

9/4/2025

**NOTICE OF PUBLIC HEARING AND PUBLIC REVIEW & COMMENT PERIOD FOR CLARIFYING THE
FY 2025-2029 FIVE-YEAR CONSOLIDATED PLAN AND FY 2025 ANNUAL ACTION PLAN
ANTICIPATED RESOURCES AND GOALS,
WHICH INCLUDED AMENDMENTS TO PRIOR YEAR GRANTS (2020-2024)
CITY OF ROCKFORD, ILLINOIS**

Notice is hereby given that the anticipated resources and goals of the City of Rockford Five-Year Consolidated Plan (CP) for FY 2025-2029 and Annual Action Plan (AAP) for FY 2025 are being clarified for resubmission to the Department of Housing and Urban Development (HUD) and a draft of the updated version of the anticipated resources and goals, along with amendments that occurred to prior year grants (2020-2024), will be available for review and public comment starting on Friday, September 5, 2025 through Monday, October 6, 2025 at noon.

In accordance with PL 93-383, cited as the housing and Community Development Act of 1974, as amended, a Public Hearing will take place on Friday, September 19, 2025 at noon in City Hall City Council Chambers located at 425 E. State St, Rockford, IL 61104 to present the clarifications, as well as, corresponding amendments. City Hall is accessible to persons with physical disabilities. If special arrangements are needed to accommodate any resident in order for them to participate in the public hearing, including translation services, please contact the Community & Economic Development Dept., City of Rockford, at 779-348-7162, or NDHousing@RockfordIL.gov, to make those arrangements. Please contact 7-1-1 for the TTY/TTD relay, if needed.

Citizen participation took place during 2024 and 2025 for the CP and AAP. The document for public review and comment is a clarification for the City's submission to HUD, it does not change the City's plans for administering the FY 2025 Community Development Block Grant (CDBG) funds totaling \$2,254,724 (plus an estimated \$30,000 in program income), HOME Investment Partnerships Program (HOME) funds totaling \$961,680.65 (plus 14,059.09 program income), and Emergency Solutions Grant (ESG) funds totaling \$195,054, and any older CDBG and HOME grant dollars that were available to commit to projects and/or activities as of December 31, 2024.

A draft of the clarifications may be found on the City's website at www.rockfordil.gov and during normal business hours at the following locations: City, Dept. of Community & Economic Development - 425 E. State St.; City, Human Services Office - 612 N. Church St.; Rockford Housing Authority - 223 S. Winnebago St; and Rockford Public Library Main branch - 215 S. Wyman St. (and all Rockford library branches).

City Staff encourages public agencies, other interested parties, and all residents, including minorities, non-English speaking persons, and persons with disabilities, to attend the public hearing and/or comment regarding the draft documents. Comments received by Monday, October 6, 2025 at noon, will be taken into consideration as the plan is finalized for submission to HUD. Written comments may be addressed to Andrea Hinrichs,

Housing and Program Manager, Dept. of Community and Economic Development and mailed or hand delivered to City Hall, 425 East State St (2nd Floor - CED), Rockford, IL 61104, or emailed to andrea.hinrichs@rockfordil.gov.

Si desea hablar sobre el contenido de este aviso con alguien que hable español, comuníquese con Giselle Martinez (779-348-7439) o Lucia Soria-McFarlane (779-348-7441).

Thomas P. McNamara, Mayor
City of Rockford, IL

Expected Resources

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

Introduction

Actual FY 2025 funding levels of \$2,254,724 (originally estimated at \$2,219,358) **for Community Development Block Grant (CDBG) funds, \$961,680.65** (originally estimated at \$928,634) **in HOME Investment Partnerships Program (HOME) funds, and \$195,054** (originally estimated at \$192,497) **for Emergency Solutions Grant (ESG) funds.** Original budgets were based on 2024 funding levels and were contingent on the final approval of the Federal FY 2025 budget. Therefore, budget amendments were anticipated and made to the budget once actual allocations were announced by the Department of Housing and Urban Development (HUD). Any increases or decreases in funding were applied to projects in need or slow moving, respectively.

Each year, 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.

Generally, each year the City budgets Community Housing Development Organization (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. For definitions and processes followed for minor and substantial budget amendments, see City's Citizen Participation Plan.

The statements above 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 do NOT constitute a substantial amendment for the Five-Year Consolidated Plan.

The City's fiscal year is from January 1 to December 31. As of December 31, 2024, CDBG, CDBG-CV, HOME, and ESG funds were available to fund eligible projects/activities. See the Tables below to see how FY 2025 and prior year CDBG (\$2,922,575), HOME (\$3,532,714), and ESG (\$0) funds are anticipated to fund the City's priority needs mentioned throughout the Five-Year Consolidated Plan and Annual Action Plan. The accomplishments of these projects/activities are reported in the City's corresponding Consolidated Annual Performance and Evaluation Reports (CAPER).

