

**2024 CAPER**  
(Consolidated Annual Performance Evaluation Report)  
**Substantial Amendment to**  
**FY 2025-2029 Consolidated Plan &**  
**FY 2025 Annual Action Plan**

Public Hearing  
March 19, 2025

## Introductions

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- City Staff
- CAPER
- Substantial Amendment to FY 2025-2029 Consolidated Plan & FY 2025 Annual Action Plan Process for submission to City Council: April 2025
- Process for submission to HUD

## 2024 CAPER

- CDBG
  - Six (6) buildings were demolished.
    - One (1) Commercial building
    - Five (5) Residential buildings (four single-family units and one six family building)
  - Fourteen (14) owner occupied single family homes were rehabilitated
  - Five (5) businesses were assisted.
  - One (1) job was created and filled.
- HOME
  - Five (5) homebuyers purchased single-family homes.
- ESG
  - Three (3) subrecipients were awarded ESG dollars.
  - Fifty-one (50) households were assisted.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Program Year	Actual – Program Year	Percent Complete
CDS-2 Infrastructure	Non-Housing Community Development	CDBG: \$700,000	Public Facility or Infrastructure Activities other than Low/ Moderate Income Housing Benefit	Persons Assisted	3000	0	0%
CDS-6 Clearance/ Demolition	Non-Housing Community Development	CDBG: \$905,456	Buildings Demolished	Buildings	35	6	17%



### **CDS2 Infrastructure/Non-Housing Community Development:**

- The City planned to replace one street during 2024, which would have impacted approximately 3000 low-income persons within a low moderate-income area of the City. Although a street was not replaced in 2024, the City plans to fund infrastructure that will make a similar impact before construction season ends in 2025.

### **CDS6 Clearance & Demolition/Non-Housing Community Development:**

- Six (6) buildings were demolished using CDBG funding. Although this was only 17% of the City's goal in units, because one of the buildings was a commercial building and another one was a multifamily (6 unit) building, the City actually expended 62% of the CDBG demolition budget. In addition, the City was able to utilize other local and state dollars to demolish twenty (20) dilapidated buildings.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Program Year	Actual – Program Year	Percent Complete
EDS-1 Employment	Economic Development	CDBG: \$0	Businesses assisted	Businesses Assisted	0	0	NA
EDS-2 Development	Economic Development	CDBG: \$610,691	Jobs created / retained	Jobs created / retained	0	1	100%
			Businesses assisted	Businesses Assisted	24	5	21%
			Other	Other	NA	NA	NA



### **EDS1 Employment/Economic Development:**

- The City is focusing on assistance through EDS2-Development, and has not allocated funding towards EDS-1 Employment.

### **EDS2 Development/Economic Development:**

- In 2024, the City designated \$610,691 towards Economic Development. \$125,000 of that funding was allocated towards the Business Growth Program. This program provided funding through a competitive application process to businesses throughout the City. Five businesses were designated to receive funding of \$25,000 and each will be creating one job. All five (5) recipients signed agreements and their projects are underway. The projects are listed below.
  - o A food market that expanded their space to allow them to increase their inventory and services.
  - o A transportation company that added staff to accommodate an expansion of services.
  - o A restaurant added catering and special event capabilities.
  - o A restaurant increased their offerings, which required added staff.
  - o A manufacturer added a 3D Printer that expanded their service lines.
- A Recipient of funding in 2023 completed their requirements and created and filled one job.

- Outside of the Business Growth Program, the City had anticipated using funding to support several projects that either did not move forward, or funding was provided through a different cost reduction tool. The City continues to work with businesses and developers to address their needs and growth plans and leverages cost reduction tools to support those projects as needed. Remaining CDBG funds will be used to support eligible projects, as well as, structured future programs.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Program Year	Actual – Program Year	Percent Complete
HS-1 Housing Development	Affordable Housing	HOME: \$3,987,041	Rental units rehabilitated	Household Housing Unit	17	0	0%
			Homeowner Housing Added	Household Housing Unit	4	0	0%
			Other	Other	1	0	0%
HS-2 Housing Rehabilitation	Affordable Housing	CDBG: \$644,501	Homeowner Housing Rehabilitated	Household Housing Unit	43	14	33%
							

