

2025-2029 Draft Consolidated Plan

Community Development Block Grant

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Executive Summary

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

1. Introduction

The 2025-2029 Consolidated Plan, submitted by the City of Kankakee, IL, is the guiding document for the administration of the Community Development Block Grant program serving primarily low- and moderate-income individuals and families that live in Kankakee.

In compliance with HUD regulations, the City of Kankakee has prepared this FY 2025-2029 Five Year Consolidated Plan for a period of May 1, 2025 through April 31, 2030. This consolidated Plan is a strategic plan for the implementation of the City's Federal Programs for housing, community, and economic development within the City of Kankakee.

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

Housing Strategy (High Priority Need)

Priority Need: There is a need to increase the amount of affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.

Goal: Improve, preserve, and expand the supply of affordable housing for low- and moderate-income persons and families that is decent, safe, and sound.

Homeless Strategy (High Priority Need)

Priority Need: There is a need for supportive services and housing opportunities for homeless persons and persons and families at-risk of becoming homeless.

Goal: Improve the living conditions and support services for homeless persons, families, and those who are at risk of becoming homeless.

Community Development Strategy (High Priority)

Priority Need: There is a need to improve community infrastructure, facilities, public services, and public safety, as well as eliminate blight throughout the City of Kankakee.

Goals: Improve the living conditions of Kankakee residents through improving community infrastructure, facilities, public services, public safety, and eliminating blight.

Economic Development Strategy

Priority Need: There is a need to increase employment, self-sufficiency, and small business support for residents of the City of Kankakee.

Goals: Improve and expand employment and entrepreneurial opportunities in the City of Kankakee.

Administration, Planning, and Management Strategy (High Priority)

Priority Need: There is a need for planning, administration, and oversight of Federal, State, and local funded programs.

Goals: Provide sound and professional planning, administration, oversight, and management of Federal, State and local funded programs and activities.

3. Evaluation of past performance

The previous Consolidated Plan covered Program Years 2020 through 2024, which were extraordinarily challenging years for the City of Kankakee. Like all communities, the City of Kankakee has struggled with addressing the coronavirus and its implications.

The City of Kankakee Economic and Community Development Agency underwent a nearly complete turnover in employees between the years of 2020 and 2024. The organization of program leadership was reworked, and a CDBG Program Manager was hired in the beginning of 2023 to address issues related to timeliness and program benchmarks.

Even under challenging conditions, the City of Kankakee has worked to address the needs of low- and moderate-income community members with funding and support from multiple programs. The City of Kankakee ECDA has operated a lead paint hazard control grant program for at least the past 25 years. The need for housing rehabilitation in Kankakee is so vast that the ECDA applied for and received additional funding too address home health hazards through the Healthy Homes Production grant program. CDBG dollars have supported both of these grants through matching dollars.

4. Summary of citizen participation process and consultation process

The City of Kankakee has held one public hearing on October 10, 2024 at 6pm. A second public hearing is scheduled for January

The Five Year Consolidated Plan and FY 2025 Annual Action Plan is available for public comment from December 18, 2024 to January 22, 2025.

The Citizen Participation includes the newspaper ads, meeting flyers, the sign-in sheets, and the summary of the minutes from the public hearings.

5. Summary of public comments

Comments received at that public hearing will be included in the attachments at the end of the Five-Year Consolidated Plan.

The Five-Year Consolidated Plan and FY 2025 Annual Action Plan is to be placed on public display from December 18, 2024 to January 22, 2025. The second public hearing is to be held on January 17, 2025. Comments received at this public hearing and during the display period will be included in the attachments at the end of this Five-Year Consolidated Plan.

The Citizen Participation includes the newspaper ads, meeting flyers, the sign-in sheets, and the summary of the minutes from the public hearings.

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

All comments and suggestions received will be reviewed and responses will be prepared. These comments and responses will be included in the attachments at the end of the Five Year Consolidated Citizen Participation Plan.

7. Summary

The main goals of the Five-Year Consolidated Plan are to improve the living conditions for all residents in the City of Kankakee, create a suitable and sustainable living environmental, and to address the housing and community development needs of the City's residents.

The Five-Year Consolidated Plan process requires that the City prepare in a single document its strategies and goals to address housing needs; establish and maintain a suitable living environment; and to encourage economic opportunities for every resident. The City will use the Five-Year Consolidated Plan goals to allocate CDBBG funds over the next five (5) years and to provide direction to its strategic partners, participating agencies, and stakeholder organizations to address the housing and community development needs of the low- and moderate-income

residents of the City of Kankakee. HUD will evaluate the City's performance based on the goals established in the Five-Year Consolidated Plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. 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	Kankakee	Economic and Community Development Agency

Table 1 - Responsible Agencies

Narrative

The City of Kankakee Economic and Community Development Agency is the administering agency for the CDBG programs. The ECDA prepares the Five-Year Consolidated Plan, Annual Action Plans, Environmental Review Records, the Consolidated Annual Performance and Evaluation Reports (CAPER), monitoring, pay requests, contracting, IDIS, and oversight of the programs on a day-to-day basis.

The planning process, inherent in the CDBG program, requires participation of a wide variety of stakeholders to insure broad participation, input, and perspectives. The City of Kankakee encourages residents to provide feedback and participate in CDBG program, as outlined in the Citizen Participation Plan.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Kankakee Economic and Community Development Agency (ECDA) is the city department that administers and oversees CDBG activities.

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)).

The Kankakee ECDA is well aware of the need for enhanced coordination between broad sectors of our community's social service, governing bodies, and housing providers. ECDA staff make every effort to represent the city in any setting where advocacy on the part of the City of Kankakee may be valuable to furthering collaboration and service to vulnerable populations.

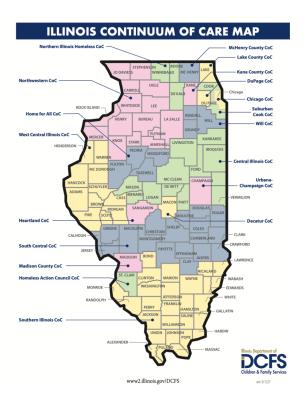
ECDA staff attend monthly meetings of the local Continuum of Care Hub meetings, and work to connect agencies and resources to help minimize the service gaps that exist in Kankakee. These monthly CoC meetings provide a setting for over fifty social service agencies to connect about resources, needs, and opportunities for serving our homeless neighbors in Kankakee. The City of Kankakee's staff are the only government representatives present at these meetings, and therefore take this responsibility especially serious.