On 8/22/2025 HUD disapproved the City's 2025-2029 Five-year Consolidated Plan and 2025 Annual Action Plan. To resubmit the plans to HUD, the City must clarify actual FY 2025 resources and corresponding goals. Therefore, the table below was updated to show exactly what the City will submit to HUD through the SP-35 (found in the 2025-2029 Five-year Consolidated Plan-Strategic Plan) and the AP-15 (found in the 2025 Annual Action Plan).

The prior year CDBG-CV funds are not included in the table below. As of December 31, 2024, \$391,117.60 CDBG-CV funds were available. Therefore, 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.

Anticipated Resources (Table 1 - Expected Resources – Priority Table)

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|---|--|--------------------------------------|-------------------------------------|--|---|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | \$2,254,724.00 (originally \$2,219,358) | \$30,000.00 (originally zero) | \$0 (originally \$2,922,575) | \$2,284,724.00 (originally \$5,141,933) | \$9,018,896 (originally \$8,877,432) | |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|---|---|--------------------------------------|-------------------------------------|--|---|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | \$961,680.65 (originally \$928,634.00) | \$14,059.09 (originally zero) | \$0 (originally \$3,532,714) | \$975,739.74 (originally \$4,461,348) | \$3,846,722.60 (originally \$3,714,536.00) | |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|---|--------------------|-------------------------------|-------------------------------------|---|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | \$195,054 (originally \$192,497) | \$0 | \$0 (originally \$203,086) | \$195,054 (originally \$395,583) | \$780,216 (originally \$769,988.00) | |

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 leverages entitlement and other public dollars with private, state, and local resources. They include, but are not limited to, the following:

Public:

- United States Environmental Protection Agency
- Department of Commerce & Economic Development - Community Services Block Grant
- Department of Commerce & Economic Development – Low income home emergency assistance Program
- Department of Housing and Urban Development Continuum of Care-Homeless Assistance
- Department of Energy - Weatherization Assistance Program

In addition, the City of Rockford is eligible to make application to HUD for five times the current CDBG entitlement for application of Section 108 Loan Guarantee funds. Section 108 can be used to fund economic development, housing, public facilities, infrastructure, and other physical development projects, including improvements to increase resilience against natural disasters.

Private:

- Community Solutions – private foundation funds for the housing and wrap-around services needed to house severely mentally ill homeless persons.
- Winnebago County Mental Health Board (WCMHB) —private foundation funding for services for severely mentally ill and unsheltered persons
- Housing rehabilitation - If the cost of rehabilitation exceeds the City's program maximums, property owners invest their own funds, obtain available grants from local agencies or seek loans from a financial institution.
- Homeownership assistance is gap financing. Therefore, first mortgage financing and homebuyer assistance is often provided by mortgage lenders. Some homebuyers may qualify for additional homebuyer assistance through a Federal Home Loan Bank of Chicago housing program. In addition, most homebuyers are required to invest their own savings.
- The City can supplement housing rehabilitation programs with other competitive grants through the Federal Home Loan Bank of Chicago (FHLBC). Traditionally, competitive grant applications are accepted annually.
- The City's assistance provides gap financing for developers. Therefore, developers may seek bridge loans, additional gap financing, and/or permanent financing from financial institutions, the Federal Home Loan Bank of Chicago (FHLBC), Community Development Financial Institutions, investors through Low Income Housing Tax Credit programs, deferred developer fee, donations, etc.
- Economic Development (ED) - some ED programs require beneficiaries to provide their own funds as leverage. This may be their own savings, or a loan from a financial institution, etc.

State:

The City plans to continue seeking competitive grant funding through the Illinois Housing Development Authority (IHDA) for housing and community development. Currently, the City has three (3) types of funding streams from IHDA awards. They are as follows:

- Home Repair and Accessibility Program (HRAP)
- Homeowner Assistance Fund HOME Repair (HAFHR)
- Strong Communities Program (SCP)

In addition, IHDA provides the following:

- Homeownership programs through approved local financial institutions. This includes first mortgage financing along with homebuyer assistance, and/or reduced interest rates.
- Development assistance provided in the form of soft costs/gap financing for developments.

Local:

Some local organizations with compatible programs and/or other local funding sources include, but are not limited to, the following:

- Community Action Agency Weatherization
- Winnebago County Health Department
- Rockford Area Habitat for Humanity (Habitat)
- LifeScape/Northern Illinois Area Agency on Aging
- The Community Foundation of Northern Illinois
- Tax Increment Financing Districts
- Resources available for the City's Public Works Capital Improvement Plan

HOME and ESG Match Requirements:

The City's HOME match requirement of 25% continues to be met. As of December 31, 2023, an excess amount was reported in the CAPER. The match requirement is generally met through housing developments. However, the City does report other match funds as they become available.

For homeownership, this might be volunteer labor on a Habitat home that was purchased using the City's homeownership program. For housing rehabilitation projects, this could include capital improvement completed in the area.

Generally, the ESG match requirements are met by a combination of any of the following:

- Local funds
- State funds
- Sub-grantee donations
- Sub-grantee grants
- Sub-grantee in-kind non-cash contributions such as goods, services, equipment, or real property that are given to the ESG program.