### HS1 Housing Development/Affordable Housing:

- A developer was awarded \$650,000 in HOME gap funds to transform an historic hotel to a 54 unit multi-family building, with the agreement signed May 7, 2024. At completion, at a minimum, four (4) units will be HOME assisted.
- City staff was monitoring another 64 unit multi-family development that was underway during 2024 (HOME agreement signed May 11, 2022 and amended 1/31/2024. Although there were construction delays, tenants were able to begin occupying the HOME assisted units. Final payout is anticipated early 2025. Eleven (11) HOME assisted units are anticipated.
- During 2024, the City was made aware of several multi-family developments seeking Illinois Housing Development Authority (IHDA) Tax Credit dollars. Each will have a financing gap, and therefore, seeking additional dollars from the City. Since IHDA requires Conditional Preliminary Set-aside Letters at the time of application, early 2025, City Council approved conditional letters for two (2) developments anticipating proceeding with their IHDA applications in June of 2025. If selected by IHDA to move forward, the two project awards would include up to \$1,450,000 of HOME funding and \$1,000,000 of CDBG.
- A third multi-family developer is also seeking approval from IHDA for a LIHTC application. The City gave a letter of support, encouraging the developer to apply for HOME and CDBG funding for this new construction development. This project would potentially

- apply for up to \$800,000 in HOME and up to \$1,000,000 in CDBG.
- City staff anticipate seeking approval from HUD to convert Community Housing Development Organization (CHDO) funds older than 24 months to entitlement dollars, which may then be used to fund residential housing developments.

**HS2 Housing Rehabilitation/Affordable Housing:**

- CDBG was used to rehabilitate fourteen (14) residential homes. In addition, City staff rehabilitated another fourteen (14) residential homes with grants provided by the Illinois Housing Development Authority (IHDA), making twenty-eight (28) homes rehabilitated during 2024.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Program Year	Actual – Program Year	Percent Complete
HS-3 Homeownership	Affordable Housing	HOME: \$432,902	Direct Financial Assistance to Homebuyers	Households Assisted	28	5	18%
HS-4 Fair Housing	Affordable Housing	CDBG: \$50,000	Other	Other	5	0	0%
			Rental Units Rehabilitated	Household Housing Unit	17	0	0%
			Homeowner Housing Added	Household Housing Unit	4	0	0%
HS-5 Project Delivery	Affordable Housing	CDBG: \$487,259	Homeowner Housing Rehabilitated	Household Housing Unit	0	0	0%
			Direct Financial Assistance to Homebuyers	Households Assisted	28	5	18%
			Other	Other	1	0	0%



### HS3 Homeownership/Affordable Housing:

- HOME funds made it possible for five (5) homebuyers to purchase newly constructed homes through the Rockford Area Habitat for Humanity residential housing program.

### HS4 Fair Housing/Affordable Housing:

- Although the City did not contract with the local Fair Housing Agency, Prairie State Legal Services, during 2024 as the Annual Action Plan proposed, the City did hold public hearings and planning focus group meetings with residents and agencies, including Prairie State Legal Services, to gather data and other pertinent information needed to draft the 2025-2029 Analysis of Impediments to Fair Housing Choice (AI). Citizen Participation took place during 2024 and City Council approved the draft AI (January 2025). City staff anticipate funding activities that will address the City's five (5) impediments found in the AI.

The 5 impediments are as follows:

- Impediment 1: Fair Housing Education and Outreach. There is a need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities and the disabled population who fear retaliation if they lodge a complaint.
- Impediment 2: Need for Decent, Safe, and Affordable Rental Housing. The City of Rockford does not have a sufficient supply of rental housing that is decent, safe, and

sound. In many cases, landlords often do not maintain their property to code standards, which results in unsafe living conditions for tenants. However, the monthly cost of rent for apartments has steadily increased due to the limited supply of rental housing, despite the condition of the rental unit.