ECDA staff also attend other housing and community related meetings to provide input and remain connected to agencies. ECDA staff attend quarterly Voluntary Organizations Active in Disaster (VOAD) meetings, where representatives from government, nonprofit, and volunteer organizations review potential emergencies and work to prepare for coordinated disaster response services. An ECDA staff member leads the Kankakee County Community Outreach Leadership Team meetings, where outreach representatives gather monthly to develop, strengthen, and maximize county-wide communications and engagement with the public. ECDA staff also attend housing expos hosted by local elected officials, homelessness summits for the county and state, and any other opportunity to advocate for the needs of the community.

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

Leadership of the CoC was transitioned from PATH Crisis Center in McLean County, IL to the Center for Human Services, also in McLean County, IL. Previous community interactions with

the larger CoC had been unsuccessful in the previous few years, but as a "Hub" of the larger CoC, the Kankakee Regional Planning Group (KRPG) has continued to meet monthly to discuss coordination and service offerings. At least one staff member has been an active participant in the CoC since 2020, representing the only entitlement community in the county. The City of Kankakee will continue to provide feedback and support regarding the coordination of the larger Central Illinois Continuum of Care.



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 City of Kankakee has assisted in determining the allocation of ESG funds in the jurisdiction and will continue to do so as scheduling allows. Scheduling has been a challenge over the past five years when the CoC was being coordinated by a different lead agency. The City of Kankakee is hopeful that consultation will continue to improve with this change. However, the City and other Kankakee County agencies struggled with access to information, resources, and timely submission of required documentation to funders. Above all else, the City of Kankakee works to advocate for those experiencing homelessness in the community and the agencies that provide access to much needed services and housing.

Identify any Agency Types not consulted and provide rationale for not consulting

All agency types were consulted and contacted during the planning process.

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?
Continuum of Care	Central Illinois	They are incorporated in the Five Year
		Plan and Annual Action Plans.
Analysis of	City of Kankakee, Economic and	They are incorporated in the Five Year
Impediments to Fair	Community Development Agency	Plan and Annual Action Plans.
Housing Choice		
'Home Illinois:	Illinois Office to Prevent and End	They are incorporated in the Five Year
Illinois's Plan to	Homelessness	Plan and Annual Action Plans.
Prevent and End		
Homelessness'		
Broadband	Illinois Department of Commerce	They are incorporated in the Five Year
Expansion-Rebuild		Plan and Annual Action Plans.
Illinois		
City of Kankakee	City of Kankakee	They are incorporated in the Five Year
Zoning Ordinance		Plan and Annual Action Plans.

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))

The City of Kankakee Economic and Community Development Agency administers the CDBG program. Close coordination is required between the ECDA and other City departments including the Code Department, the Department of Public Works, the Police Department, the Legal Department, the Planning and Zoning Department, and the Fire Department to ensure a coordinated approach in addressing infrastructure, housing, code enforcement, public service, homeless service, and public safety needs.

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Kankakee has taken a proactive approach in soliciting community feedback through the development of the Consolidated Plan. ECDA staff have emphasized the value and role citizen participation has in the CDBG program, and has tried to explain to residents that their values, needs, and desires are at the heart of the program we operate.

Kankakee's Citizen Participation Plan follows regulatory guidelines as established in 24 CFR 91.105. The Citizen Participation Plan contains the City's policies and procedures for public participation both in the Consolidated Planning Process, as well as annually for the Annual Action Plans.

Community participation always has room to grow and improve, but ECDA staff have been grateful for the feedback and insight gleaned from the Community Conversations that we have hosted for the past two years. From March to October, ECDA staff gathered at a local community institution, for example, the public library or the county museum, and facilitated activities on a variety of Consolidated Plan topics to gather resident input.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Kankakee used the HUD Comprehensive Housing Affordability Strategy (CHAS) data to provide statistical data on housing needs to prepare estimates and projects. The tables in this section have been pre-populated with HUD data set based on the American Community Survey (ACS) five-year estimates and the 2020 U.S. Census. This data is the most current information available to assess housing needs, homeless needs, social service needs, economic development needs, and so on.

The CHAS data provides a summary of the number of households in each income category by tenure, household type, and the percentage of households that have a housing problem, as defined by HUD. The CHAS data is summarized and sorted by a household's income category to determine the extent to which a household within each category is cost overburdened.

The City of Kankakee is a member of the Central Illinois Continuum of Care.

Additional needs for the City of Kankakee were obtained from input and interviews with various social service agencies, housing providers, city staff, and survey responses.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The tables and relevant data presented in this section describe the needs in the City of Kankakee, as populated by the 2016-2020 ACS. This data will be used to help identify the most critical housing needs in the City of Kankakee, how these needs vary across households in different income brackets, and compare the needs between homeowners and renter.

Based on the comparison between 2009 and 2020 (the most recent available data), the City of Kankakee had a 3.7% decrease in its population. The population decrease was 1,000 persons and 196 households. The median income for the area increased by 20%, but this does not keep up with the rate of inflation between 2009 and 2020.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	26,820	25,820	-4%
Households	9,239	9,435	2%
Median Income	\$32,402.00	\$38,763.00	20%

Table 3 - Housing Needs Assessment Demographics

Data Source:

2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,375	1,535	1,880	770	2,880
Small Family Households	555	525	840	370	1,415
Large Family Households	205	115	210	105	244
Household contains at least one					
person 62-74 years of age	550	270	304	100	620
Household contains at least one					
person age 75 or older	470	235	230	95	155
Households with one or more					
children 6 years old or younger	389	330	389	99	380

Table 4 - Total Households Table

Data Source:

2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

			Renter					Owner		
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOL	JSEHOLD									
Substandard										
Housing -										
Lacking										
complete										
plumbing or										
kitchen										
facilities	70	10	15	10	105	0	4	15	0	19
Severely										
Overcrowded -										
With >1.51										
people per										
room (and										
complete										
kitchen and										
plumbing)	80	60	0	0	140	0	0	0	0	0
Overcrowded -										
With 1.01-1.5										
people per										
room (and										
none of the										
above problems)	55	0	50	0	105	40	10	10	4	64
Housing cost	33	0	50	0	105	40	10	10	4	04
burden greater										
than 50% of										
income (and										
none of the										
above										
problems)	1,100	230	50	10	1,390	204	55	55	0	314

			Renter		Owner					
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost		AIVII	AIVII	AIVII			AIVII	AIVII	AIVII	
burden greater										
than 30% of										
income (and										
none of the										
above										
problems)	305	480	340	0	1,125	25	250	195	150	620
Zero/negative										
Income (and										
none of the										
above										
problems)	120	0	0	0	120	50	0	0	0	50