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

In general, the City does not intend to acquire or improve land, property, or buildings with CDBG funds. However, the City reserves the right to utilize CDBG funds for such acquisitions, should there be an appropriate and vetted project.

Discussion

Not Applicable

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

The table below now includes the columns titled “FY 2025 Funding” and “FY 2025 Goal Outcome Indicator” to clarify what the actual FY 2025 resources and corresponding goals are. This is what will be resubmitted to HUD as part of the City’s 2025-2029 Five Year Consolidated Plan and 2025 Annual Action Plan. Since the City intends to continue programming as communicated through the public hearings held in March 2025, the “Funding available – all years (2025 & prior)” and “Goal Outcome Indicator for funding available all years 2025 & prior” columns were changed only to reflect the following:

- Difference between the 2025 estimated budget and the City’s 2025 actual allocation;
- Program Income (HOME & CDBG);
- Recaptured dollars (HOME);
- ESG funding available as of December 31, 2024 was zero, as all prior year funding was accounted for, and therefore, not available to fund; and
- Rounded to whole numbers.

In addition, to clarify, the summary totals represent all approved projects/activities for the calendar year 2025, which includes projects/activities funded with prior year grants. The available summary balances and corresponding goals shown in the table below were made possible by

amending prior year grants. For a list of amendments, see attached PowerPoint Presentation.

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | FY 2025 Funding | FY 2025 Goal Outcome Indicator | Funding available – all years (2025 & prior) | Goal Outcome Indicator for funding available – all years (2025 & prior) |
|------------|-------------------------------|------------|----------|---|-------------------------------|------------------|-----------------------------|--|--|---|
| 1 | HS-1 Housing New Construction | 2025 | 2029 | Affordable Housing Non-Homeless Special Needs | City Wide CDBG Eligible Areas | Housing Strategy | HOME: \$687,235.56 | Homeowner Housing Added: 5 Household Housing Units | HOME: \$3,417,406 (originally \$3,374,214) | Rental Units Constructed: 12 Household Housing Units Homeowner Housing Added: 9 Household Housing Units |
| 2 | HS-2 Preservation of Housing | 2025 | 2029 | Affordable Housing Non-Homeless Special Needs | City Wide CDBG Eligible Areas | Housing Strategy | CDBG: \$1,039,344.20 | Homeowner Housing Rehabilitated: 17 Household Housing Units | CDBG: \$2,122,424 (originally \$2,070,131) | Homeowner Housing Rehabilitated: 28 Household Housing Units |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | FY 2025 Funding | FY 2025 Goal Outcome Indicator | Funding available – all years (2025 & prior) | Goal Outcome Indicator for funding available – all years (2025 & prior) |
|------------|---|------------|----------|---|-------------------------------|--------------------------------|---------------------------|---|--|---|
| 3 | HS-3 CHDO Support & Development | 2025 | 2029 | Affordable Housing Non-Homeless Special Needs | City Wide CDBG Eligible Areas | Housing Strategy | HOME: \$192,336.12 | Household Housing Unit: 1 Household Housing Unit Other: 1 other | HOME: \$908,016 (originally \$901,407) | Homeowner Housing Added: 6 Household Housing Unit Other: 1 Other |
| 4 | HS-6 Project Delivery | 2025 | 2029 | Affordable Housing Non-Homeless Special Needs | City Wide CDBG Eligible Areas | Housing Strategy | CDBG: \$353,435 | Homeowner Housing Added: 6 Household Housing Unit Other: 1 Other | CDBG: \$396,183 no change | Homeowner Housing Added: 27 Household Housing Unit Other: 1 Other |
| 5 | HMS-1 To Reach Functional Zero | 2025 | 2029 | Homeless | City Wide CDBG Eligible Areas | Homeless Strategy | ESG: \$195,054 | Other: 5 other | ESG: \$195,054 (Originally \$395,583) | Other: 10 Other |
| 6 | CDS-1 Non-Housing Community Development Needs | 2025 | 2029 | Non-Housing Community Development | City Wide CDBG Eligible Areas | Community Development Strategy | CDBG: \$0 | \$0 | CDBG: \$700,000 no change | Persons Assisted: 3000 |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | FY 2025 Funding | FY 2025 Goal Outcome Indicator | Funding available – all years (2025 & prior) | Goal Outcome Indicator for funding available – all years (2025 & prior) |
|------------|----------------------------|------------|----------|-----------------------------------|-------------------------------|--------------------------------|------------------------|---|--|---|
| 7 | CDS-2 Public Services | 2025 | 2029 | Non-Housing Community Development | City Wide CDBG Eligible Areas | Community Development Strategy | CDBG: \$10,000 | Persons Assisted: 16 | CDBG: \$60,000 no change | Persons Assisted: 100 |
| 8 | CDS-3 Clearance/Demolition | 2025 | 2029 | Non-Housing Community Development | City Wide CDBG Eligible Areas | Community Development Strategy | CDBG: \$300,000 | Buildings Demolished: 6 Buildings | CDBG: \$681,829 no change | Buildings Demolished: 23 Buildings |
| 9 | EDS-1 Business Support | 2025 | 2029 | Non-Housing Community Development | City Wide CDBG Eligible Areas | Economic Development Strategy | CDBG: \$125,000 | Businesses assisted: 5 Businesses Assisted | CDBG: \$375,000 no change | Businesses assisted: 10 Businesses Assisted |
| 10 | EDS-2 Property Development | 2025 | 2029 | Non-Housing Community Development | City Wide CDBG Eligible Areas | Community Development Strategy | CDBG: \$0 | \$0 | CDBG: \$360,691 no change | Businesses Assisted: 3 |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | FY 2025 Funding | FY 2025 Goal Outcome Indicator | Funding available – all years (2025 & prior) | Goal Outcome Indicator for funding available – all years (2025 & prior) |
|------------|----------------------------|------------|----------|----------------|-------------------------------|--|---|--------------------------------|--|---|
| 11 | AMS-1 Overall Coordination | 2025 | 2029 | Administration | City Wide CDBG Eligible Areas | Administration, Planning, and Management | CDBG: \$456,944.80 HOME: \$96,168.06 | Other: 2 Other | CDBG: \$511,172 (originally \$498,099) HOME: \$189,031 (originally \$185,727) | Other: 2 Other |