- Impediment 3: Lack of Affordable Homeownership Opportunities. Referencing Census data, the population of Rockford has remained relatively stable between 2010 and 2020 decreasing by about 4,200 people or -3%. However, the population is projected to increase due to regional growth factors mainly related to current and planned job growth. Therefore, it is expected that the number of new dwelling units needed to handle this growth is between 3,200 and 9,100 units by the year 2032. Renter occupied units have increased from 39.5 percent in 2010 to 45.8 percent in 2019. In contrast, owner occupied units have decreased from 60.5 percent in 2010 to 54.2 percent in 2019. Today the biggest issue facing affordable home ownership opportunities are availability and cost. In 10 years, the average price of a home in the Rockford area has more than doubled. An average home in Rockford would cost you just over \$88,000 in 2014 while in June of 2023 the same home on average would cost just over \$198,000. As of June 2024, the median price of a home in Rockford was \$155,377, a 17.9% increase from the previous year.
- Impediment 4: Need for Accessible Housing Units That Are For-Sale or Rent. There is a lack of accessible housing units in the City of Rockford. Most of the existing housing units do not have accessible features. The City's disabled population has grown to 32% of the total population.
- Impediment 5: Economic Issues that affect Fair Housing Choice. There is a lack of economic opportunities in the City which prevent low-income households from improving their income and ability to live outside areas with concentrations of low-income households, which makes this a fair housing concern.

#### **HS5 Project Delivery/Affordable Housing:**

- Every CDBG or HOME assisted property reported under HS1-Housing Development, HS2-Housing Rehabilitation, or HS3-Homeownership have costs associated with the actual assistance itself (costs to build, rehabilitate, and/or purchase a property). In addition, there are costs associated with delivering the assistance to these properties. CDBG is used to pay for these delivery costs, which include, but are not limited to the following:
  - Staff costs to determine if property owners/buyers qualify,
  - Construction oversite costs, and
  - Processing payments costs.
- Properties may not be counted more than once per funding source. Therefore, accomplishments for CDBG assisted properties are reported once under HS1, HS2, or HS3 (when CDBG funded) and accomplishments for HOME assisted properties are reported once under HS1, HS2, or HS3 (when HOME funded) and once under HS5 (which is CDBG funded).

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Program Year	Actual – Program Year	Percent Complete
AMS-1 Overall Coordination	Administration, Planning, and Management	CDBG: \$756,344 HOME: \$310,089 ESG: \$28,399	Other	Other	3	3	100%

  

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Program Year	Actual – Program Year	Percent Complete
HMS-1 Housing	Homeless	ESG: \$30,000	Other	Other	2	1	50%
HMS-2 Operation / Support	Homeless	ESG: \$154,000	Other	Other	4	1	25%
HMS-3 Prevention and Re-Housing	Homeless	ESG: \$181,076	Other	Other	2	1	50%

### **AM1 Overall Coordination/Administration, Planning & Management:**

- CDBG: During 2024, the City used prior year CDBG and CDBG program income to cover administrative expenses totaling \$269,705. The City continues to meet the 20% CDBG administrative cap for all years. See the PR26 reports included as part of the CAPER.
- HOME: The City used prior year HOME to cover administrative expenses totaling \$175,162. Each year the City continues to be below the administrative cap (10% each year except for 2020, which a pandemic waiver increased the cap to 25%).

## 2024 Year End Balances

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- CDBG \$2,922,575
  - HOME \$3,532,714
  - ESG \$203,086
  - CDBG-CV \$391,117.60

## **Substantial Amendment to FY 2025-2029 Consolidated Plan & FY 2025 Annual Action Plan**

- Amending to incorporate prior year funds into the FY 2025 AAP budget
  - Strategies are similar to prior years, but goals are streamlined.
- Amending to include a CDBG-CV housing program.
- Amending to announce that the City reserves the right to obtain permission from HUD to reallocate HOME Community Housing Development Organization (CHDO) funds to HOME Entitlement for the use on any housing programs.

## 2025 Action Plan Strategies

- **Housing**
- **Community Development**
- **Economic Development**
- **Homeless**
- **Administration, Planning and Management**

## Other Special Needs Strategy



The City has always assisted other special needs populations such as elderly and disabled through the Housing, Community Development, and Economic Development Strategies. Therefore, this Strategy is no longer needed as a stand alone strategy.