Table 5 – Housing Problems Table

Data

2016-2020 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

			Renter					Owner		
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHO	DLDS									
Having 1 or more of										
four housing										
problems	1,305	295	115	20	1,735	245	70	85	4	404
Having none of four										
housing problems	695	705	684	190	2,274	130	465	1,000	555	2,150
Household has										
negative income, but										
none of the other										
housing problems	0	0	0	0	0	0	0	0	0	0

Table 6 – Housing Problems 2

Source:

2016-2020 CHAS

Data

3. Cost Burden > 30%

		Re	nter			O۱	wner	
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOL	JSEHOLDS							
Small Related	370	270	120	760	55	95	95	245
Large Related	110	80	0	190	20	20	35	75
Elderly	630	125	64	819	103	135	44	282
Other	465	270	200	935	50	50	75	175
Total need by income	1,575	745	384	2,704	228	300	249	777

Table 7 - Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

		Re	enter		Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	
NUMBER OF HOL	JSEHOLDS								
Small Related	0	0	50	50	40	10	0	50	
Large Related	0	0	0	0	20	0	0	20	
Elderly	530	60	50	640	99	30	4	133	
Other	0	295	120	415	40	0	0	40	
Total need by income	530	355	220	1,105	199	40	4	243	

Table 8 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

			Renter					Owner		
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSE	HOLDS									
Single family										
households	115	60	55	0	230	40	4	0	4	48
Multiple,										
unrelated family										
households	0	0	0	0	0	0	4	10	0	14

			Renter		Owner					
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Other, non-family										
households	20	0	0	0	20	0	0	0	0	0
Total need by	135	60	55	0	250	40	8	10	4	62
income										

Table 9 – Crowding Information – 1/2

Data

2016-2020 CHAS

Source:

		Rent	ter	Owner				
	0-30%	>30-50%	>50-80%	Tota	0-30%	>30-50%	>50-80%	Tota
	AMI	AMI AMI I				AMI	AMI	- 1
Households with								
Children Present								

Table 10 - Crowding Information - 2/2

Describe the number and type of single person households in need of housing assistance.

According to the 2022 American Community Survey (ACS), there were 9,349 households in the City of Kankakee. 3,270 (34.9%) of all households were single person households living alone. Single person households aged 65 and over comprised 1,243 (13.2%) of all households. Based on the 2022 ACS data, 38% of all single person living alone are seniors, and as they age in place, we can expect to see increasing needs for accommodations and supportive services. The City will work to support agencies and programs for senior residents, including programs, activities, and accommodations.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

- **Disabled Population** According to Census data, the City of Kankakee is home to 4,254 (17.8%) individuals with a disability. Of those individuals who have a disability: 14.7% have a hearing difficulty, 19% has a vision difficulty; 41.4% have a cognitive difficulty; 58.7% have an ambulatory difficulty; 33% have a self-care difficulty; and 38.8% have an independent living difficulty. The City of Kankakee does not have the data to inform how many or what types of families are in need of housing assistance who are disabled. However, the local Center for Independent Living informed us that approximately 24% of those they served in the last fiscal year requested housing assistance.
- Domestic Violence, dating violence, sexual assault, and stalking Harbor House, the local domestic violence shelter and advocacy agency provided agency-wide and

Kankakee county specific data for this Consolidated Plan. There is no data exclusively for the City of Kankakee. In Kankakee county over the past calendar year (2024), Harbor House provided housing advocacy services to over 65 individuals and rental, mortgage, security, and/or utility assistance for over 40 individuals. Harbor House has two shelters, one in Kankakee county and one in Iroquois county, each with a limited number of shelter beds that are almost always full. In 2024, the Kankakee shelter served 128 clients and the Iroquois shelter served 53 clients. Between the two shelters, 585 individuals—both adults and children—were turned away from the shelter because of limited capacity.

What are the most common housing problems?

The most common housing problem seen in the ACS data is housing cost burden, which disproportionately impacts renters in Kankakee. The City of Kankakee, much like many communities across America, is facing a housing shortage that impacts families and households across all demographics. Because of the limited supply of quality housing, households are frequently at a disadvantage when searching for housing; either they accept substandard or costly housing or they risk becoming homeless. It is especially challenging for housing cost burdened households to maintain financial stability, as minor but unexpected expenses may lead to late housing payments. Housing cost burden is also a barrier for renters who wish to save for down payments to become homeowners.

While not presented in the data above, the City of Kankakee has long struggled with its rapidly aging housing stock and the increased costs of repairing and maintaining properties. Frequently, costly repairs do not guarantee a return on investment for homeowners and landlords, either because of low property values or because of the sheer amount of work that is needed. A significant portion of houses in Kankakee have deteriorated lead paint which needs to be addressed, but because of additional factors such as the property size or other structural issues, the cost to mitigate or abate the lead paint may exceed the value of the property. Deferred maintenance in homes is an issue that gets more costly over time and impacts the quality of available housing.

Are any populations/household types more affected than others by these problems?

Based on the data presented above, renters, especially those that are low-income, are disproportionately impacted by many housing needs. Other populations that are more likely to be affected include the elderly, disabled populations, people experiencing homelessness and those at risk of homelessness, and survivors of domestic violence. All of these populations may experience greater difficulties acquiring housing that is safe, sanitary, and affordable.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

There are a wide number of characteristics that may describe low-income individuals and families with an increased risk of housing instability. Individual characteristics include: suffering from mental health and/or substance abuse issues, being elderly and living on a fixed income, having a disability, and being a survivor of domestic violence. Characteristics describing families with children include: single parents, especially single mothers, parents who lack a high school education or GED, those who earn low-wages or work less than 40 hours per week, and survivors of domestic violence.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

According to the 2016-2020 CHAS data, 56.62% of all renter households are cost overburdened by at least 30%, but only 16.99% of owner households are cost overburdened by 30% or more.

There are many vacant and blighted properties to be addressed in the City of Kankakee. There is also a steady need for housing rehab programs for all types of housing units. The expense of construction and rehab is frequently unattainable for landlords and homeowners, leading some to postpone repairs until the problem grows into a larger structural issue or allow the building to fall into disrepair until it is condemned or demolished. Tenants are also not aware of their rights and may be reluctant to report code violations for fear of being evicted and becoming homeless. There is a general lack of homeownership for single-family homes with minimal rehab needs. Many landlords are also unwilling to accept Housing Choice Vouchers form potential tenants.

