977	179	1%
Educational Services	5,276	5,396	120	2%
Real Estate and Rental and Leasing	3,479	3,558	79	2%
Finance and Insurance	5,319	5,338	19	0%
Utilities	1,594	1,605	11	1%
Mining, Quarrying, Oil and Gas Extraction	196	190	(6)	(3%)
Information	2,232	2,224	(8)	(0%)
Agriculture, Forestry, Fishing and Hunting	800	768	(32)	(4%)
Arts, Entertainment, and Recreation	4,640	4,608	(32)	(1%)
Management of Companies and Enterprises	609	524	(85)	(14%)
	269,644	277,063	7,419	3%

Source: EMSI 2020.2 - QCEW Employees, Non-QCEW Employees, and Self-Employed

Occupations with Largest Growth	2019- 2020 Change	2019- 2020 %Change	Entry Level Wages	Avg. Hourly Earnings	Experienced Wages
Transportation and Material Moving Occupations	2,052				lo-
Laborers and Freight, Stock, and Material Movers, Hand	855	8%	\$9.21	\$13.72	\$20.43
Heavy and Tractor-Trailer Truck Drivers	260	5%	\$12.18	\$23.83	\$35.68
Industrial Truck and Tractor Operators	253	9%	\$11.46	\$16.48	\$23.75
Packers and Packagers, Hand	216	6%	\$9.06	\$12.22	\$16.29
Light Truck or Delivery Services Drivers	134	5%	\$8.97	\$17.84	\$28.96
Food Preparation and Serving Related Occupations	824		10000000		
Combined Food Preparation/Serving Workers, Incl. Fast Food	402	6%	\$8.25	\$10.02	\$12.50
Cooks, Restaurant	74	4%	\$9.01	\$12.71	\$16.94
Waiters and Waitresses	74	2%	\$8.25	\$10.50	\$16.86
First-Line Supervisors of Food Preparation and Serving Workers	57	4%	\$9.07	\$14.44	\$22.64
Food Preparation Workers	38	3%	\$8.51	\$11.24	\$14.77
Office and Administrative Support Occupations	804				
Stock Clerks and Order Fillers	249	4%	\$8.50	\$12.86	\$19.50
Shipping, Receiving, and Traffic Clerks	128	6%	\$10.53	\$15.60	\$22.41
Office Clerks, General	110	2%	\$9.15	\$16.81	\$26.50
Customer Service Representatives	69	2%	\$10.06	\$17.03	\$26.15
Receptionists and Information Clerks	34	2%	\$9.05	\$13.86	\$19.35
Sales and Related Occupations	517				
Retail Salespersons	212	2%	\$8.32	\$12.87	\$19.89
Cashiers	100	1%	\$8.53	\$10.86	\$13.84
Sales Reps, Wholesale/Manufacturing, Except Tech/Scientific	61	2%	\$12.29	\$30.21	\$54.44
First-Line Supervisors of Retail Sales Workers	43	2%	\$9.94	\$18.62	\$27.90
Sales Representatives, Services, All Other	29	2%	\$10.34	\$27.97	\$49.64
Production Occupations	433				
Production Workers, All Other	56	4%	\$8.94	\$15.26	\$23.84
Bakers	48	8%	\$8.25	\$11.36	\$15.76
Assemblers and Fabricators, All Other, Incl. Team Assemblers	40	2%	\$9.13	\$14.98	\$24.27
Packaging and Filling Machine Operators and Tenders HelpersProduction Workers	40 31	4% 5%	\$9.73 \$8.49	\$15.09 \$12.47	\$22.61 \$17.60

Source: EMSI 2020.2 - QCEW Employees, Non-QCEW Employees, and Self-Employed
This reflects a sample of largest growth occupations in those occupational clusters. Not all occupations are listed.

Indicator	March 2018	March 2019	March 2020
Total Residents in Labor Force	357,894	358,180	360,586
Total Residents Employed	342,813	343,139	343,139
Total Residents Unemployed	15,081	15,041	13,594
Unemployment Rate	4.2%	4.2%	5.6%
Initial Unemployment Claims	2,489	2,614	24,224

Source: Illinois Department of Employment Security

Employment Metric	Metric
Total Population in the Civilian Labor Force	77,301
Civilian Employed Population 16 years and over	69,775
Unemployment Rate	9.72
Unemployment Rate for Ages 16-24	23.14
Unemployment Rate for Ages 25-65	6.72

**Table 5 - Labor Force Data Source:** 2011-2015 ACS

Occupations by Sector	Jobs
Management, business and financial	11,658
Farming, fisheries and forestry occupations	3,285
Service	7,995
Sales and office	17,545
Construction, extraction, maintenance and repair	6,169
Production, transportation and material moving	5,318

Table 6 – Occupations by Sector Data Source: 2011-2015 ACS

Travel Time	Number	Percentage
< 30 Minutes	36,163	54%
30-59 Minutes	21,069	32%
60 or More Minutes	9,410	14%
Total	66,642	100%

**Table 7 - Travel Time Data Source:** 2011-2015 ACS

Educational Attainment	In Labor Force				
	Civilian Employed	Unemployed	Not in Labor Force		
Less than high school graduate	6,969	1,055	3,813		
High school graduate (includes equivalency)	16,040	1,850	4,905		
Some college or Associate's degree	18,740	1,645	3,899		
Bachelor's degree or higher	15,675	655	1,880		

**Table 8 - Educational Attainment by Employment Status** 

Data Source: 2011-2015 ACS

	Age				
	18-24 yrs	25–34 yrs	35-44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	205	1,422	2,093	2,799	1,865
9th to 12th grade, no diploma	2,275	1,585	1,735	2,194	1,265
High school graduate, GED, or	5,310	5,560	6,914	10,310	4,615
alternative					
Some college, no degree	5,185	5,398	4,788	7,525	2,220
Associate's degree	495	1,555	2,279	2,740	610
Bachelor's degree	735	4,005	3,970	4,860	1,425
Graduate or professional degree	118	1,343	1,835	2,215	995

Table 9 - Educational Attainment by Age
Data Source: 2011-2015 ACS

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	79,882
High school graduate (includes equivalency)	244,210
Some college or Associate's degree	294,415
Bachelor's degree	356,746
Graduate or professional degree	371,795

Table 10 - Median Earnings in the Past 12 Months

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

According to the Business Activity table above, Education and Health Care Services is the largest sector in terms of jobs, accounting for 11,534 (27%). Retail trade and Arts, Entertainment, and Accommodations are the second and third largest sectors, accounting for 16% and 15% of jobs, respectively. These three sectors account for roughly 58% of jobs within the City.

### Describe the workforce and infrastructure needs of the business community.

Before the COVID-19 crisis, unemployment was low and jobs were fairly plentiful. During consultations, many of the local stakeholders felt many of the jobs that were available to the unskilled portions of the workforce did not pay high enough wages to support a family. Many of the jobs in the warehousing sector, which is one of the fastest growing sectors of the local economy, are provided through temporary staffing firms that lead to a myriad of problems including variable work hours and loads.

The infrastructure needs of the business community are beyond the scope of this plan as it involves significant upgrades to infrastructure to interstates, state highways, and improvements to the levee that protects downtown from flooding.

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

There are several recent events that will have lasting impacts on Joliet and the local economy. One major project that will affect the overall flow to the downtown business district is the development of the new County courthouse. The courthouse, along with the casino, are the major anchors to the downtown area and bring thousands of people to the area.

In April 2020, the City approved to move forward with the annexation of 1,300 acres for the future Compass Business Park. In addition to the jobs that will result from the ongoing construction of the development, the new businesses located within the business park will create economic opportunities as well. The developer of the property has agreed to partner with Joliet Community College to provide job training through a Learning and Career Center.

Finally, the recent spread of COVID-19 is expected to have an on-going impact on both the local economy and the workforce. If the response to combat the virus continues to force lockdowns on retail businesses and restaurants, unemployment will continue to spike. For families with children, the ability to re-open schools will have a significant effect on parents to return to work. Other businesses will face changes to their workforce as they pivot to providing telework as an option for their workforce.

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

There is a broad range of jobs and work sectors within the City. The skills and education of the workforce corresponds well to the employment available within the City. As noted above, consultations with local stakeholders are concerned about a lack of viable transportation options for jobs available to the unskilled workforce.