Table 2 - Goals Summary Information

Goal Descriptions (Table 3)

| | | |
|---|-------------------------|---|
| 1 | Goal Name | HS-1 Housing New Construction |
| | Goal Description | 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. |
| 2 | Goal Name | HS-2 Preservation of Housing |
| | Goal Description | 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. |

| | | |
|----------|-------------------------|---|
| 3 | Goal Name | HS-3 CHDO Support & Development |
| | Goal Description | 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. |
| 4 | Goal Name | HS-6 Project Delivery |
| | Goal Description | Support housing through project delivery; the comprehensive process of carrying out and completing housing units. |
| 5 | Goal Name | HMS-1 To Reach Functional Zero |
| | Goal Description | 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. |

| | | |
|----|-------------------------|---|
| 6 | Goal Name | CDS-1 Non-Housing Community Development Needs |
| | Goal Description | 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. |
| 7 | Goal Name | CDS-2 Public Services |
| | Goal Description | 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. |
| 8 | Goal Name | CDS-3 Clearance/Demolition |
| | Goal Description | Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures. |
| 9 | Goal Name | EDS-1 Business Support |
| | Goal Description | Provide financial support to start and/or expand businesses. |
| 10 | Goal Name | EDS-2 Property Development |
| | Goal Description | Develop new and existing commercial and industrial properties through means such as acquisition, disposition, clearance, demolition, remediation, preservation, renovation, etc. |
| 11 | Goal Name | AMS-1 Overall Coordination |
| | Goal Description | 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. |

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Rockford proposes to undertake the project types listed below in **bold** during 2025. The list includes all proposed FY 2025 projects, as well as, the approved projects from prior year grants if funding was available as of December 31, 2024. The Project Summary Tables detail how all of the 2025 and prior year funds are budgeted by project and the number of anticipated units of measurement (household, jobs, etc.) assisted for each of those projects.

Projects (Table 4 – Project Information)

| # | Project Name |
|----|--|
| 1 | HS-1 Housing New Construction |
| 2 | HS-2 Preservation of Housing |
| 3 | HS-3 Community Housing Development Organization Support & Development |
| 4 | HS-5 Project Delivery |
| 5 | HMS-1 To Reach Functional Zero for Families, Youth, and Single Adults |
| 6 | CDS-1 Non-Housing Community Development Needs |
| 7 | CDS-2 Public Services |
| 8 | CDS-3 Clearance/Demolition |
| 9 | EDS-1 Business Support |
| 10 | EDS-2 Property Development |
| 11 | AMS-1 Overall Coordination |

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

The allocation priorities and the projects outlined above directly align with the City of Rockford 2040 Comprehensive Plan and the City of Rockford 2023-2032 Housing Needs Assessment and Market Study. These documents together cover each aspect of the projects listed above.

For instance, the City of Rockford 2040 Comprehensive Plan covers areas such as: equitable access to housing, housing choice, barriers to housing, cost burden, affordability, lack of units, special needs populations, vacant housing efforts, homelessness reduction efforts, and historic preservation.

Some of the key takeaways from the City of Rockford 2023-2032 Housing Needs Assessment and Market Study were: there's an immense need for new housing construction, the preservation and rehabilitation of existing units is important, fair housing and low-income housing needs have been addressed and continue to improve, improved coordination between City of Rockford government and partner agencies, affordable housing is an issue that may in part be due to availability of units, development of infill lots especially in areas that have seen high demolition rates.

Both of these plans took into account community input that was gathered from surveys, meetings and stakeholder interviews. Residents confirmed that their barriers to housing included not enough available units, the condition of the available units or their current unit, and the access to good jobs and reliable transportation. This input confirmed what the City's planning data said – Rockford needs to build and preserve housing units that have access to services, jobs and transportation options.