Discussion

Not applicable.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The tables and relevant data presented in this section describe the needs in the City of Kankakee, as populated by the 2016-2020 ACS. This data will be used to help identify who in the city is more likely to experience housing problems, as determined by race, ethnicity, and household income.

Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. According to the 2022 American Community Survey, the total number of white households in the City of Kankakee is 4,027 (43.07%); its number of Black/African American Households is 3,605 (36.56%); its number of Asian and American Indian or Alaskan Native households is 90 (0.96%); and its number of Hispanic Households is 5,042 (53.93%).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	
Jurisdiction as a whole	1,665	290	275	
White	450	120	70	
Black / African American	1,060	130	210	
Asian	0	0	0	
American Indian, Alaska Native	10	4	0	
Pacific Islander	0	0	0	
Hispanic	154	29	0	

Table 11 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	933	400	0
White	360	149	0
Black / African American	358	160	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	200	80	0

Table 12 - Disproportionally Greater Need 30 - 50% AMI

Data

2016-2020 CHAS

Source:

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	644	1,049	0
White	190	470	0
Black / African American	289	398	0
Asian	20	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	15	0
Hispanic	140	160	0

Table 13 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

^{*}The four housing problems are:

^{1.} Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	
Jurisdiction as a whole	190	595	0	
White	105	260	0	
Black / African American	35	205	0	
Asian	0	0	0	
American Indian, Alaska Native	0	4	0	
Pacific Islander	0	0	0	
Hispanic	49	130	0	

Table 14 - Disproportionally Greater Need 80 - 100% AMI

Data

2016-2020 CHAS

Source:

Discussion

The data provided by the CHAS does not offer a perfect picture of the housing problems in Kankakee, as the data is gathered via survey and allows for extrapolation based on those surveyed. Therefore, the full population of the city of Kankakee is not represented in this data.

The total population of the City of Kankakee is 24,795, according to the 2020 Census. The demographics of the City of Kankakee are currently as follows: 45.6% White, 41.2% Black or African American, 0.4% American Indian, 1.0% Asian, and 20.7% Hispanic or Latino.

Proportionately, this data still provides a great deal of information. Black and African Americans in Kankakee are disproportionately experiencing housing problems, especially folks who are making significantly less than the area median income. Across all races and ethnicities, households that make closer to the area median income are more likely to experience none of the four housing problems. As household income decreases, we see that all races and ethnicities are more likely to experience one or more of the housing problems.

^{*}The four housing problems are:

^{1.} Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The tables and relevant data presented in this section describe the needs in the City of Kankakee, as populated by the 2016-2020 ACS. This data will be used to help identify who in the city is more likely to experience severe housing problems, as determined by race, ethnicity, and household income.

Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. According to the 2022 American Community Survey, the total number of white households in the City of Kankakee is 4,027 (43.07%); its number of Black/African American Households is 3,605 (36.56%); its number of Asian and American Indian or Alaskan Native households is 90 (0.96%); and its number of Hispanic Households is 5,042 (53.93%).

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,440	520	275
White	345	220	70
Black / African American	955	235	210
Asian	0	0	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	0	0
Hispanic	134	49	0

Table 15 - Severe Housing Problems 0 - 30% AMI

Data 2 Source:

2016-2020 CHAS

^{*}The four severe housing problems are:

^{1.} Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	479	854	0
White	200	304	0
Black / African American	159	359	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	110	170	0

Table 16 - Severe Housing Problems 30 - 50% AMI

Data

2016-2020 CHAS

Source:

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	110	1,585	0
White	20	640	0
Black / African American	49	639	0
Asian	20	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	15	0
Hispanic	20	285	0

Table 17 - Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

^{*}The four severe housing problems are:

^{1.} Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

^{*}The four severe housing problems are:

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	80	705	0
White	10	360	0
Black / African American	25	215	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	43	135	0

Table 18 - Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

As with the previous set of data, the CHAS data does not provide a perfect image of severe housing problems in Kankakee and the full population of the city is not represented in this data. We can still extrapolate information from the data provided to understand the relationship between housing problems and household income.

The racial composition of households in the City of Kankakee, according to the 2022 American Community Survey, the total number of white households in the City of Kankakee is 4,027 (43.07%); its number of Black/African American Households is 3,605 (36.56%); its number of Asian and American Indian or Alaskan Native households is 90 (0.96%); and its number of Hispanic Households is 5,042 (53.93%).

The racial/ethnic groups disproportionately affected by housing problems are as follows: among those earning 0-30% AMI, the Black/African American racial group makes up 66% of those with housing problems. Of those in the 80-100% AMI bracket, 45% of the Black/African American households and 18% of Asian households makes up those disproportionately affected by housing problems.

Across the board, households that make between 0%-30% of the Area Median Income are more likely to experience one or more of the four housing problems.

^{*}The four severe housing problems are:

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The tables and relevant data presented in this section describe the needs in the City of Kankakee, as populated by the 2016-2020 ACS. This data will be used to help identify who in the city is more likely to experience severe housing problems, by race. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

The greatest housing problem facing the City of Kankakee is the lack of affordable housing and blighting and unsafe housing conditions. In addition to the unsafe housing conditions several of the City's lower income residents are deeply cost overburdened and paying 30% or more on housing related costs. The following information was noted: 580 white households were cost overburdened between 30-50%; 565 white households were cost overburdened by 50% or greater. 600 Black/African American households were cost overburdened by 30-50%, and 1,049 Black/African American households were cost overburdened by 50% or greater. Lastly, 1270 Hispanic households were cost overburdened by 30-50% and 219 were cost overburdened by 50% or greater.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,420	1,448	1,858	299
White	2,880	580	565	70
Black / African				
American	1,680	600	1,049	224
Asian	75	0	0	0
American Indian,				
Alaska Native	19	0	10	0
Pacific Islander	15	0	0	0
Hispanic	735	270	219	4

Table 19 - Greater Need: Housing Cost Burdens AMI

Data

2016-2020 CHAS

Source:

Discussion:

A total of 580 White households were considered cost overburdened between 30% and 50%, which is 40% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below 43.07% of the total number of White households in the City. A total of 600 Black/African American households were considered cost overburdened by between 30% and 50%, which is 41% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly higher than the 38.56% of the total number of households that the Black/African American category comprises. A total of 270 Hispanic households were considered cost overburdened between 30% and 50%, which is 19% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below the 15.06% of the total number of households that the Hispanic category comprises.