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

### **Workforce Investment Board of Will County**

The Workforce Innovation and Opportunity Act (WIOA) provides financial assistance for education and training so that individuals can re-enter the workforce in jobs that will allow them to financially support themselves and their families. WIOA funding is administered at the local level by the Workforce Investment Board of Will County (WIB).

WIB provides a number of training opportunities for the local workforce, including short-term certificate or associate's degree programs that will make them more marketable for occupations that are in high

growth within the local area. By training the workforce in these high growth areas, workers are more likely to find better paying jobs and employers are more likely to have their staffing needs fulfilled.

### On the Job Training (OJT)

This program provides reimbursement to businesses to train new employees in the skills needed to work in their company. The target outcome is to provide trainees with full time employment with wages at least \$12.85 per hour in fields such as manufacturing, healthcare, information technology, transportation, and warehousing and logistics.

### **Connect To Your Future**

This program assists youth who are in need of financial assistance and career guidance to train for growth occupations. The Connect to Your Future program is open to youth ages 18-24 who have earned their high school diploma or GED and meet income eligibility guidelines. The program is offered in conjunction with Joliet Junior College.

### **Opioid Grant Program**

The Illinois Department of Commerce and Economic Opportunity (DCEO) provided a \$850,000 grant to a local partnership to fund job training for 40 people who have been displaced from the workforce because of the opioid crisis. Beneficiaries will work with trained recovery coaches at Governors State University and be matched with partner sites in Will County to gain paid work experience. Partner agencies include Stepping Stones Treatment Center, Existential Treatment Center, Family Guidance, Inc., Gateway Foundation, Cornerstone Services, Solid Ground Sober Living Houses, and the Will County Health Department.

### **Will County Problem Solving Courts**

Will County has a number of Problem-Solving Courts aimed at assisting individuals who have committed non-violent offenses. The Problem-Solving Courts include Drug Court, Mental Health Court, and Veterans Court. While they are not a traditional workforce training initiative, they serve an important role in assisting those involved with the criminal justice system to re-enter society with employment and addressing barriers to employment.

# Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No, Joliet is not part of a jurisdiction with a Comprehensive Economic Development Strategy.

### **MA-50 Needs and Market Analysis Discussion**

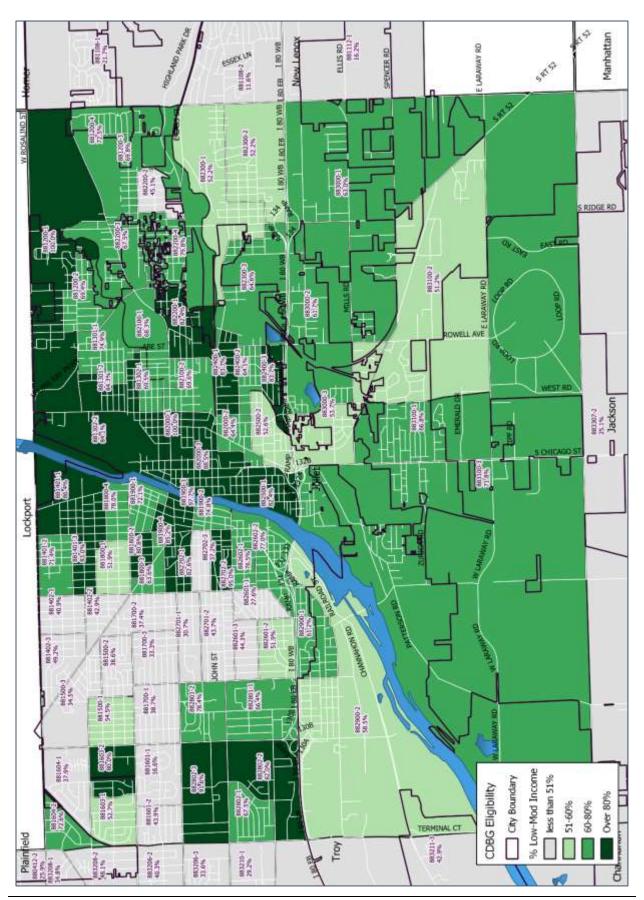
# Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The four HUD-defined housing problems are: (1) lack of complete kitchen facilities; (2) lack complete plumbing facilities; (3) overcrowding where a household contains more than one person per room; and (4) cost-burdened households that pay more than 30% of their income for housing costs, including utilities. HUD further defines degrees of overcrowding and cost burdened. Severe overcrowding occurs when a household contains more than 1.5 persons per room and severe cost burden occurs when a household pays more than 50% of its income on housing costs.

HUD provides data on housing problems as part of its 2011-2015 CHAS data set. The data for Joliet is provided below. Based on this data, cost burden is the most common housing problem for both renters and owners. As cost burden is primarily a function of available income, cost-burdened households will be primarily concentrated in neighborhoods with a high percentage of low- and moderate-income households.

Housing Problem	Renter				
by Type	0-30%	30-50%	50-80%	80-100%	Total
Lack of Complete Kitchen or Plumbing	115	80	85	0	280
Severely Overcrowded	35	45	0	50	130
Overcrowded	200	185	340	50	775
Severe Cost burden (more than 50%)	2,295	755	110	0	3,160
Cost Burden (30-50%)	735	1,490	735	80	3,040

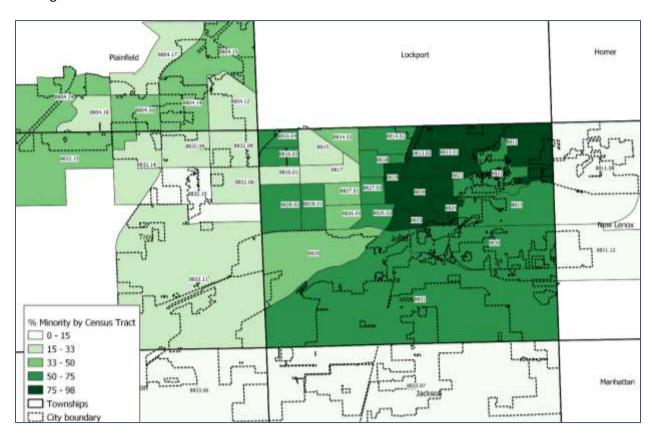
Housing Problem		Owner				
by Type	0-30%	30-50%	50-80%	80-100%	Total	
Lack of Complete Kitchen or Plumbing	35	14	0	15	64	
Severely Overcrowded	0	4	35	4	43	
Overcrowded	20	70	214	105	409	
Severe Cost burden	1,350	1,075	895	104	3,424	
Cost Burden	325	1,085	2,475	1,160	5,045	



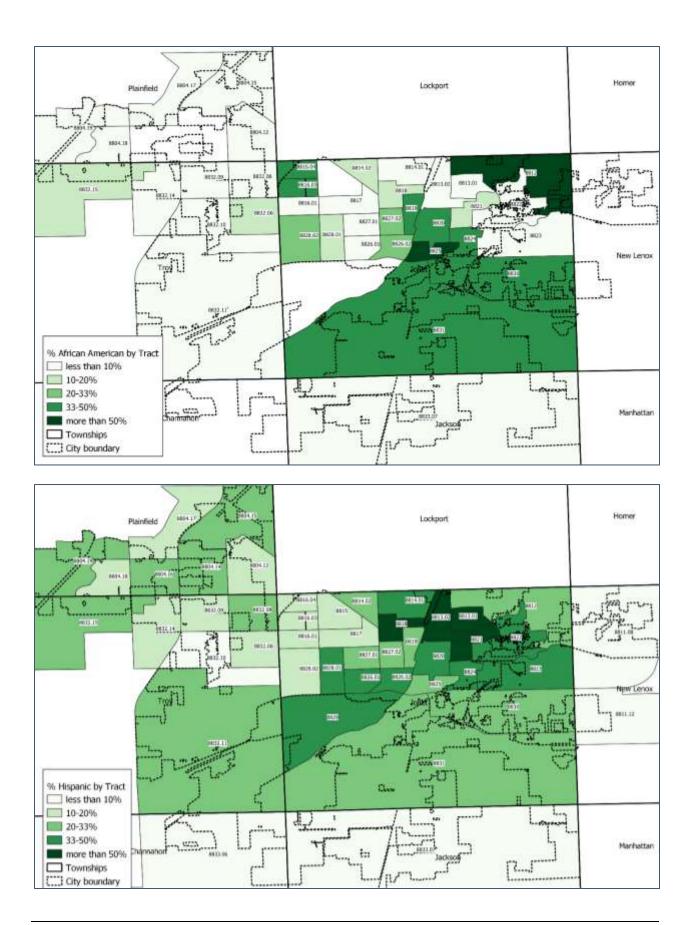
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# Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration").