At this time there are no concerns or known obstacles that will cause issues with the City of Rockford's plans to address its underserved community needs.

AP-38 Project Summary

The table below now includes the actual FY 2025 resources and corresponding goals in **bold**. The actual FY 2025 resources and corresponding goals will be resubmitted to HUD as part of the City's 2025-2029 Five Year Consolidated Plan and 2025 Annual Action Plan. Since the City intends to continue programming as communicated through the public hearings held in March 2025, the summary totals were changed only to reflect the following:

- Difference between the 2025 estimated budget and the City's 2025 actual allocation;
- Program Income (HOME & CDBG);
- Recaptured dollars (HOME);
- ESG funding available as of December 31, 2024 was zero, as all prior year funding was accounted for, and therefore, not available to fund; and
- Rounded to whole numbers.

In addition, to clarify, the summary totals represent all approved projects/activities for the calendar year 2025, which includes projects/activities funded with prior year grants. The available summary balances and corresponding goals shown in the table below were made possible by amending prior year grants. For a list of amendments, see attached PowerPoint Presentation.

Table 5 – Project Summary Information

| Project Summary Information | | | | | |
|-----------------------------|-------------------------------|-------------------------------|--|------------------|---|
| N o. | Project | Goals Supported | Geographic Areas | Needs Addressed | Funding |
| 1 | HS-1 Housing New Construction | HS-1 Housing New Construction | CDBG Eligible Areas - Local Target area City Wide - Other | Housing Strategy | HOME : \$3,417,406 (originally \$3,374,214) (FY 2025 \$687,235.56) |

| | | | | |
|---|---|---|--|---|
| | Description | 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. | | |
| | Target Date for Completion | 12/31/2027 | | |
| | Estimate the number and type of families that will benefit from the proposed activities | 21 households (FY 2025 specifically, 5 households) | | |
| | Location Description | CDBG Eligible Areas and/or City Wide. | | |
| | Planned Activities | New construction of twelve (12) rental units and nine (9) homeowner housing units. (FY 2025, specifically 5 homeowner housing units.) | | |
| 2 | HS-2 Preservation of Housing | HS-2 Preservation of Housing | CDBG Eligible Areas - Local Target area City Wide - Other | Housing Strategy CDBG : \$2,122,424 (originally \$2,070,131) (FY 2025 \$1,039,344.20) |
| | Description | 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. | | |
| | Target Date for Completion | 12/31/2027 | | |
| | Estimate the number and type of families that will benefit from the proposed activities | Twenty-eight (28) households with income at or below 80% of the Area Median Income. (FY 2025 specifically, 17 households.) | | |
| | Location Description | CDBG Eligible Area and/or City Wide | | |
| | Planned Activities | Rehabilitation of twenty-eight (28) housing units. (FY 2025 specifically, 17 housing units) | | |

| | | | | | |
|---|---|--|--|------------------|---|
| 3 | HS-3 CHDO Support & Development | HS-3 CHDO Support & Development | CDBG Eligible Areas - Local Target area City Wide - Other | Housing Strategy | HOME : \$908,016 (originally \$901,407) (FY 2025 \$192,336.12) |
| | Description | Support Community Housing Development Organizations 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. | | | |
| | Target Date for Completion | 12/31/2026 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities | Six (6) household with income at or below 80% of the Area Median Income and 1 other. (FY 2025 specifically, 1 household and one other) | | | |
| | Location Description | CDBG Eligible Areas and/or City Wide. | | | |
| | Planned Activities | Development of six (6) single family home for purchase. (FY 2025 specifically, 1 single family homes for purchase). In addition, operating funds will be made available for a CHDO. If operating dollars are not requested or committed by the end of the calendar year, they are automatically moved to HOME funded Housing Strategy project/activity in need. The City also 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. | | | |
| 4 | HS-5 Project Delivery | HS-6 Project Delivery | CDBG Eligible Areas - Local Target area City Wide - Other | Housing Strategy | CDBG : \$396,183 no change (FY 2025 \$353,435) |
| | Description | Support housing through project delivery, the comprehensive process of carrying out and completing housing units. | | | |
| | Target Date for Completion | 12/31/2027 | | | |