A total of 565 White households were considered cost overburdened by greater than 50%, which is 30% of the total cases of households that were considered cost overburdened by greater than 50%. This number is below 43.07% of the total number of households that the White category comprises. A total of 1,049 Black/African American households were considered cost overburdened by greater than 50%, which is 56% of the total cases of households that were considered cost overburdened by greater than 50%. A total of 10 American Indiana/Alaskan Native households were considered cost overburdened by between 30% and 50%, which is 1% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is equal to the 0.58% of the total number of households the American Indian/Alaskan Native category comprises. A total of 219 Hispanic households were considered cost overburdened by greater than 50%, which is 12% of the total cases of households that were considered cost overburdened by greater than 50%. This number is lower than the 15.06% of the total number of households that the Hispanic category comprises.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The racial composition of households in the City of Kankakee, according to the 2016-2020 American Community Survey, the total number of White Households in the City of Kankakee is 4,027 households (43.07%); its number of Black/African American Households is 3,605 households (38.56%); its number of American Indiana or Alaska Native Households is 54 households (0.58%); its number of Asian Households is 36 households (0.39%); and its number of Hispanic Households is 5,042 households (53.93%). The data presented above from the American Community Survey does not portray a complete image of need in Kankakee.

The data does not indicate that there are many racial or ethnic groups with disproportionate need, instead, there is mostly proportionate need, which is unlikely. The data does communicate that Black and African American households that make 0% to 30% Area Median Income are likely to experiencing one or more of the four housing problems.

If they have needs not identified above, what are those needs?

There are no additional needs that have not been identified above.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to the 2022 American Community Survey, Census Tracts 114, 115, 116, 123, and 124 have minority concentrations of 65% or greater. However, it is not clear if these Census Tracts are more or less cost overburdened or have more severe housing problems compared to other areas of the City.

NA-35 Public Housing – 91.205(b)

Introduction

The Kankakee County Housing Authority (KCHA) provides management and oversight of all units and vouchers. The KHCA operates public housing units and provides Section 8 vouchers for all of Kankakee County, including the City of Kankakee.

The KCHA does not have the capacity to serve all households that wish to participate in their services. The waitlist for public housing was last opened in 2015, when approximately 2,300 applications were received. KCHA is hoping to be able to open the waitlist again in the coming year or so.

The KHCA operates public housing units and Section 8 vouchers for Kankakee County, which includes the City of Kankakee. A Section 8 voucher assists eligible families pay the rent for apartments owned by private property owners. Participating families are responsible for finding an apartment and property owner that will accept the voucher. Families must meet income guidelines to qualify for the Section 8 and public housing programs. Both parties will enter into a lease agreement, with the tenant paying the security deposit in most cases. The KCHA inspects Section 8 properties prior to move-in an on a yearly basis to ensure that the housing units comply with HUD standards for safety, size and accessibility. The KCHA also provides information on several affordable senior housing developments, some with units accessible for persons with disabilities.

Totals in Use

Program Type											
	Certificate	Mod-	Public	Vouchers							
		Rehab Housing	Rehab Housing	Rehab Housing	Total	Total Project -	Project - Tenant -		Special Purpose Voucher		
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *		
# of units vouchers in use	0	0	218	521	85	422	0	13	0		

Table 20 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type												
	Certificate	Mod-	Public	Vouchers								
		Rehab	Housing	Total	Project -	Tenant -	Special Purp	oose Voucher				
					based	based	Veterans Affairs Supportive Housing	Family Unification Program				
Average Annual Income	0	0	9,663	13,143	11,107	13,480	0	14,086				
Average length of stay	0	0	3	5	1	5	0	5				
Average Household size	0	0	2	2	1	2	0	3				
# Homeless at admission	0	0	0	0	0	0	0	0				
# of Elderly Program Participants												
(>62)	0	0	42	55	13	42	0	0				
# of Disabled Families	0	0	94	198	62	133	0	3				
# of Families requesting												
accessibility features	0	0	218	521	85	422	0	13				
# of HIV/AIDS program												
participants	0	0	0	0	0	0	0	0				
# of DV victims	0	0	0	0	0	0	0	0				

Table 21 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type										
Race	Certificate	Mod-	Public	Vouchers	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vo	ucher	
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
White	0	0	38	173	48	119	0	6	0	
Black/African American	0	0	179	347	36	303	0	7	0	
Asian	0	0	0	0	0	0	0	0	0	
American Indian/Alaska										
Native	0	0	1	1	1	0	0	0	0	
Pacific Islander	0	0	0	0	0	0	0	0	0	
Other	0	0	0	0	0	0	0	0	0	

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 22 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod- Rehab	Public Housing	Vouchers					
				Total Project - based	Project -	Tenant - based	Special Purpose Voucher		
					based		Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	12	2	10	0	0	0
Not Hispanic	0	0	214	509	83	412	0	13	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 23 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Kankakee County Housing Authority has noted that the greatest need for public housing tenants and applicants is housing. The availability of public housing units, and all other forms of affordable housing, does not meet the extreme demand in the community. Landlords are not always willing to accept vouchers, nor always complete reasonable ADA accommodations.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

- Quality affordable housing units and landlords
- Higher voucher payments
- ADA accessible units
- Increased resources and supports for landlords that accept HC vouchers

How do these needs compare to the housing needs of the population at large

The population at large generally sees the same problems with rental and owner-occupied housing within the City of Kankakee. Many properties are in disrepair. Some landlords are reluctant to make repairs to bring buildings up to code, some homeowners are unable to afford general repairs which then ultimately end up turning into larger problems. Some buildings in the City of Kankakee have experienced fires or are otherwise not up to health and safety standards. These properties are eligible for demolition.

Tenants and homeowners are wary of reporting code violations in fear they will be evicted or forced to leave their home. Stakeholders have expressed that rents have increased, making it difficult to find affordable housing that is decent, safe, and sanitary. There is a need to rehabilitate existing rental and owner property, but the expense for repairs do not have a favorable rate of return for landlords and homeowners.

Elderly populations and people with disabilities want to stay in their homes but many do not have access to the monetary means to make their homes accessible by removing architectural barriers or building ramps for access to their home. Tenants are unaware that they can ask landlords for these reasonable accommodations. Agencies will often finance projects for ramps and other accommodations for the elderly and people with disabilities.

Discussion

Not applicable.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Central Illinois Continuum of Care (CoC) is the regional organization responsible for the coordination of 11 Illinois Counties to address the needs of the homeless and those at risk of homelessness. The CoC has had a challenging past handful of years that, white increasing difficulties for cross-continuum coordination, ultimately increased local efforts to collaborate and communicate. Leadership was recently transitioned to a new organization and the continuum is rebuilding its momentum. Through these challenges, the City of Kankakee has worked hard to participate in the local effort to reduce and end homelessness.