The City contains all or portions of 46 census tracts. The racial and ethnic composition of those census tracts vary greatly. In terms of percentages, the minority population ranges from three percent (Census Tract 8811.12) to ninety-seven percent (Census Tract 8825). For the purposes of this plan, a minority concentration is defined as any census tract where the minority, non-white population constitutes a majority (over 50%) of the population. Using a minority-majority as a definition of a concentration, twenty of the 46 census tracts have a racial or ethnic minority concentration. The map below illustrates that all of these tracts are within Joliet township, which contains the downtown portion of the City and its older neighborhoods. The census tracts with the highest minority concentrations are located within the northeastern corner of the township, which is primarily east of the Des Plaines River and north of Interstate I-80. The one census tract over 75% minority west of the river contains Riverwalk Homes and its neighborhood.



Among the overall minority population, only African Americans and Hispanics compose significant portions of the City populace. The maps below show that some census tracts are more heavily populated by Hispanics (tracts 8818, 8813.02, 8813.01, and 8821) or African Americans (tracts 8812 and 8825).



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

The areas with concentrations of housing problems and minority and/or ethnic concentrations overlap to a large degree. They are both primarily located within Joliet Township and are clustered around the downtown area of the City and its eastern neighborhoods.

### Are there any community assets in these areas/neighborhoods?

There are a number of existing assets within these neighborhoods that may be leveraged to produce more suitable living environments, access to decent and affordable housing, and provide for access to economic opportunity. While the housing stock surrounding the downtown area is old and has suffered from deferred maintenance, there is an abundance of historical properties that add value to the neighborhoods. Existing community centers, including Riverwalk Homes, Forest Park Community Center, Spanish Community Center, and Harvey Brooks provide much needed services within these neighborhoods.

### Are there other strategic opportunities in any of these areas?

As mentioned in the previous section, the redevelopment of the old County courthouse provides for a strategic opportunity to provide for reinvestment in the downtown area. The City's planned redevelopment of Riverwalk Homes and the redevelopment potential of the former site of Fairview Homes are other strategic opportunities within these areas.

The former Joliet Prison is another potential redevelopment opportunity. In addition to the prison buildings themselves, the property includes 135 acres of open space area to the northeast of the prison. A number of study groups have looked at the possibility and the need to address site contamination. The Will County Forest Preserve is moving forward to acquire the property. Adjacent to the prison property is a former US Steel site. The property has been subdivided and portions are being utilized. The remaining portion will require additional site remediation.

### MA-60 Broadband Needs - 91.210(a)(4), 91.310(a)(2)

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

According to data from the Federal Communications Commission, the City is well served by fixed broadband. Fixed broadband is available in all portions of the City (see map below). According to the 2018 5 Year ACS survey, approximately 93% of households have a computer in their home and 88% have a broadband internet subscription. While this is a fairly high percentage, this also means there are approximately 12,425 households without broadband internet.

While broadband access may be available, the cost may be prohibitive to some low-income households. Two internet providers have low-cost plans available. Comcast Internet Essentials provides service for approximately \$10 per month to all HUD-assisted households. In addition to low cost access, they also have a low-cost computing device service<sup>2</sup>. AT&T Access Plan provides discounted service to persons enrolled in the Supplemental Nutrition Assistance Program (SNAP)<sup>3</sup>.



<sup>&</sup>lt;sup>2</sup> For more information, visit <u>www.internetessentials.com</u>

<sup>&</sup>lt;sup>3</sup> For more information, visit <a href="https://accessatt.solixcs.com/#/home">https://accessatt.solixcs.com/#/home</a> .

# Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Healthy competition would help ensure competitive pricing among service providers. Currently, residents have more than one provider to choose from. Broadband speeds paired with unlimited data plans available through mobile phone carriers also provide an option for persons not wishing to purchase a separate broadband internet service.

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

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

The City is not considered to be at risk for increased natural hazards associated with climate change. The City's flood maps were recently re-drawn that incorporates larger portions of the City into flood-prone areas, including much of the downtown area. The City is working with the US Army Corps of Engineers to make improvements to the current levee system to correct for this and lessen the potential of flood events.

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

The housing in and adjacent to the downtown area is now considered to fall within flood prone areas. These neighborhoods are in lower-income sections of the city. The new flood maps will have a negative financial impact on residents of this area in that they will need to carry flood insurance to mitigate potential damages of a flood event. Resident safety is also at more of a risk in the cases of severe weather events.

# Strategic Plan

### **SP-05 Overview**

### **Strategic Plan Overview**

Given the broad range of needs and the limited amount of resources available, the City can only meet a portion of the needs within the community. For the purpose the Consolidated Plan, the needs identified as "high priority" are those that the City plans on addressing with available federal funds over the next five years.

This portion of the plan, the Strategic Plan, summarizes the community needs and identifies its high priority needs that it will address over the next five years. The Strategic Plan also describes how the City will address its priority needs. This includes identifying available resources (Anticipated Resources), who will carry out the activities (Institutional Delivery Structure), and how the conditions of the market will influence the City's actions (Influence of Market Conditions). The Strategic Plan also describes the City's plans to address specific issues required by the regulations, including barriers to affordable housing, lead-paint hazards, and anti-poverty measures.

Given the variables above, the City sets goals that will be used to measure performance over the term of the plan. It should be noted that is difficult to estimate the funding levels for the CDBG program for the term of the Consolidated Plan. Given this, the goals listed in the plan are based on the assumption that funding will remain relatively stable over the next four years.

The priorities and goals of this Strategic Plan are more focused compared to the previous Strategic Plan. The City proposes to focus on the needs of older neighborhoods that have a high percentage of low- and moderate-income residents, are experiencing high instances of poverty, and have a concentration of minority residents. These include Census Tracts 8812, 8819, and 8820. The City is committed to ensuring that all of its residents have access to a suitable living environment, decent housing at an affordable price, and access to economic opportunities to provide for their families and build wealth.

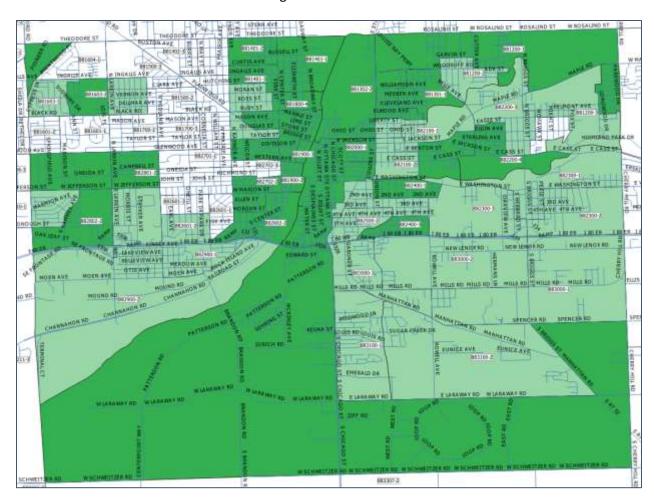
Over the next five years, the City will use its available resources to invest in neighborhood infrastructure and stakeholders within these older neighborhoods. Infrastructure investments will take the form of street improvements, sidewalks, flood drainage improvements, and upgrades to water and sewer lines. Investments will also be made in stakeholders who provide crucial services to neighborhood residents. These investments will include capital investments, such as the development of a food pantry that increases access to healthy food options, and ongoing support for programs that provide residents needed services, including childcare, youth programs, senior programs, and job training. The City also proposes to conduct neighborhood planning studies and support stakeholders through the provision of technical assistance.