| | | | | | | |
|---|---|--|--|-------------------|---|--|
| | Estimate the number and type of families that will benefit from the proposed activities | Project Delivery will provide for fifty-five (55) households with income at or below 80% of the Area Median Income will be assisted (28/CDBG and 27/HOME). One (1) Community Housing Development Organization (CHDO) will be assisted with HOME funds. (FY 2025 specifically, 23 households and one CHDO.) | | | | |
| | Location Description | CDBG Eligible Areas and/or City Wide. | | | | |
| | Planned Activities | Project delivery for CDBG and HOME funded activities. Properties may not be counted more than once per funding source. Therefore, accomplishments for CDBG assisted properties will be reported once under HS-2 Preservation (which is CDBG funded) and accomplishments for HOME assisted properties are reported once under HS-1 Housing New Construction or HS-3 CHDO Support & Development (which are HOME funded) and once under HS-6 Project Delivery (which is CDBG funded). | | | | |
| 5 | HMS-1 To Reach Functional Zero for Families, Youth, and Single Adults | HMS-1 To Reach Functional Zero | CDBG Eligible Areas - Local Target area City Wide - Other | Homeless Strategy | ESG : \$195,054 (originally \$395,583) (FY 2025 \$195,054) | |
| | Description | 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. | | | | |
| | Target Date for Completion | 12/31/2027 | | | | |
| | Estimate the number and type of families that will benefit from the proposed activities | 100 Persons Assisted (FY 2025 specifically, 50 persons) | | | | |
| | Location Description | CDBG Eligible Areas and/or City Wide. | | | | |
| | Planned Activities | The following activities are anticipated: HMIS, Administration, Essential Services/Outreach, Essential Services/Emergency Shelter, Rapid Re-Housing, and Outreach. Approximately five (10) homeless agencies will be awarded to assist homeless persons along with City staff. (FY 2025 specifically, approximately 5 agencies will be awarded funding.) | | | | |

| | | | | | |
|---|---|---|--|--------------------------------|---|
| 6 | CDS-1 Non-Housing Community Development Needs | CDS-1 Non-Housing Community Development Needs | CDBG Eligible Areas - Local Target area City Wide - Other | Community Development Strategy | CDBG : \$700,000 no change (FY 2025 \$0) |
| | Description | 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. | | | |
| | Target Date for Completion | 12/31/2025 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities | 3000 Persons Assisted (FY 2025 specifically, zero persons assisted) | | | |
| | Location Description | City Wide and CDBG Eligible Areas | | | |
| | Planned Activities | Funding will supplement the City's Sidewalk Program, which is a vital component to satisfying the mission of the City's ADA(Americans with Disabilities Act) Transition Plan. The program provides repair, replacement, and infill of gaps to the existing sidewalk network within the City's municipal boundaries. | | | |
| 7 | CDS-2 Public Services | CDS-2 Public Services | CDBG Eligible Areas - Local Target area City Wide - Other | Community Development Strategy | CDBG : \$60,000 no change (FY 2025 \$10,000) |
| | Description | 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. | | | |
| | Target Date for Completion | 12/31/2025 | | | |

| | | | | | | |
|---|---|---|--|--------------------------------|---|--|
| | Estimate the number and type of families that will benefit from the proposed activities | 100 Persons Assisted (FY 2025 specifically 16 persons) | | | | |
| | Location Description | City Wide and CDBG Eligible Areas | | | | |
| | Planned Activities | One or more organizations will be awarded dollars to promote fair housing choice through education, testing, training, and outreach in the city of Rockford. | | | | |
| 8 | CDS-3 Clearance/Demolition | CDS-3 Clearance/Demolition | CDBG Eligible Areas - Local Target area City Wide - Other | Community Development Strategy | CDBG : \$681,829 no change (FY 2025 \$300,000) | |
| | Description | Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures. | | | | |
| | Target Date for Completion | 12/31/2027 | | | | |
| | Estimate the number and type of families that will benefit from the proposed activities | The number and type of families varies, as this funding is going to be used to demolish twenty-three (23) buildings. (FY 2025 specifically, 6 buildings) | | | | |
| | Location Description | CDBG Eligible Areas and/or City Wide. | | | | |
| | Planned Activities | The City will clear, demolish, remove twenty-three (23) vacant and blighted buildings. (FY 2025 specifically, 6 buildings .) | | | | |
| 9 | EDS-1 Business Support | EDS-1 Business Support | CDBG Eligible Areas - Local Target area City Wide - Other | Economic Development Strategy | CDBG : \$375,000 no change (FY 2025 \$125,000) | |
| | Description | Provide financial support to start and/or grow businesses. | | | | |
| | Target Date for Completion | 12/31/2026 | | | | |

| | | | | |
|--------|---|---|--|---|
| | Estimate the number and type of families that will benefit from the proposed activities | The number and type of families varies, as the funding will assist ten (10) businesses. (FY 2025 specifically, 5 businesses.) | | |
| | Location Description | CDBG Eligible Areas and/or City Wide. | | |
| | Planned Activities | Ten (10) businesses will receive financial support. (FY 2025 specifically, 5 businesses.) | | |
| 1 0 | EDS-2 Property Development | EDS-2 Property Development | CDBG Eligible Areas - Local Target area City Wide - Other | Economic Development Strategy CDBG : \$360,691 no change (FY 2025 \$0) |
| | Description | Develop new and existing commercial and industrial properties through means such as acquisition, disposition, clearance, demolition, remediation, preservation, renovation, etc. | | |
| | Target Date for Completion | 12/31/2026 | | |
| | Estimate the number and type of families that will benefit from the proposed activities | The number and type of families varies, as the funding will assist three (3) businesses. (FY 2025 specifically, zero.) | | |
| | Location Description | City Wide and CDBG Eligible Areas | | |
| | Planned Activities | Three (3) businesses will received funding to develop new and existing commercial and industrial properties through means such as acquisition, disposition, clearance, demolition, remediation, preservation, renovation, etc. (FY 2025 specifically, zero.) | | |
| 1 1 | AMS-1 Overall Coordination | AMS-1 Overall Coordination | CDBG Eligible Areas - Local Target area City Wide - Other | Administration, Planning, and Management CDBG : \$511,172 (originally \$498,099) (FY 2025 \$456,944.80) HOME : \$189,031 (originally \$185,727) |