Please note that the data presented below resulted from the CICoC's annual, Continuum-wide Point in Time count which took place in January 2024.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and						
Child(ren)	17	0				
Persons in Households						
with Only Children	0	0				
Persons in Households						
with Only Adults	1					
Chronically Homeless						
Individuals	0	21				
Chronically Homeless						
Families	0	0				
Veterans	0	6				
Unaccompanied Child	0	0				
Persons with HIV	0	0				

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The City of Kankakee does not currently have the data requested to answer this question.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered
White	7	9
Black or African American	11	5
Asian	0	0
American Indian or Alaska	0	0
Native		
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered
Hispanic	0	1
Not Hispanic	11	13

Alternate Data Source Name:

Housing Continuum of Kankakee County Point-in-Time

Data Source Numbers presented here represent aggregate sheltered and unsheltered numbers and are limited to the Kankakee Comments: County PIT count. Further detail is provided in the below sections.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Of the homeless individuals in the Central Illinois CoC that were accounted for in the 2024 PIT count, 13 were families that included children. In local Continuum of Care meetings, families with children have been increasingly accessing services and expressing needs for housing assistance. Unfortunately, local shelters and housing support options do not have shelter rooms or bed options to comfortably meet families' needs, especially because these have increasingly been large families with many children.

Of the overall 433 homeless individuals in the Central Illinois CoC during the 2024 PIT count, there were only 6 veterans seeking housing assistance. This is surprising, because the need is absolutely greater than is demonstrated in the PIT count, however additional veterans are likely receiving services from organizations that are not required to participate in the PIT count or

report to HUD. Kankakee County has many supportive services for veterans and their families, and has previously achieved functional zero for veteran homelessness.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Of the overall 433 homeless individuals in the Central Illinois CoC during the 2024 PIT count, 40 individuals identified as white (9.2%), 116 individuals identified as Black/African American (45.31%), and 28 individuals identified as Hispanic/Latino (10.94%). 1 individual identified as Native Hawaiian or other Pacific Islander and 6 individuals identified as multi-racial.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

From the 2023 CICoC PIT count data, there were 234 individuals experiencing homelessness sheltered and 22 individuals experiencing homelessness unsheltered. The City of Kankakee has a limited supply of data to demonstrate the nature and extent of unsheltered and sheltered homelessness in the local community.

Shelters cannot take in registered sex offenders for legal and safety reasons, representing a significant institutional barrier for registered sex offenders experiencing homelessness. Some people have previously had negative or traumatic experiences with housing service providers, and thus choose not to seek assistance at shelters. Shelters have sanctioned others for violating program rules, which depending on the severity of the infraction may result in temporary conditional bans or indefinite bans. Unsheltered people thus face the greatest barriers to housing, but their high level of needs and the nature of their challenges sometimes hinders them from receiving housing services.

Discussion:

Not applicable.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d) Introduction:

The assessment of non-homeless special needs includes the following:

- Elderly persons (age 65 years and older)
- Frail elderly
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug addictions
- Persons with HIV/AIDS and their families
- Survivors of domestic violence, dating violence, sexual assault, and stalking

Describe the characteristics of special needs populations in your community:

What are the housing and supportive service needs of these populations and how are these needs determined?

The special needs population in the City of Kankakee have a broad spectrum of characteristics similar to the City's total population. One of the main concerns for special needs populations is the increased risk of becoming homeless. This is due to many factors, which include reliance on others for their care, fixed income, alcohol and drug abused, and domestic violence.

Elderly individuals are those who are 62 years and older. According to the 2022 American Community Survey, elderly persons over 62 represent 18.6% of the City's total population. Approximately 2.4% of the elderly population are aged 85 years and older. Frail elderly are persons who are elderly and have a form of disability, ranging from hearing loss, vision difficulty, cognitive difficulty, ambulatory problems, and lack of self-help skills.

The housing needs of each of these groups were determined by consultation with social service providers, and statistics provided by social services providers. There are some shelters and supportive housing services for individuals who use illicit substances and there are few social services resources for substance users. There are limited housing options for individuals with physical/mental/developmental disabilities, especially the elderly.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

In 2022, 169 of every 100,000 people were living with HIV/AIDS in Kankakee County. There is no data strictly for the City of Kankakee.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their

unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable.

Discussion:

Not applicable.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The following are the needs for improvement to the City's public facilities:

- Public facilities, such as parks, playgrounds, recreational areas, fields of play, and trails need to be improved, upgraded, and in some places, installed.
- Access to third spaces, especially for teens and young adults
- Improved access to public transit
- Any public facilities improvements that act as violence prevention

How were these needs determined?

The needs for public facilities were determined through: the CDBG Consolidated Plan Survey, interviews and discussions with City of Kankakee department, public meetings and feedback received on needs. Needs were generally identified by multiple people on more than one feedback occasion.

Describe the jurisdiction's need for Public Improvements:

The following are the City's needs for public improvements:

- Road improvements, especially filling potholes
- Installation and improvement of sidewalks in large portions of the city
- ADA-accessibility throughout the city, including sidewalks and ADA curb cuts
- Any public improvement projects that act as crime prevention.

How were these needs determined?

The needs for Public Improvements was determined through: the CDBG Consolidated Plan Survey, interviews and discussions with City of Kankakee department heads, public meetings and feedback received on needs. Needs were generally identified by multiple people on more than one feedback occasion.

Describe the jurisdiction's need for Public Services:

The following are the City's needs for public services:

- The City needs to support youth employment opportunities and training.
- The City needs to support financial literacy programs for all ages.
- The City needs to support programs that assist parents.
- The City needs to support programs that teach teens about safe dating practices.

- The City needs to support programs that teach households how to grow their own food.
- The City needs to support childcare programs, especially those with longer hours of service.
- The City needs to provide fair housing education to its citizens as it relates to tenant rights/landlord responsibilities.
- The City needs to support housing counseling services for low- and moderate-income households in the city.
- The City needs to support programs that assist the homeless population in the City.
- The City needs to support programs that assist youth through afterschool, education, and recreational programs.
- The City needs to support programs that assist youth who are homeless through afterschool, education, and recreational programs.
- The City needs to support food programs for low- and moderate-income individuals and families in the City.
- The City needs to support microenterprise programs through technical assistance, advice, and business support services.
- The City needs to support job training programs for people of all backgrounds.
- The City needs to support crime prevention programs.