Outside of its targeted neighborhoods, the City will seek to support special needs households, including seniors, persons with disabilities, and other households that may need supportive services. The City proposes to support programs that assist special needs households to retain independent living throughout the City.

# **SP-10 Geographic Priorities - 91.415, 91.215(a)(1)**

### **Low- and Moderate-Income Areas**

There are 113 census block groups within the City. Based on low- and moderate-income data provided by HUD, 57 of the block groups have concentrations of low- and moderate-income residents over 51% and therefore would qualify to receive CDBG investments on an area wide basis. Of those 57 block groups 31 have an LMI % over 70%. All of the qualifying block groups are located within Joliet Township. In the map below, the census block groups that qualify for CDBG assistance are shaded green. Those with an LMI% over 70% are shaded a darker green.



### **General Allocation Priorities**

The City proposes to focus its CDBG investments within low- and moderate-income areas depicted in the map above. The City will give additional preference to those areas where there are high concentrations of racial or ethnic minority populations as well. The City has identified three census tracts that have relatively high poverty rates and high concentrations of minority residents: Census Tracts 8819, 8820, and 8812.

# SP-25 Priority Needs - 91.415, 91.215(a)(2)

# **Priority Needs**

Non-Housing	Non-Housing Community Development					
Priority Level	High					
Population	Non-housing Community Development					
Geographic Areas Affected	CDBG Target Area Citywide					
Associated Goals	Eliminate Blighted Conditions Improve Neighborhood Infrastructure and Facilities Improve Public Services Planning, Administration, and Capacity Building					
Description	Non-housing community development includes the need for public facilities, infrastructure, public services, and economic development. For the purposes of this plan, the needs described in this category apply mainly to the needs of households and neighborhoods that qualify as low and moderate income, meaning households earning less than 80% of the area median income based on household size.					
	A wide variety of capital improvement needs were identified, including improvements for streets, street lights, sidewalks/bike lanes/trails, sewers and drainage. Local stakeholders also cited the need to make improvements to existing facilities that provide services to neighborhood residents, such as community centers and community gardens as well as removal of blight and reuse of available properties.					
Basis for Relative Priority	The City feels ongoing capital investments within its oldest neighborhoods is the most strategic use of available CDBG funds. These investments will increase the sustainability of these neighborhoods and provide for a more suitable living environment. Investments in non-profit partners who provide services within these neighborhoods will also provide residents with better access to needed services and economic opportunity.					

Economic De	velopment
Priority Level	Medium
Population	Non-housing Community Development
Geographic Areas Affected	CDBG Target Area Citywide
Associated Goals	Eliminate Blighted Conditions Improve Public Services Planning, Administration, and Capacity Building
Description	For the purposes of this plan, economic development includes financial and technical assistance to businesses, public facilities or infrastructure designed to meet commercial or industrial needs, and employment-related social services with the purpose of increasing access to economic opportunities.  Before COVID-19, economic development incentives were not necessary as the local economy was experiencing low unemployment and healthy growth. However, the short-term and long-term effects of the COVID-19 crisis are impossible to predict. The level of need for economic development assistance could drastically increase over the course of this five year plan if COVID-19 remains an issue.
Basis for Relative Priority	For the purposes of this plan, economic development activities were determined to be a medium priority need relative to other community development needs. This is in part due to the relative availability of funding for economic development compared to other community development activities.  A medium need indicates the City will consider funding for activities that address this priority if sufficient value is secured through the leveraging of additional funds or the relative needs change due to COVID-19.

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

Non-Homele	Non-Homeless Special Needs					
Priority Level	High					
Population	Elderly, Frail Elderly Persons with Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families					
Geographic Areas Affected	CDBG Target Area Citywide					
Associated Goals	Improve Public Services Improve Condition of Housing Stock Planning, Administration, and Capacity Building					
Description	Non-homeless special needs populations include those are not homeless but require supportive housing and/or services to maintain housing. These populations include the elderly (ages 62 and over), the frail elderly, persons with disabilities, persons recovering from substance abuse, and persons living with HIV/AIDS. These populations often live on fixed incomes and may require housing assistance and supportive services.					
	While some of this need is met by other funding sources, the growing senior population within the City on fixed incomes accounts for a growing level of need.					
Basis for Relative Priority	The City has identified the non-homeless special needs populations as a high priority based on the City's ability to make relatively low-cost strategic investments that will have significant impacts on the quality of life for the beneficiaries. As an example, funds used to make accessibility improvements for a disabled homeowner will allow that beneficiary to maintain their housing of choice and possibly avoid premature institutionalization.					

Homelessnes	Homelessness						
Priority Level	Medium						
Population	Chronic Homelessness, Individuals, Families with Children Mentally III, Chronic Substance Abuse, Veterans Persons with HIV/AIDS, Victims of Domestic Violence Unaccompanied Youth						
Geographic Areas Affected	CDBG Target Area Citywide						
Associated Goals	Homelessness						
Description	This category of need includes the needs of existing emergency and transitional shelters, the development of new facilities, permanent supportive housing providers, and the members of the Continuum of Care who provide on-going supportive services and homeless prevention programs.  Homeless needs included support for better outreach, prevention, and coordinated entry. Families at risk of homeless were specifically cited as one population that had needs that were not being addressed with outreach and prevention. It was suggested better coordination with the schools could be an avenue to address this need.						
Basis for Relative Priority	The City has assigned homelessness as a medium priority based on relative need of other areas of community development. This is in part due to the relative availability of funding for homeless activities through the Continuum of Care, the county and state Emergency Solutions Grants, and the consortium HOME funds.  A medium need indicates the City will consider funding for activities that address this priority if sufficient value is secured through the leveraging of additional funds or there is significant overlap with other high priority needs.						

Affordable H	ousing
Priority Level	High
Population	Extremely Low, Low, and Moderate Small Families, Large Families, Families with Children, and Elderly
Geographic Areas Affected	CDBG Target Area Citywide
Associated Goals	Improve Condition of Housing Stock Create New Affordable Housing Increase Homeownership Planning, Administration, and Capacity Building
Description	For the purposes of this plan, affordable housing includes:  (1) the need to rehabilitate existing affordable housing stock; (2) increase the number of affordable housing units; and (3) preserve existing affordable housing units that may be lost from the local stock.  The need for affordable housing, in general, is common throughout the entire City. However, the need is more acute within the CDBG eligible neighborhoods. These neighborhoods contain a higher number of substandard homes and vacant and blighted properties that decrease the sustainability of the neighborhoods.
Basis for Relative Priority	The need for affordable housing in general was the most frequently heard comment made throughout the planning process. The City feels it can make the greatest impact with its limited amount of funds through strategic investments via programs such as housing rehabilitation, including emergency type repairs and accessibility modifications, and new housing development that contributes to the sustainability of struggling neighborhoods.

# SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City of Joliet will receive \$957,178 as its CDBG allocation for the FY 2020 Program Year and does not expect the receipt of any program income. The City's program year starts on October 1, 2020 and concludes on September 30, 2021. The City's HOME funds are included as part of the Will County Consortium and described more fully in the Consortium Annual Action Plan.

### **Community Development Block Grant (CDBG)**

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

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

### **Anticipated Resources**

		Exp	Expected Amount Available Year 1			
Program	Source of Funds	Annual Allocation	Program Income	Prior Year Resources	Total	Remainder of Strategic Plan
CDBG	Federal	957,072	0	0	957,178	\$4,000,000

Table 11 - 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 only receives CDBG funds. While CDBG funds do not require matching funds, grantees are encouraged to use CDBG funds to leverage additional funding sources. In the current program year, the City will invest CDBG funds in the development of a food pantry at Riverwalk Homes. This is part of an on-going effort to redevelop and revitalize the Riverwalk neighborhood. The City may be able to leverage additional investments in its other capital improvement projects, including the street reconstruction and the renovation of the Spanish Community Center.

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

The City owns a number of vacant parcels acquired through tax sale or foreclosure on clearance liens. In the past, the City has made these properties available to affordable housing developers who express an interest in redeveloping these lots into affordable housing. The City recently tried to work with a local non-profit to redevelop three available lots only to determine the environmental remediation of the properties rendered the development infeasible. Given current market, the demand for new homes in areas with the vacant lots does not support the development costs without deep subsidies. Given this, the City does not foresee the available properties playing a large role in its current strategies.