The Other Special Needs Strategy was removed from the 2025 AAP Strategies. This is because the City generally did not fund projects/activities under this category. As mentioned in the slide, the City has assisted other special needs populations such as elderly & disabled through the Housing, Community Development, Economic Development, and Homeless Strategies.



## Housing Strategy 2025 Goals

Housing New Construction

Preservation of Housing

Community Housing Development  
Organization (CHDO) Support & Development

### **HS-1 Housing New Construction**

- Increase the number of housing units in the City for owners and renters through new construction. This includes, but is not limited to, costs associated with acquisition, disposition, clearance, demolition, infrastructure, and new construction of residential housing.

### **HS-2 Preservation of Housing**

- Preserve existing housing units in the City for owners and renters. This includes, but is not limited to, costs associated with acquisition, disposition, clearance, demolition, infrastructure, and the rehabilitation of residential housing.

### **HS-3 CHDO Support & Development**

- Support CHDO's with operating dollars and development funds. This meets the HOME program 15% minimum set aside requirement for affordable housing. Funds would be used for the development of decent, safe, and sanitary housing for owners and renters. This includes, but is not limited to, costs associated with acquisition, new construction, reconstruction, and the rehabilitation of residential housing. In addition, eligible homebuyers purchasing any of the newly developed units may receive homebuyer assistance such as down payment, etc.



#### **HS-4 Homeownership**

- Create wealth through homeownership. Assistance includes, but is not limited to direct subsidies for down payment, closing costs, housing counseling fees, interest subsidies, etc.

#### **HS-5 Project Delivery**

- Support housing through project delivery; the comprehensive process of carrying out and completing housing units.

Note: with the addition of CHDO Support & Development and the recategorization of Fair Housing (see next slides), Homeownership became HS-4 and Project Delivery became HS-5.

**Housing Strategy  
Prior Year Goal**

HS-4 Fair Housing

**Is funded  
through**

## Community Development Strategy 2025 Goal

### Public Services

#### CDS-2 Public Services

- Supplement public services (including labor, supplies, and materials) for low to moderate-income persons, including persons with other special needs. This includes, but is not limited to adding new services or making a quantifiable increase in the level of existing services. Services include, but are not limited to, services related to employment, crime prevention, childcare, health, drug abuse, education, fair housing counseling, energy conservation, welfare, or recreational needs.

## Housing Strategy 2024 Year End Budget by Goal

	CDBG	HOME
HS-1 HOUSING DEVELOPMENT	\$0	\$3,055,946
HS-2 HOUSING REHABILITATION	\$802,053	\$0
HS-3 HOMEOWNERSHIP	\$0	\$383,905
HS-4 FAIR HOUSING	\$50,000	\$0
HS-5 PROJECT DELIVER	\$42,748	\$0

Available grant funds from prior years (as of December 31, 2024) before the budget is converted to the new goals.

## Housing Strategy 2024 Year End Budget by Goal Converted

	CDBG	HOME
HS-1 HOUSING NEW CONSTRUCTION	\$0	\$2,724,171
HS-2 PRESERVATION OF HOUSING	\$1,083,080	\$0
HS-3 CHDO SUPPORT & DEVELOPMENT	\$0	\$715,680
HS-6 PROJECT DELIVERY	\$42,748	\$0

Available grant funds from prior years converted & budgeted for the new goals.

## Housing Strategy 2025 Annual Action Plan Budget

	CDBG	HOME
HS-1 HOUSING NEW CONSTRUCTION	\$0	\$650,044
HS-2 PRESERVATION OF HOUSING	\$987,051	\$0
HS-3 CHDO SUPPORT & DEVELOPMENT	\$0	\$185,727
HS-6 PROJECT DELIVERY	\$353,435	\$0

Anticipated budget for the 2025 grant allocation (prior year funds are not included).

NOTE: the anticipated 2025 budget is based on the City's 2024 allocation and subject to change. See additional budget detail slides later in this presentation.