| | | | | |
|---|--|--|--|------------------------------|
| | | | | (FY 2025 \$96,168.06) |
| Description | 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. | | | |
| Target Date for Completion | 12/31/2025 | | | |
| Estimate the number and type of families that will benefit from the proposed activities | The number and type of families varies, as the funding is for the administration of the CDBG and HOME funds. | | | |
| Location Description | CDBG Eligible Areas and/or City Wide. | | | |
| Planned Activities | Administration of Federally funded programming, including all necessary compliance, planning, reviews, and reports. If the City receives \$25,000 or more in Program Income, The City will utilize 20% of the CDBG Program Income received throughout the year for administration, as well. The CDBG and HOME balances indicated above include FY 2025 and prior year funding. The City's FY 2025 CDBG budget is \$456,944.80 (originally \$443,871), which is less than the 20% allowed and the FY 2025 HOME budget is \$96,168.06 (originally \$92,863), which is less than the 10% allowed. | | | |

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

| One Year Goals for the Number of Households to be Supported | |
|--|------------------------------|
| Homeless | 0 |
| Non-Homeless | 23 (originally 55) |
| Special-Needs | 0 |
| Total | 23 (originally 55) |

Table 13 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|--|------------------------------|
| Rental Assistance | 0 |
| The Production of New Units | 6 (Originally 27) |
| Rehab of Existing Units | 17 (Originally 28) |
| Acquisition of Existing Units | 0 |
| Total | 23 (Originally 55) |

Table 14 - One Year Goals for Affordable Housing by Support Type

Discussion

The Table above includes CDBG and HOME accomplishment totals (except for from HS-Project Delivery) from the AP-38 Project Summary Table above.

Approximately **50** (originally 100) persons will be assisted with ESG funds.

Clarification of FY 2020-2024 Amendments

- The summary totals included on the budget tables found in the City's Five Year Consolidated Plan and 2025 Annual Action Plan represent all approved projects/activities for the calendar year 2025, which includes projects/activities funded with prior year grants.
- The available summary balances and corresponding goals shown on the Five Year Consolidated Plan and 2025 Annual Action Plan budget tables were made possible by amending prior year grants.
- The amendments are listed by Strategies and Projects.
- Minor amendments, such as increases in budget for Program Income received, Emergency Solution Grant movement of funds, the annual reductions in CHDO Operating when not requested by CHDO's, etc. are not listed.
- Although there were significant increases and decreases among projects, generally the funding stayed within the same Strategy. Exception: The Administration Strategy for FY 2020-2024 grants, as a total, reduced by more than \$550,000.

Housing Strategy/New Construction and Community Housing Development Organization (CHDO)

| Funding Year | HOME Amendment | Increase/Decrease | Total Overall Increase/Decrease |
|--------------|----------------|-------------------|----------------------------------|
| 2020 | \$410,663.19 | Increase | Total Increase \$1,993,792.09 |
| 2021 | \$691,250.90 | Increase | |
| 2022 | \$772,750 | Increase | |
| 2023 | \$140,351.80 | Increase | |
| 2024 | \$21,223.80 | Decrease | |

FY 2020-2024 grants had a budget line item called Housing Development, which included funding for all types of housing developments (new construction, rehabilitation, and CHDO, rental, and homeownership, etc.). During the Citizen Participation that took place in March of 2025, City staff explained how these funds were divided to align with the new FY 2025 Strategies and Projects. Since the funding for Housing Development split between New Construction and CHDO, they are combined on this slide.

Housing Strategy/Preservation of Housing

| Funding Year | CDBG Amendment | Increase/ Decrease | Total overall Increase / Decrease |
|--------------|----------------|--------------------|-----------------------------------|
| 2020 | \$121,513.59 | Increase | Total Increase \$739,197.35 |
| 2021 | \$23,870.89 | Increase | |
| 2022 | \$125,554.26 | Increase | |
| 2023 | \$464,088.61 | Increase | |
| 2024 | \$4,170.00 | Increase | |

| Funding Year | HOME Amendment | Increase / Decrease | Total Overall Increase / Decrease |
|--------------|----------------|---------------------|-----------------------------------|
| 2020 | \$403,373 | Decrease | Total Decrease \$1,663,946 |
| 2021 | \$622,358 | Decrease | |
| 2022 | \$638,215 | Decrease | |