How were these needs determined?

These community development needs were determined through: the CDBG Consolidated Plan Survey, interviews and discussions with City of Kankakee department heads, public meetings and feedback received on needs. Needs were generally identified by multiple people on more than one feedback occasion.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

For the past 30 years, the City of Kankakee's population has been slowly declining, from 28,400 in 1993 to 23,600 in 2023. There are approximately 11,326 housing units in Kankakee, approximately 82% are occupied. The ratio is nearly equal between owner-occupied and renter-occupied housing units, at 49% and 51% respectively. Housing in Kankakee is old and getting older. About 93% of housing units were built before 1978, and 57% were built before 1950. Only 3% of units were built in the past 20 years.

The condition of the housing stock is becoming increasingly costly to maintain. Both owners and renter properties have code violations and housing problems that they are unwilling or unable to address and maintain. There are approximately 1977 vacant structures in the City, according to the 2022 American Community Surveys.

The median home value as of was \$96,822 in Kankakee, and the median contract rent was \$964, but the ranges of both home values and rent vary widely.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The tables and relevant data presented in this section describe the types and numbers of residential properties in the City of Kankakee, as populated by the 2016-2020 ACS. This data will be used to help identify where residents are living, the differences between housing for homeowners and renters, and what housing gaps exist.

According to the data presented below, there are 11,383 total housing units in Kankakee. There are 9,427 occupied housing units, which means there are 1,956 vacant housing units. The vast majority of the owner-occupied housing are 3 or more bedrooms (72% of all owner-occupied houses). The majority of renter-occupied housing are 2 or more bedrooms (98% of all renter-occupied homes).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	7,150	63%
1-unit, attached structure	280	2%
2-4 units	1,204	11%
5-19 units	1,189	10%
20 or more units	1,325	12%
Mobile Home, boat, RV, van, etc	235	2%
Total	11,383	100%

Table 24 - Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Own	ers	Renters		
	Number	Number %		%	
No bedroom	0	0%	425	9%	
1 bedroom	95	2%	1,155	23%	
2 bedrooms	1,150	26%	1,625	33%	
3 or more bedrooms	3,234	72%	1,743	35%	
Total	4,479	100%	4,948	100%	

Table 25 - Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The following number of units in the City of Kankakee are assisted with Federal, State, and Local Programs, and are administered by the Kankakee County Housing Authority:

- **Public Housing -** 182 units/families were served in the past year
- Section 8 Housing 400 units/families were served in the past year
- Special Purpose Section 8 Vouchers 12 are special Purpose; 0 of these are VASH, 0 are Bridge, 0 are SRO, and 12 are Port outs

The data for this section was provided by the Kankakee County Housing Authority.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the Kankakee County Housing Authority, they anticipate the loss of between 6 and 8 units through demolition or sale.

Does the availability of housing units meet the needs of the population?

Based on information from KCHA, 2016-2020 ACS data, and a "Market Potential for Rental Apartments" study completed by Tracy Cross & Associates, the answer is simply that there are not enough available housing units to meet the needs of the population.

The Kankakee County Housing Authority's current waiting list contained 2,300 applicants when it was last opened in 2015. Since the waiting list is currently closed to new applicants, these numbers do not reflect the current full need of the community.

There are high-demands for both affordable LMI rental units and market-rate rental units. Affordable single-family home ownership is also a demand as approximately 90% of 1-unit detached residential properties were constructed before 1980. Although the market value of these types of properties may be affordable, the costs to maintain and upgrade these properties is not within the capacity of LMI households.

Describe the need for specific types of housing:

28.7% of all residents in the City of Kankakee were considered low- to moderate-income at the time of the 2022 American Community Survey.

There is an ever-increasing need for affordable housing especially for vulnerable populations such as the senior population, individuals with disabilities, and survivors of domestic violence. During community conversations and meetings, stakeholders and residents frequently

mentioned the need for mixed income house units, housing rehabilitation, and the need for increasing the production of new units.

Discussion

There is a constant need for affordable and accessible housing in Kankakee. The population has decreased over the past three decades, and so has the quality of housing. Affordable, quality housing is a problem that only increases in severity over time, and so while the City continues to work to address and eliminate blighted properties, it is difficult to keep up with the demand.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing affordability is based on the amount paid for housing costs. Generally, a unit is affordable if no more than 30% of income is paid for housing. If the amount paid is over 30% the household is cost burdened. Cost burdened households often lack resources to meet their other living costs and at times need to make decisions on which obligations to pay in a given month. This affects both homeowners and renters. At a minimum, this places them at greater risk of foreclosure or eviction.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	94,000	87,000	(7%)
Median Contract Rent	606	703	16%

Table 26 - Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,344	27.2%
\$500-999	3,074	62.1%
\$1,000-1,499	315	6.4%
\$1,500-1,999	8	0.2%
\$2,000 or more	205	4.1%
Total	4,946	99.9%

Table 27 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	730	No Data
50% HAMFI	2,194	869
80% HAMFI	3,858	1,978
100% HAMFI	No Data	2,515
Total	6,782	5,362

Table 28 - Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$789	\$886	\$1,164	\$1,569	\$1,619
High HOME Rent	\$789	\$886	\$1,164	\$1,497	\$1,619
Low HOME Rent	\$789	\$848	\$1,018	\$1,176	\$1,312

Table 29 - Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the HUD-CHAS data (see table NA-25), there is not sufficient housing for all income levels due to the cost over burden criteria and the lack of housing units at affordable levels.

How is affordability of housing likely to change considering changes to home values and/or rents?

Less than 3% of housing structures in Kankakee were built in the past 24 years. Approximately 90% of housing units were built before 1978, and over 30% are 85 years old or older. Many housing units in the City of Kankakee are passing or approaching the centennial mark; housing this aged require significant financial investment to maintain or rehab.

The demolition of irreparable and blighted housing stock is not being sufficiently replaced with fair market or affordable housing, leaving limited housing choice options.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to 2022 American Community Survey Data it is estimated that the area's median rent is \$964. The FMR for an efficiency apartment is \$789, a one-bedroom unit is \$886 and \$1,164 for a two-bedroom unit based on the FY 2024 HUD rental schedule.