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Joliet	City government	CDBG Lead Entity	City of Joliet
Will County	County government	HOME Lead Entity	Will County
Joliet Housing Authority	Public Housing Authority	Public Housing Agency	Will County

**Table 12 - Institutional Delivery Structure** 

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Joliet's Department of Community and Economic Development, through its Neighborhood Services Division, is the administrating agency for the CDBG program. The Neighborhood Services Division prepares the Consolidated Plan and oversees the administration of the CDBG program.

The City receives HOME funding as a subrecipient from the Joliet/Will County HOME Consortium. Will County acts as the lead entity and provides funding to the City to carry out HOME-funded projects and programs. All discussion of needs, priorities, and goals related to the HOME program are discussed as part of the Joliet/Will County Consolidated Plan.

The Housing Authority of Joliet (HAJ) has jurisdiction of the City's public housing stock and is the administrator of the Housing Choice Voucher Program (Section 8). HAJ operates over 1,000 units in its capital inventory and provides affordable housing through an additional 1,349 Section 8 Housing Choice Vouchers. HAJ also develops additional affordable housing units outside of its public housing inventory.

The City is fortunate to strong partners in the County, HAJ, as well as a network of experienced service providers within its jurisdiction. This includes an active Continuum of Care to provide homeless services and motivated service providers across the broad range of community development, economic development, and affordable housing.

During the last Consolidated Plan, the City helped form a new community-based organization with the purpose of carrying out neighborhood-based development projects. The City felt there was a need for a neighborhood-based group that could carry out affordable housing activities within older neighborhoods of the City. Unfortunately, the initial project was beset by higher than expected levels of environmental remediation and was never able to materialize. The City continues to see a need for neighborhood-based groups and will work to fill this gap over the next five years.

The City works with a number of experienced affordable housing providers through the CDBG and HOME programs. However, the level of need to conduct rehabilitation, redevelopment, and new

construction projects far exceeds the current level of capacity. The City will continue to work with its existing partners and seek out new partners to build capacity to carry out additional affordable housing projects.

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

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

**Table 13 - Homeless Prevention Services Summary** 

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

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

During the consultation process with the Continuum of Care, there was an expressed need for improvement or expansion of the coordinated entry system to allow for more access points and the inclusion of additional resources.

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

During the consultation for this plan, homeless needs included support for better outreach, prevention, and coordinated entry. Families at risk of homeless were specifically cited as one population that had needs that were not being addressed with outreach and prevention. It was suggested better coordination with the schools could be an avenue to address this need.

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

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

The Continuum of Care is planning to undertake a strategic planning process of its own with the purpose of creating a more efficient operational plan. The City, County, and local area health providers will provide funding for the plan in the 2019 and 2020 program years.

The City will continue to provide technical assistance to its existing partners to expand their capacity and will assist new organizations looking to carry out programs in line with the priorities and goals of this Consolidated Plan.

# SP-45 Goals - 91.415, 91.215(a)(4)

# **Goals Summary Information**

The following goals are based on the assumption that funding levels will remain equal to or slightly increase over the next four years. For simplicity, the City rounded its annual allocation to \$1 million for the purpose of estimating.

#	Goal Name	Geographic Area	Needs Addressed	Five Year Funding	Goal Outcome Indicator
1	Improve Neighborhood Infrastructure and Facilities	CDBG Target Area Citywide	Special Needs Homeless Community Development	\$3,050,000	Public Facility or Infrastructure Activities: 12,000 Persons Assisted
2	Improve Public Services	CDBG Target Area Citywide	Special Needs  Community  Development	\$600,000	Public service activities: 5,000 Persons Assisted
3	Improve Condition of Housing Stock	CDBG Target Area Citywide	Affordable Housing	\$400,000	Homeowner Housing Rehabilitated: 400 Housing Units
4	Eliminate Blighted Conditions	CDBG Target Area	Community Development	\$200,000	Buildings Demolished: 20 Buildings
5	Planning, Administration, and Capacity Building	CDBG Target Area Citywide	All	\$750,000	Other: 1 Other
	I	1	Total	\$5,000,000	

Table 14 - Goals Summary

### **Goal Descriptions**

### 1. Improve Neighborhood Infrastructure and Facilities

The City's primary goal for the purpose of this Consolidated Plan is to improve the sustainability of older, low- and moderate-income neighborhoods within the City. The City will pursue this goal by investing in neighborhood infrastructure such as streets, sidewalks, flood drainage, water lines, and sanitary sewer improvements. The City will also invest in neighborhood facilities that provide access to crucial services for residents.

### 2. Improve Public Services

The City will use available federal resources to increase access and availability of crucial social services to low- and moderate-income persons. Eligible public services include those targeted to specific populations, such as homeless, at-risk youth, young families (child care), seniors, and the disabled. They also include programs aimed at increasing access to economic opportunity, such as job training and supportive services, and improving community health, such as programs that increase access to health care, mental health, and healthy food.

### 3. Improve Condition of Housing Stock

The City will use available federal resources to support rehabilitation programs. Given the limited amount of resources and the expense of rehabilitation programs, the City will use available resources for limited repair programs that serve a specific purpose, such as assisting a senior or disabled household remain in their home, increasing security, or addressing the hazards of lead-based paint. The City will also consider funding rehabilitation programs and projects if the CDBG funds are able to leverage other funding.

## 4. Eliminate Blighted Conditions

The City will use available federal resources to demolish and clear blighted structures from CDBG target areas. The immediate purpose of this goal is to remove conditions that have adverse effects on the health, safety, and livability of the service areas. The long-term goal of the program is to re-purpose the available land for new housing or other redevelopment opportunities and to attract private investment into the neighborhoods.

### 5. Planning, Administration, and Capacity Building

The City will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. This goal includes actions to affirmatively further fair housing, conduct neighborhood planning efforts, and increase capacity of local stakeholders through technical assistance.

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

The HOME program defines affordable housing within its regulation, including a definition for affordable rental housing (24 CFR 92.252 and 93.302) and affordable owner housing (24 CFR 92.254 and 93.304). To be considered affordable rental housing, the unit must be occupied by a low-income family and be rented at an amount lower than the HOME limit. To be considered affordable owner housing, the unit must be occupied by a low-income household as their principle residence and be considered modest (not valued at more than 95% of the median purchase price).

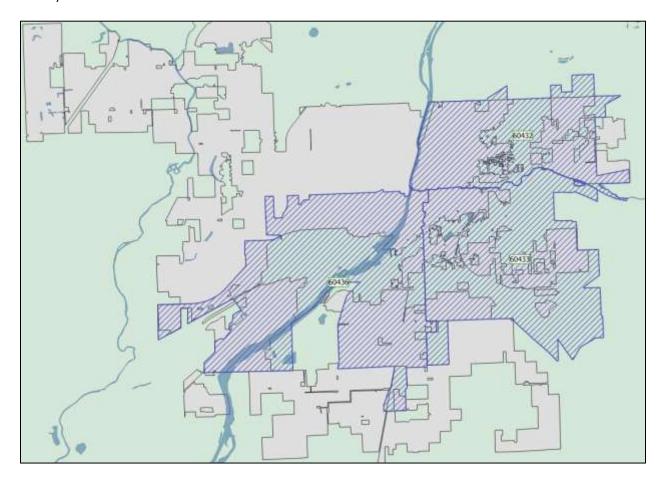
The City participates in the Joliet/Will County HOME Consortium as a subrecipient. All HOME-related goals are included in the HOME Consortium Consolidated Plan and Annual Action Plan. The City's CDBG housing programs expect to serve approximately 400 income-eligible homeowners during the five year period of the Consolidated Plan. Of those, it is estimated that 150 households will qualify as extremely low-income (less than 30% of area median income), 150 households will qualify as low-income (between 30 and 50% of area median income), and 100 households will qualify as moderate-income (between 50 and 80% of areas median income).

## SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Lead poisoning is one of the most widespread environmental hazards facing children today and is considered to be the most serious environmental threat to children's health. Exposure to lead is especially dangerous for pregnant women and households with children under the age of six.