## Housing Strategy 2025 AAP Budget plus Carryover

	CDBG	HOME
HS-1 HOUSING NEW CONSTRUCTION	\$0	\$3,374,215
HS-2 PRESERVATION OF HOUSING	\$2,070,131	\$0
HS-3 CHDO SUPPORT & DEVELOPMENT	\$0	\$901,407
HS-6 PROJECT DELIVERY	\$396,183	\$0

Anticipated budget for the 2025 grant allocation including available prior year funds.

NOTE: the anticipated 2025 budget is based on the City's 2024 allocation and subject to change. See additional budget detail slides later in this presentation.



## Community Development Strategy 2025 Goal

**Non-Housing  
Community  
Development  
Needs**

### **CDS-1 Non-Housing Community Development Needs**

- Improve public facilities, infrastructure, and public safety. This includes, but is not limited to, rehabilitation, reconstruction, and new construction of community spaces, and infrastructure such as streets, sidewalks, bridges, curbs, storm water & sanitary sewer, accessibility improvements, the removal of architectural barriers, community policing, and ability to respond to emergencies in the City, etc.

## Community Development Strategy No Change from Prior Year to 2025 Goals

Public Services

Clearance/Demolition

### CDS-2 Public Services

- Supplement public services (including labor, supplies, and materials) for low to moderate-income persons, including persons with other special needs. This includes, but is not limited to adding new services or making a quantifiable increase in the level of existing services. Services include, but are not limited to, services related to employment, crime prevention, childcare, health, drug abuse, education, fair housing counseling, energy conservation, welfare, or recreational needs.

### CDS-3 Clearance/Demolition

- Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.

Note: with streamlining the goals, Public Service became CDS-2 and Clearance/Demolition became CDS-3.

## Community Development Strategy 2024 Year End Budget by Goal

	CDBG
CDS-2 INFRASTRUCTURE	\$700,000
CDS-6 CLEARANCE/DEMOLITION	\$662,856

Available grant funds from prior years (as of December 31, 2024) before the budget is converted to the new goals.

## Community Development Strategy 2024 Year End Budget by Goal Converted

	CDBG
CDS-1 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS	\$700,000
CDS-2 PUBLIC SERVICES	\$50,000
CDS-3 CLEARANCE/DEMOLITIONS	\$381,829

Available grant funds from prior years converted & budgeted for the new goals.

## Community Development Strategy 2025 Annual Action Plan Budget

	CDBG
CDS-1 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS	\$0
CDS-2 PUBLIC SERVICES	\$10,000
CDS-3 CLEARANCE/DEMOLITIONS	\$300,000

Anticipated budget for the 2025 grant allocation (prior year funds are not included).

NOTE: the anticipated 2025 budget is based on the City's 2024 allocation and subject to change. See additional budget detail slides later in this presentation.

## Community Development Strategy 2025 AAP Budget plus Carryover

	CDBG
CDS-1 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS	\$700,000
CDS-2 PUBLIC SERVICES	\$60,000
CDS-3 CLEARANCE/DEMOLITIONS	\$681,829

Anticipated budget for the 2025 grant allocation including available prior year funds.

NOTE: the anticipated 2025 budget is based on the City's 2024 allocation and subject to change. See additional budget detail slides later in this presentation.



## Economic Development Strategy 2025 Goals

**Business Support**

**Property  
Development**

### EDS-1 Business Support

Provide financial support to start and/or expand businesses.

### EDS-2 Property Development

Develop new and existing commercial and industrial properties through means such as acquisition, disposition, clearance, demolition, remediation, preservation, renovation, etc.

## Economic Development Strategy 2024 Year End Budget by Goal

	CDBG
EDS-1 EMPLOYMENT	\$76,478
EDS-2 DEVELOPMENT	\$534,213

Available grant funds from prior years (as of December 31, 2024) before the budget is converted to the new goals.

## **Economic Development Strategy 2024 Year End Budget by Goal Converted**

	CDBG
EDS-1 BUSINESS SUPPORT	\$250,000
EDS-2 PROPERTY DEVELOPMENT	\$360,691

Available grant funds from prior years converted & budgeted for the new goals.