Housing Strategy/Homeownership

| Funding Year | HOME Amendment | Increase/Decrease | Total Overall Increase/Decrease |
|--------------|----------------|-------------------|---------------------------------|
| 2020 | \$7,300.19 | Decrease | Total Decrease \$533,905.19 |
| 2021 | \$76,635 | Decrease | |
| 2022 | \$149,990 | Decrease | |
| 2023 | \$149,990 | Decrease | |
| 2024 | \$149,990 | Decrease | |

Housing Strategy/Fair Housing

| Funding Year | CDBG Amendment | Increase/Decrease | Total overall Increase/Decrease |
|--------------|----------------|-------------------|---------------------------------|
| 2020 | \$10,000 | Decrease | Total Decrease \$50,000 |
| 2021 | \$10,000 | Decrease | |
| 2022 | \$10,000 | Decrease | |
| 2023 | \$10,000 | Decrease | |
| 2024 | \$10,000 | Decrease | |

Although this line item decreased, on a later slide it shows how the Community Development Strategy/Public Service increased \$50,000 for the purpose of funding Fair Housing Public Service activities.

Housing Strategy/Project Delivery

| Funding Year | CDBG Amendment | Increase/Decrease | Total Overall Increase/Decrease |
|--------------|----------------|-------------------|---------------------------------|
| 2021 | \$23,870.89 | Decrease | Total Decrease \$354,881.61 |
| 2022 | \$209,690.24 | Decrease | |
| 2023 | \$117,150.48 | Decrease | |
| 2024 | \$4,170 | Decrease | |

Housing Strategy as a whole

| Project Type | Total Increase/Decrease |
|--|---|
| New Construction and Community Housing & Development Organization (CHDO) | HOME Increase \$1,993,792.09 |
| Preservation of Housing | CDBG Increase \$739,197.35 HOME Decrease \$1,663,946 |
| Homeownership | HOME Decrease \$533,905.19 |
| Fair Housing | CDBG Decrease \$50,000 |
| Project Delivery | CDBG Decrease \$354,881.61 |

Community Development Strategy/Non-Housing Development Needs

| Funding Year | CDBG Amendment | Increase/Decrease | Total Overall Increase/Decrease |
|--------------|----------------|-------------------|---------------------------------|
| 2021 | \$50,000 | Increase | Total Increase \$650,000 |
| 2022 | \$500,000 | Increase | |
| 2023 | \$100,000 | Increase | |

Community Development Strategy/Public Services

| Funding Year | CDBG Amendment | Increase/Decrease | Total Overall Increase/Decrease |
|--------------|----------------|-------------------|---------------------------------|
| 2020 | \$10,000 | Increase | Total Increase \$50,000 |
| 2021 | \$10,000 | Increase | |
| 2022 | \$10,000 | Increase | |
| 2023 | \$10,000 | Increase | |
| 2024 | \$10,000 | Increase | |

Community Development Strategy/Clearance & Demolition

| Funding Year | CDBG Amendment | Increase/Decrease | Total Overall Increase/Decrease |
|--------------|----------------|-------------------|---------------------------------|
| 2020 | \$20,893.52 | Increase | Total Decrease \$539,775.46 |
| 2021 | \$50,000 | Decrease | |
| 2022 | \$282,558 | Decrease | |
| 2023 | \$281,026.18 | Decrease | |
| 2024 | \$52,915.20 | Increase | |

Community Development Strategy/Summary

| Project Type | Total Increase/Decrease |
|---|----------------------------|
| Non-Housing Community Development Needs | CDBG Increase \$650,000 |
| Public Services | CDBG Increase \$50,000 |
| Clearance/Demolition | CDBG Decrease \$539,775.46 |

Economic Development Strategy/Business Support

| Funding Year | CDBG Amendment | Increase/Decrease | Total Overall Increase/Decrease |
|--------------|----------------|-------------------|---------------------------------|
| 2022 | \$125,000 | CDBG Increase | Total Increase \$250,000 |
| 2024 | \$125,000 | CDBG Increase | |

Economic Development Strategy/Property Development

| Funding Year | CDBG Amendment | Increase/Decrease | Total Overall Increase/Decrease |
|--------------|----------------|-------------------|---------------------------------|
| 2020 | \$97,371.50 | CDBG Decrease | Total Decrease \$258,392.52 |
| 2022 | \$36,021.02 | CDBG Decrease | |
| 2024 | \$125,000 | CDBG Decrease | |

Economic Development Strategy/Summary

| Project Type | Total Increase/Decrease |
|----------------------|----------------------------|
| Business Support | CDBG Increase \$250,000 |
| Property Development | CDBG Decrease \$258,392.52 |

Administration Strategy/Community Development Block Grant

| Funding Year | CDBG Amendment | Increase/Decrease | Total Overall Increase/Decrease |
|--------------|----------------|-------------------|---------------------------------|
| 2020 | \$45,035.61 | CDBG Decrease | Total Decrease \$585,460.76 |
| 2022 | \$292,342 | CDBG Decrease | |
| 2023 | \$253,911.05 | CDBG Decrease | |
| 2024 | \$5,828.80 | CDBG Increase | |

Minor amendments from 2020-2024 decreased the HOME Administration budget line by \$19,011.30.