Many homes built before 1978 have lead-based paint. One of the most common causes of lead poisoning today is deteriorated lead-based paint in older homes and contaminated dust and soil. Soil that is contaminated with lead is an important source of lead exposure because children play outside and very small children frequently put their hands in their mouths.

In Joliet, lead paint is a common problem throughout older neighborhoods given the age of housing. Based on the data from the Illinois Department of Public Health, three zip codes that include portions of the City, including 60432, 60433, and 60436, are categorized as high-risk for lead poisoning (see map below).



Zip Codes 60432, 60433, and 60436 include a good portion of the City.

In Illinois, screening to detect lead poisoning is done primarily by family physicians and medical providers. It is recommended that children are evaluated for lead exposure each year during the first six years of life. Screening is done by questionnaire except for children who live in high-risk areas (zip codes 60432, 60433, and 60436). Children who live in these areas should be screened using a blood test.

### Actions to address LBP hazards and increase access to housing without LBP hazards

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

The City is planning on carrying out only limited rehabilitation programs using the resources available through this plan. Limited rehabilitation requires lead safe work practices to ensure any lead in the unit is not disturbed. The City does not foresee conducting any abatement activity with its limited resources and capacity. If the City is able to leverage significant amounts of other funding sources, the City will seek to abate lead paint hazards in assisted units.

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

The City of Joliet provides purchasers of pre-1978 built city-owned houses with the lead pain pamphlet, "Protect Your Family From Lead in Your Home." The City also requires contractors to follow HUD's lead-based paint regulations for construction and rehabilitation projects funded through the CDBG and HOME programs. Work write-ups for projects include a section on lead-based paint testing and abatement when necessary under the current regulations. The City also includes a section on Residential Lead Paint Disclosure Requirements in the Landlord Conference. Staff continues to attend training on these requirements.

# SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

According to the 5-year 2014-2018 American Community Survey, the City as a whole has a poverty rate of 11.2%. This translates to 16,571 persons. Poverty rates fluctuated widely based on household type, race, educational attainment, and employment status.

- Poverty rates varied widely among racial categories. The poverty rate for African Americans (24.2%) is more than three times the rate for White alone (6.9%) and more than double the overall rate. Hispanic/Latino poverty (9%) was lower than the overall rate.
- Poverty is prevalent in families with children under 18, especially those who under the age of 5. More than one in five children (21.6%) under the age of five (1,982) experienced poverty. This is slightly higher than the state level (17.7%).
- Among persons with a bachelor's degree or higher, only 4.9% fell below the poverty level.
   As educational attainment decreases, the poverty rate increases to 5.5% for those with some college or an associate's degree, 9.7% for high school graduates, to 20% for those with less than a high school degree.
- While employment has an obvious effect on poverty status, it does not always raise a household out of poverty. Of those employed, 3,004 persons remained in poverty despite having a job.

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

Household Type	Survival		Stability	
	Annual Hourly		Annual	Hourly
Single Adult	\$25,188	\$12.59	\$38,172	\$19.09
1 Adult, 1 Child	\$35,628	\$17.81	\$55,428	\$27.71
2 Adults, 2 Children	\$71,052	\$35.53	\$92,172	\$46.09

Poverty by Demographics 2018 ACS	Total	# in Poverty	% in Poverty
Population for whom poverty status is determined	146,076	15,973	10.90%
AGE			
Under 18 years	39,713	7,404	18.60%
Under 5 years	9,171	1,982	21.60%
5 to 17 years	30,542	5,422	17.80%
Related children of householder under 18 years	39,556	7,247	18.30%
18 to 64 years	93,325	7,497	8.00%
18 to 34 years	36,431	2,854	7.80%
35 to 64 years	56,894	4,643	8.20%
60 years and over	19,864	2,054	10.30%
65 years and over	13,038	1,072	8.20%
RACE AND HISPANIC OR LATINO ORIGIN			
White alone	96,654	6,708	6.90%
Black or African American alone	26,663	6,452	24.20%
American Indian and Alaska Native alone	*	*	*
Asian alone	*	*	*
Native Hawaiian and Other Pacific Islander alone	*	*	*
Some other race alone	12,642	1,233	9.80%
Two or more races	*	*	*
Hispanic or Latino origin (of any race)	51,552	4,657	9.00%
White alone, not Hispanic or Latino	61,751	3,357	5.40%
EDUCATIONAL ATTAINMENT			
Population 25 years and over	91,045	8,202	9.00%
Less than high school graduate	15,096	3,020	20.00%
High school graduate (includes equivalency)	26,921	2,598	9.70%
Some college, associate's degree	29,383	1,613	5.50%
Bachelor's degree or higher	19,645	971	4.90%
EMPLOYMENT STATUS			
Civilian labor force 16 years and over	81,049	4,215	5.20%
Employed	75,854	3,004	4.00%
Unemployed	5,195	1,211	23.30%
WORK EXPERIENCE			
Population 16 years and over	109,384	9,119	8.30%
Worked full-time, year-round	53,237	1,286	2.40%
Worked part-time or part-year	29,123	3,122	10.70%
Did not work	27,024	4,711	17.40%

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

When feasible, the City will provide job training, employment, and contract opportunities for public housing residents and other low- and moderate-income residents in connection with construction projects funded under the Consolidated Plan. This provision helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. In this way, the City will comply with Section 3 of the Housing and Urban Development Act of 1968. The City has set the following goals in relation to its Section 3-covered projects: (1) thirty percent of new hires will be Section 3 residents, and (2) ten percent of all Section 3-covered contracts will be awarded to Section 3 businesses.

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

In terms of coordinating poverty reduction efforts and the affordable housing actions of this plan, the City will comply with the Section 3 requirements. The purpose of Section 3 is ensuring that low and extremely low income persons, including those in poverty, benefit when the use of federal funds results in the creation of new job opportunities. The City will also look at coordinating more closely with other federal anti-poverty programs, such as the Earned Income Tax Credit (EITC), and Temporary Assistance for Needy Families (TANF).

In regard to the use of CDBG funds to directly affect the number of poverty-level families, the City will provide assistance to non-profits that help poverty-stricken families gain self-sufficiency skills. This includes provision of funding to neighborhood centers and local nonprofits to provide crucial social services that help neighborhood residents. In the first year, the City proposes to fund Holsten Community Capital to provide social service programs at Riverwalk Homes and the funding of capital improvement projects for non-profits, such as the Spanish Community Center, to maintain their facilities in order to continue the delivery of needed services.

The City will also support efforts to create economic opportunities through business attraction, retention, and supporting workforce development. These efforts will be funded with non-CDBG funds.

### **SP-80 Monitoring - 91.230**

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

The Neighborhood Services Division (NSD) has the primary responsibility for monitoring the City's Consolidated Plan and Annual Action Plan and the activities that receive CDBG funding. NSD maintains records on the progress toward meeting the goals and the statutory and regulatory requirements of each activity. NSD has a monitoring process that is focused on analyzing and comparing projects and activities based on program performance, financial performance, and regulatory compliance.

The primary purpose of the monitoring strategy is to guarantee all projects funded through the Consolidated Plan comply with applicable federal regulations. The monitoring strategy will ensure projects are effectively meeting their stated goals in a timely manner, provide a reporting mechanism to communicate performance, and maintain a high level of transparency and accountability.

The monitoring process will begin with the approval of the annual budget and continue until final closeout of each project. The process can be divided into the following tasks: Desk Review, Annual Onsite Monitoring, Audit Review, and Affordability Monitoring.

Desk monitoring is the process of reviewing documents throughout the program year, including pay requests and periodic accomplishment reports, to gauge compliance. The City will review pay requests and periodic reports upon submittal. If issues arise with a pay request, staff will work quickly with the subrecipient or contractor to resolve the issues and process the payment.

For each pay request, the City will base approval on a number of elements, including budgeted amount, eligibility, allowability, applicability, reasonableness, and adequate source documentation. If the review reveals one or more areas is lacking, the pay request will be returned to the organization that made the request for clarification, correction, or additional documentation as appropriate. If the review reveals the request is unallowable per the OMB standards or federal regulation, the City will return the request to the organization with an explanation as to why the payment was disallowed.