## **Economic Development Strategy 2025 Annual Action Plan Budget**

	CDBG
EDS-1 BUSINESS SUPPORT	\$125,000
EDS-2 PROPERTY DEVELOPMENT	\$0

Anticipated budget for the 2025 grant allocation (prior year funds are not included).

NOTE: the anticipated 2025 budget is based on the City's 2024 allocation and subject to change. See additional budget detail slides later in this presentation.

## **Economic Development Strategy 2025 AAP Budget plus Carryover**

	CDBG
EDS-1 BUSINESS SUPPORT	\$375,000
EDS-2 PROPERTY DEVELOPMENT	\$360,691

Anticipated budget for the 2025 grant allocation including available prior year funds.

NOTE: the anticipated 2025 budget is based on the City's 2024 allocation and subject to change. See additional budget detail slides later in this presentation.

## Homeless Strategy Prior Year Goals

- AMS-1 Administration (ESG only)
- HMS-1 Housing
- HMS-2 Operation/Support
- HMS-3 Prevention and Re-Housing

Converts to

## Homeless 2025 Goal

To Reach  
Functional Zero for  
Families, Youth,  
and Single Adults

### HMS-1 To Reach Functional Zero

- Supplement the Continuum of Care's efforts by identifying and engaging people at risk of and experiencing homelessness, intervening to prevent the loss of housing and divert people from entering the homelessness services system, and providing immediate access to shelter and crisis services. This includes, but is not limited to, efforts related to street outreach, emergency shelter, homeless prevention, rapid re-housing, operating, supporting the Homeless Management Information System (HMIS), and administration.

## Homeless Strategy

- **2024 Year End Budget: ESG \$203,086**
- **Original FY 2025 Estimated Budget: \$192,497**
- **New FY 2025 Budget with Carryover: \$395,583**
- **Approximately 10 awards will be made to homeless agencies (including the City) for the following types of activities: HMIS, Administration, Essential Services/Outreach, Essential Services/Emergency Shelter, Rapid Re-Housing and Outreach.**

## Homeless Strategy 2024 Year End Budget by Goal

	ESG
AMS-1 OVERALL COORDINATION	\$14,437
HMS-1 HOUSING	\$15,000
HMS-2 OPERATION/SUPPORT	\$79,000
HMS-3 PREVENTION & RE-HOUSING	\$94,649

Available grant funds from prior years (as of December 31, 2024) before the budget is converted to the new goals.

## Homeless Strategy 2024 Year End Budget by Goal Converted

	ESG
HMS-1 TO REACH FUNCTIONAL ZERO	\$203,086

Available grant funds from prior years converted & budgeted for the new goals.

## **Administration Strategy**

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- **Strategy includes CDBG and HOME only**
  - **ESG Admin is now included in the Homeless Strategy**

## Administration Strategy

2024 YEAR END BUDGET	
CDBG	HOME
\$54,228	\$92,863

ORIGINAL FY 2025 ESTIMATED BUDGET	
CDBG	HOME
\$443,872	\$92,863

NEW FY 2025 BUDGET WITH CARRYOVER	
CDBG	HOME
\$498,099	\$185,727

### AMS-1 Overall Coordination

- Provide program management and oversight for the successful administration of Federal programming, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.

## CDBG-CV

- **2024 Year End Balance: \$391,117.60**
- **Expenditure Deadline: May 2026**
- **Programming will include a combination of any of the following:**
  - Microenterprise Program
  - One or more special economic development activities
  - New Housing Program

As of December 31, 2024, \$391,117.60 CDBG-CV funds were available. To ensure funding is expended by early 2026, the deadline for CDBG-CV expenditures, City staff anticipates a combination of any of the following: administering another round of its Microenterprise Program, funding one or multiple special economic development activities, and/or implementing a new housing program. A new housing program would preserve approximately 10 – 50 rental housing units.

**2025-In addition to CDBG, CDBG-CV, HOME, and ESG funds, the following other public resources have been received by agencies in the City of Rockford or leveraged with our funding:**

- Illinois Housing Development Authority program funds
- United States Environmental Protection Agency – Brownfields Assessment Grants
- United States Environmental Protection Agency – Clean-up funds
- United States Environmental Protection Agency – Supplemental Revolving Loan Fund
- Community Services Block Grant
- Continuum of Care Grant
- Illinois Home Weatherization Assistance Program
- Healthy Homes HUD funding
- Low Income Housing Tax Credits
- Historic Tax Credits
- U.S. Treasury CDFI funding

## Additional Budget Details

- Estimated FY 2025 are contingent on the final approval of the Federal FY 2025 budget.
- Budget amendments are anticipated and will be made once actual allocations are announced by the Department of Housing and Urban Development (HUD).
- Any increases or decreases in funding will be applied to projects in need or slow moving, respectively.
- Due to the time of awards, the City reserves the right to incur pre-award costs to minimize disruption in programming. Pre-award costs are those incurred before the start date of the Federal award, and are subject to repayment.

## Additional Budget Details

- **Each year the City budgets CHDO operating funds. If they are not requested or committed by the end of the calendar year they are automatically moved to another HOME funded Housing Strategy project/activity in need.**
- **The City reserves the right to request permission from HUD to reallocate any CHDO dollars not requested or committed within two (2) years of the City's award to HOME funded Housing Strategy project/activity in need.**

## Additional Budget Details

- The statements here are current practices and may change throughout the Five-Year Consolidated Plan period. Should changes occur, it will be announced during the City's Citizen Participation process for the annual action plans. A change in any of the above statements generally do NOT constitute a substantial amendment for the Five-Year Consolidated Plan. For definitions and processes followed for minor and substantial budget amendments, see City's Citizen Participation Plan.

**2024 CAPER, and  
Substantial Amendment to FY 2025-2029 Consolidated Plan  
& FY 2025 Annual Action Plan**

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- **Questions?**
- **Comments?**

## Planning Calendar

- 2024 CAPER - Public Comment Period: March 10, 2025 through March 24, 2025
- FY 2025-2029 Consolidated Plan & FY 2025 Annual Action Plan (AAP) Substantial Amendment – Public Comment Period: March 10, 2025 – April 11, 2025
- CAPER draft and FY 2025-2029 Con Plan & FY 2025 AAP Substantial Amendment are available at the following locations:
  - ✓ [www.RockfordIL.gov](http://www.RockfordIL.gov)
  - ✓ Rockford City Hall – 425 E. State Street, 2<sup>nd</sup> floor
  - ✓ Rockford Health & Human Services Dept. – 612 N. Church
  - ✓ Rockford Housing Authority – 223 S. Winnebago St.
  - ✓ Rockford Public Library Branches – 214 N. Church Street, 1238 S. Winnebago Street, and 6685 E. State Street
- April 2025: Present FY 2025-2029 Con Plan & 2025 AAP Substantial Amendment to City Council for approval.
- CAPER Submission to HUD: No later than March 31, 2025
- FY 2025-2029 Con Plan & FY 2025 AAP Submission to HUD: TBD
  - HUD announces the City's grant allocation, City staff updates the budget, and submits the Con Plan and 2025 AAP plan to HUD within 45 days.

## Public Comments and Feedback for 2024 CAPER

**Please provide comments and feedback about the 2024 CAPER**

**Written comments and feedback can be submitted to Sarah Leys, Housing and  
Program Manager, through Monday, March 24, 2025.**

**Email:** [Sarah.Leys@rockfordil.gov](mailto:Sarah.Leys@rockfordil.gov)

**Phone:** 779-348-7442

**Mail:** 425 E. State St., Rockford, IL 61104

**WE APPRECIATE YOUR INPUT!**

## **Public Comments and Feedback for Substantial Amendment to FY 2025-2029 Consolidated Plan & FY 2025 Annual Action Plan**

**Please provide comments and feedback about the Substantial Amendment to FY 2025-2029  
Con Plan & FY 2025 AAP.**

**Written comments and feedback can be submitted to Sarah Leys, Housing and Program  
Manager, through Friday, April 11, 2025.**

**Email:** [Sarah.Leys@rockfordil.gov](mailto:Sarah.Leys@rockfordil.gov)

**Phone:** 779-348-7442

**Mail:** 425 E. State St., Rockford, IL 61104

**WE APPRECIATE YOUR INPUT!**