### **Ongoing Affordable Housing Monitoring**

While the City is no longer a direct recipient of HOME funds, the City must continue to monitor activities that were funded from previous allocations for their periods of affordability. The City will follow internal procedures to ensure compliance with rent and occupancy standards for completed HOME-funded projects. As part of its monitoring strategy, the City will review its policies and procedures from the proposal process to project closeout and long-term affordability monitoring to make necessary updates based on changes to regulatory policy and new federal guidance.

Р	Y2020 Annual Action Pla	an

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

### Introduction

The City of Joliet will receive \$957,178 as its CDBG allocation for the FY 2020 Program Year and does not expect the receipt of any program income. The City's program year starts on October 1, 2020 and concludes on September 30, 2021. The City's HOME funds are included as part of the Will County Consortium and described more fully in the Consortium Annual Action Plan.

### **Community Development Block Grant (CDBG)**

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

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

### **Anticipated Resources**

		Exp	Expected Amount Available Year 1			
Program	Source of Funds	Annual Allocation	Program Income	Prior Year Resources	Total	Remainder of Strategic Plan
CDBG	Federal	957,178	0	0	957,178	\$4,000,000

Table 15 - 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 only receives CDBG funds. While CDBG funds do not require matching funds, grantees are encouraged to use CDBG funds to leverage additional funding sources. In the current program year, the City will invest CDBG funds in the development of a food pantry at Riverwalk Homes. This is part of an on-going effort to redevelop and revitalize the Riverwalk neighborhood. The City may be able to leverage additional investments in its other capital improvement projects, including the street reconstruction and the renovation of the Spanish Community Center.

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

The City owns a number of vacant parcels acquired through tax sale or foreclosure on clearance liens. In the past, the City has made these properties available to affordable housing developers who express an interest in redeveloping these lots into affordable housing. The City recently tried to work with a local non-profit to redevelop three available lots only to determine the environmental remediation of the properties rendered the development infeasible. Given current market, the demand for new homes in areas with the vacant lots does not support the development costs without deep subsidies. Given this, the City does not foresee the available properties playing a large role in its current strategies.

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

# **Goals Summary Information**

#	Goal Name	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Neighborhood Infrastructure and Facilities	CDBG Target Area Citywide	Special Needs Homeless	\$587,000	Public Facility or Infrastructure Activities:
	- domines		Community Development		3,500 Persons Assisted
2	Improve Public Services	CDBG Target Area Citywide	Special Needs	\$143,000	Public service activities:
			Community Development		1,000 Persons Assisted
3	Improve Condition of Housing Stock	CDBG Target Area Citywide	Affordable Housing	\$75,000	Homeowner Housing Rehabilitated: 75 Housing Units
4	Eliminate Blighted Conditions	CDBG Target Area	Community Development	\$0	Buildings Demolished: O Buildings
5	Planning, Administration, and Capacity Building	CDBG Target Area Citywide	All	\$152,178	Other: 1 Other
			Total	\$957,178	

Table 16 – Goals Summary

### **Goal Descriptions**

### 1. Improve Neighborhood Infrastructure and Facilities

The City's primary goal for the purpose of this Consolidated Plan is to improve the sustainability of older, low- and moderate-income neighborhoods within the City. The City will pursue this goal by investing in neighborhood infrastructure such as streets, sidewalks, flood drainage, water lines, and sanitary sewer improvements. The City will also invest in neighborhood facilities that provide access to crucial services for residents.

## FY2020 Projects serving this goal:

•	Street Improvements	\$460,000
•	Riverwalk Community Center	\$77,000
•	Spanish Community Center Upgrades	\$50,000

### 2. Improve Public Services

The City will use available federal resources to increase access and availability of crucial social services to low and moderate income persons. Eligible public services include those targeted to specific populations, such as homeless, at-risk youth, young families (child care), seniors, and the disabled. They also include programs aimed at increasing access to economic opportunity, such as job training and supportive services, and improving community health, such as programs that increase access to health care, mental health, and healthy food.

### FY2020 Projects serving this goal:

Holsten Human Capital Development (Riverwalk) \$90,000
 Senior Snow Shovel Program \$53,000

### 3. Improve Condition of Housing Stock

The City will use available federal resources to support rehabilitation programs. Given the limited amount of resources and the expense of rehabilitation programs, the City will use available resources for limited repair programs that serve a specific purpose, such as assisting a senior or disabled household remain in their home, increasing security, or addressing the hazards of lead-based paint. The City will also consider funding rehabilitation programs and projects if the CDBG funds are able to leverage other funding.

### **FY2020 Projects serving this goal:**

Senior Services – Minor Home Repair \$75,000

### 4. Eliminate Blighted Conditions

The City will use available federal resources to demolish and clear blighted structures from CDBG target areas. The immediate purpose of this goal is to remove conditions that have adverse effects on the health, safety, and livability of the service areas. The long term goal of the program is to re-purpose the available land for new housing or other redevelopment opportunities and to attract private investment into the neighborhoods.

### FY2020 Projects serving this goal:

The City will use state funding to address this goal in the FY2020 program year.

### 5. Planning, Administration, and Capacity Building

The City will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. This goal includes actions to affirmatively further fair housing, conduct neighborhood planning efforts, and increase capacity of local stakeholders through technical assistance.

### FY2020 Projects serving this goal:

CDBG Planning and Administration \$152,178

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

#	Project Name	Proposed Amount
1	Neighborhood Infrastructure	460,000
2	Facility – Riverwalk Food Pantry	77,000
3	Facility – Spanish Community Center	50,000
4	Services - Senior Snow Shovel	53,000
5	Services – Riverwalk Homes	90,000
6	Housing - Senior Housing Minor Repair	75,000
7	CDBG Planning and Administration	152,178
	TOTAL	957,178
	CDBG Available	957,178
	Contingency / Unprogrammed Funds	0

Table 17 - Project Information

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

CDBG funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilitates and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of very-low, low-, and moderate-income residents
- · Focus on low- and moderate-income areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long term impact
- The ability to measure or demonstrate progress and success

The allocations and priorities were established through discussions with City and County decision makers, meetings with stakeholders, and public meetings. The largest obstacle to addressing the City's underserved needs are financial in nature; there is a need for additional federal, state, and local funding to undertake additional housing and community development projects.

Project Name	Neighborhood Infrastructure
Target Area	None
Goals Supported	Neighborhood Infrastructure
Needs Addressed	Community Development Priority
Funding	CDBG: \$460,000
Description	Funds will be used to subsidize the reconstruction of a neighborhood street.
Target Date	9/30/2021
Goal	It is estimated that 2,000 low/mod persons will benefit from this activity.
<b>Location Description</b>	To Be Determined
Planned Activities	Low-Mod Area (LMA), Street Improvements (03K)

Project Name	Riverwalk Food Pantry
Target Area	RECAP / Census Tract 8819
Goals Supported	Neighborhood Facilities
Needs Addressed	Community Development Priority
Funding	CDBG: \$77,000
Description	Funds will be used to refurbish an existing community center to accommodate a food pantry to provide health food options for persons living in and around the Riverwalk Homes development.
Target Date	9/30/2022
Goal	It is estimated that 1,000 people will benefit from this activity.
Location Description	Riverwalk Homes 316 Spring St, Joliet, IL 60435
Planned Activities	The National Objective is Low/Mod Area Benefit (LMA) 570.208(a)(1). The Matrix Code is 03E, Neighborhood Facilities

Project Name	Spanish Community Center
Target Area	Citywide
Goals Supported	RECAP / Census Tract 8820
Needs Addressed	Community Development Priority
Funding	CDBG: \$50,000
Description	Renovation of existing community facility that provides a number of services to low- and moderate-income residents.
Target Date	9/30/2021
Goal	The Spanish Community Center is expected to benefit 500 persons.
Location Description	Spanish Community Center 309 N Eastern Avenue, Joliet
Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 03E, Neighborhood Facilities

Project Name	Services – Senior Snow Shovel
Target Area	Citywide
Goals Supported	Public Service
Needs Addressed	Community Development Priority
Funding	CDBG: \$53,000
Description	CDBG funds will subsidize a Snow Shovel Program that serves seniors and disabled households.
Target Date	9/30/2021
Goal	130 persons
Location Description	Citywide to qualified senior and disabled households
Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 05 Public Services.

Project Name	Services – Riverwalk Homes
Target Area	Citywide
Goals Supported	RECAP / Census Tract 8819
Needs Addressed	Community Development Priority
Funding	CDBG: \$90,000
Description	CDBG funds will be used to support public service programs for residents of the Riverwalk Homes development and the surrounding area.
Target Date	9/30/2021
Goal	1,000 persons
Location Description	Riverwalk Homes 316 Spring St, Joliet, IL 60435
Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 05 Public Services.

Project Name	Housing Rehabilitation – Senior Minor Repair
Target Area	Citywide
Goals Supported	Housing Rehabilitation
Needs Addressed	Housing Priority
Funding	CDBG: \$75,000
Description	CDBG funds will be provided to Senior Services of Will County to make minor repairs for elderly homeowners.
Target Date	09/30/2021
Goal	75 income-eligible homeowners
Location Description	Citywide
Planned Activities	The National Objective is Low/Mod Housing Benefit (LMH) 570.208(a)(3). Matrix Code 14A Single-Unit Rehabilitation.

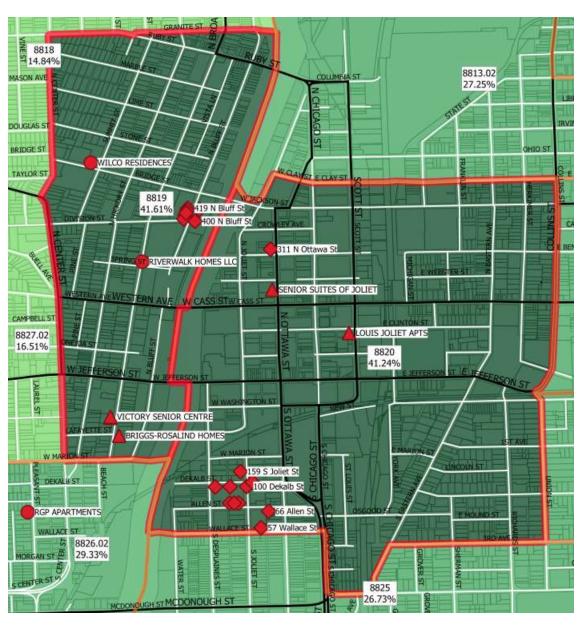
Project Name	General Administration and Planning
Target Area	Citywide
Goals Supported	Oversight, Coordination, and Capacity Building
Needs Addressed	Administration, Planning, and Management Priority
Funding	CDBG: \$152,178
Description	Overall program administration of the CDBG Program and other Federal Grant programs, including (but not limited to) salaries, wages, and related costs of grantee staff or others engaged in program management, monitoring, and evaluation. Project will also include neighborhood planning efforts.
Target Date	9/30/2021
Goal	Not Applicable for General Administration.
Location Description	This activity will take place throughout the City of Joliet.
Planned Activities	The National Objective is not applicable. The Matrix Code is 21A, General Program Administration 570.206.

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

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

The City has identified three census tracts that have relatively high poverty rates and high concentrations of minority residents: Census Tracts 8819, 8820, and 8812. In the 2020 program year, the City will make investments and support programs within Census Tracts 8819 and 8820.

## Census Tract 8819 and 8820



### **Geographic Distribution**

Target Area	Amount	Percent
Citywide / Non-area specific	280,178	27%
Services – Snow Shovel (\$53,000)		
Housing – Senior Repair (\$75,000)		
Administration (\$152,178)		
RECAP Census Tracts	447,000	49%
Neighborhood Infrastructure (50% of \$460,000)		
Facilities – Spanish Community Center (\$50,000)		
Facilities – Riverwalk Homes Food Pantry (\$77,000)		
Services – Riverwalk Homes (\$90,000)		
Other CDBG Eligible Areas	230,000	24%
Neighborhood Infrastructure (50% of \$460,000)		

**Table 18 - Geographic Distribution** 

### Rationale for the priorities for allocating investments geographically.

The City is committed to providing a suitable living environment, decent and affordable housing, and access to economic opportunity to all of its residents. As Joliet has grown and expanded over the years, some of the older neighborhoods closest to the downtown area and the eastern portion of the City have suffered from private disinvestment and shifts in the local economy.

The City will prioritize the use of its CDBG funds in low- and moderate-income neighborhoods, including the three census tracts identified as having both high poverty rates and high minority concentrations in an effort to improve the sustainability of those neighborhoods.

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

#### Introduction

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

### Actions planned to address obstacles to meeting underserved needs.

The City has identified a lack of capacity among subrecipients to carry out CDBG-funded activities as an obstacle to meeting underserved needs. To address this obstacle, the City will work to expand its own internal capacity to provide technical assistance to new and existing organizations.

### Actions planned to foster and maintain affordable housing.

The City will act as a subrecipient to Will County as part of the Joliet/Will County HOME Consortium. As a subrecipient, the City will support HOME-funded projects, including tenant-based rental assistance and CHDO development, that will directly increase the number of affordable housing units within the City.

### Actions planned to reduce lead-based paint hazards.

The City of Joliet provides purchasers of pre-1978 built city-owned houses with the lead pain pamphlet, "Protect Your Family From Lead in Your Home." The City also requires contractors to follow HUD's lead-based paint regulations for construction and rehabilitation projects funded through the CDBG and HOME programs. Work write-ups for projects include a section on lead-based paint testing and abatement when necessary under the current regulations. The City also includes a section on Residential Lead Paint Disclosure Requirements in the Landlord Conference. Staff continues to attend training on these requirements.

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

The City's anti-poverty strategy has two main components. First, the City will continue to support efforts to create economic opportunities through business attraction, retention, and supporting workforce development. These efforts will be funded with non-CDBG funds. The City will use CDBG funds to provide assist non-profits that help poverty-stricken families gain self-sufficiency skills. This includes provision of funding to Holsten Community Capital to provide social service programs at Riverwalk Apartments and the funding of capital improvement projects for non-profits, such as the Spanish Community Center, to maintain their facilities in order to continue the delivery of needed services.

### Actions planned to develop institutional structure.

The City will focus on two initiatives during the program year. First, the City will provide technical assistance to new and existing organizations in an effort to increase their capacity to deliver federally funded programs. The City will also provide financial support to the local Continuum of Care to craft a new strategic plan to increase operational efficiency among the various homeless service providers.

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

The City will continue to serve on the Executive Committee for the local Continuum of Care. In addition, the City will be partnering with the County and other community stakeholders to fund a new strategic plan for the local Continuum of Care.

The City will also participate in the local Will County Housing Thought Leadership Group. This group is taking the lead on advocating for more housing options within the area, including multifamily and affordable housing options. The group is also working to increase coordination between local community stakeholders, non-profits, developers, and local government to address housing issues within the County.

# AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

The City must identify all funds it expects to be available during the program year, including the allocation, any program income expected to be received during the program year, any program income amounts not included in a prior action plan, any program income generated under a lump sum drawdown, proceeds from Section 108 loan guarantees, surplus from urban renewal settlements, and any reimbursements made to a local account.

The City must also describe any float-funded activities planned for the year and potential effects on funding.

Finally, the City must identify the estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate-income. The information about activities shall be in sufficient detail, including location, to allow citizens to determine the degree to which they are affected.

### **Expected Income**

The City does not expect to receive any CDBG program income in the upcoming program year. The City does have a number of deferred payment loans made in prior years that may generate income. However, these loans are deferred and are not due until the property is sold or otherwise transferred.

### **Float-Funded Activities**

The City will not utilize any float-funding during the upcoming program year.

### **Low- and Moderate-Income Benefit and Urgent Need**

The City expects that 100% of its program funds will be used for activities that meet a low- and moderate-income national objective. However, given the current economic and health situation resulting from the COVID-19 crisis, the City will complete the Urgent Need certification in case funds must be reallocated to meet a particular urgent need.

### **Community Development Block Grant Program (CDBG)**

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	C
the start of the next program year and that has not yet been reprogrammed	
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	
3. The amount of surplus funds from urban renewal settlements	(
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.	
5. The amount of income from float-funded activities	(
Total Program Income	C
Other CDBG Requirements	
1 The amount of urgent need activities	0