Discussion

Not applicable.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a) Introduction

The City of Kankakee contains 4,905 housing units which were built prior to 1950. This represents 43% of the total occupied housing units in the City. Only 3% of all occupied units were built within the last ten years. Of the 11,326 total housing units in the City, at least 4,115 housing units have at least one "selected condition." In addition, 10,489 housing units (93%) were built before 1980, and therefore contain a potential lead-based paint hazard.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The following definitions are used for housing unit evaluation in the City of Kankakee:

- "Selected Housing Condition" Over-crowding (1.01 or more persons per room), lacking a complete kitchen, lack of plumbing facilities, and/or other utilities, and cost overburden
- "Standard condition" Housing units that meet applicable adopted federal, state and local building codes
- "Substandard condition" Does not meet code standards, or contains one of the selected housing conditions
- "Suitable for Rehabilitation" The amount of work required to bring the unit up to minimum code standard, and the existing debt on the property, together are less than the fair market value of the property
- "Not Suitable for Rehabilitation" The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete

Condition of Units

Condition of Units	Owner-	Occupied	Renter	-Occupied
	Number	%	Number	%
With one selected Condition	1,065	24%	2,640	53%
With two selected Conditions	0	0%	225	5%
With three selected Conditions	0	0%	15	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,415	76%	2,070	42%
Total	4,480	100%	4,950	100%

Table 30 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-	Occupied	Renter-Occupied		
	Number	%	Number	%	
2000 or later	109	2%	184	4%	
1980-1999	195	4%	285	6%	
1950-1979	1,980	44%	2,889	58%	
Before 1950	2,195	49%	1,595	32%	
Total	4,479	99%	4,953	100%	

Table 31 - Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,175	93%	4,484	91%
Housing Units build before 1980 with children present	98	2%	15	0%

Table 32 - Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	Unknown	Unknown	1,977
Abandoned Vacant Units	Unknown	Unknown	Unknown
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 33 - Vacant Units

Need for Owner and Rental Rehabilitation

53.33% of renter households have at least 1 selected housing condition, whereas only 23.77% of owner-occupied units are identified of having at least 1 selected housing condition.

The majority of homes in Kankakee were built in and prior to 1979, and these homes likely are identified as having one or more selected housing problems. Homes not suitable for rehab have not been replaced at a pace that can keep up with demolitions. Likewise, rehabilitation of homes has been unaffordable and out of reach financially for homeowners and landlords allowing the cycle of dilapidated and unlivable homes to continue without sufficient and proper replacement.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

There are approximately 10,489 housing units were built prior to 1980. In 2022, the City of Kankakee received funds from the U.S. Department of Housing Urban Developments (HUD) to mitigate lead hazards in low to moderate-income homes constructed before 1978 and earlier in Kankakee.

Discussion

Not applicable.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Kankakee County Housing Authority (KCHA) owns and operates 5 public housing communities. The KCHA also administers Housing Choice Vouchers for low- and moderate-income households for rental units in the City.

Totals Number of Units

Program Type								
Certificate	Mod-Rehab	Public			Vouche	rs		
		Housing	Total	Project -based	Tenant -based	Specia	al Purpose Vouch	er
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
0	0	223	708	78	630	0	113	0
			Housing	Certificate Mod-Rehab Public Housing Total	Certificate Mod-Rehab Public Housing Total Project -based	Certificate Mod-Rehab Public Vouche Housing Total Project -based Tenant -based	Certificate Mod-Rehab Public Housing Total Project -based Tenant -based Veterans Affairs Supportive Housing	Certificate Mod-Rehab Public Housing Total Project -based Tenant -based Special Purpose Vouchers Total Project -based Tenant -based Veterans Family Affairs Unification Supportive Housing Housing

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 34 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Kankakee County Housing Authority stated that all public housing units in the jurisdiction are currently in average condition.

There are 223 public housing units in the jurisdiction. Fifteen of the units meet Section 504 accessibility requirements with an additional 4 units accessible for hearing and site modifications. One hundred units are located at Azzarelli Tower and serve the elderly and disabled with 99 one-bedroom units and 1 two-bedroom unit. This building was rehabbed in 2008 under an IHDA Tax Credit project – new plumbing throughout building including fixtures, carpeting, painting, and lighting; landscaping and building

exterior repairs (brick and shutters). One hundred units are located at Midland Towers and serve the elderly and disabled with 99 one-bedroom units and 1 two-bedroom unit. An Energy Performance contract was completed in 2010 including systems (boiler and heating units) building envelop insulation, energy efficient lighting fixtures and bulbs, and water conservation measures. Twenty units are considered family sites and are located primarily in two complexes. For the two complexes, an Energy Performance contract was completed in 2010 including systems (heating units) and building envelop insulation, energy efficient lighting fixtures and bulbs, and water conservation measures. Eight units are in a building acquired by the KCHA in 2013. These are all two-bedroom units. Improvements made to acquisition include energy efficient lighting and water conservation measures.

Public Housing Condition

Public Housing Development	Average Inspection Score
Azzarelli	71
Midtown	71
Wildwood	62
Girard	98
Yates	94

Table 35 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

KCHA continues to rehab Public Housing units and replace older units with new ones. Public and private financing options, including LIHTC, possible HUD RAD conversion, and grants have been investigated in past years as possible financing options. In recent years, a Green Physical Needs Assessment has been completed.

Describe the public housing agency's strategy for improving the living environment of lowand moderate-income families residing in public housing:

KCHA's mission is to provide quality affordable housing that sanitary and safe for low-income residents of Kankakee County, Illinois. KCHA will continue to request authorization and utilize Public Based Vouchers to further affordable housing in its' jurisdiction, especially with replacing or rehabbing older Public Housing. KCHA also continues to improve its PHAS and SEMAP scoring.

Discussion:

Not applicable.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

There are many active and engaged social service agencies working to meet the needs of the homeless population in Kankakee. The chart below provides a breakdown of available emergency shelter, transitional housing, and permanent supportive housing beds available for specific populations. Local stakeholders have strongly communicated that the need for homeless facilities and services greatly outweighs local agencies' capacity.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Sup Be	_
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	20	20	0
Households with Only Adults	0	20	0	0	0
Chronically Homeless Households	0	20	0	0	0
Veterans	20 +	20	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 36 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

- **Health** Riverside Medical Center and St. Mary's hospital provide inpatient and outpatient medical treatment for adults experiencing homelessness.
- Mental Health There is a growing need for mental health services, especially among
 the homeless population. Currently, Cornerstone Services and Thresholds offer
 substance abuse and mental health services. The Helen Wheeler Center provides mental
 health services, Duane Dean offers substance use services, and Aunt Martha's offers
 behavioral health services.
- **Employment** There are many job training opportunities available, as well as GED courses, computer courses, and manufacturing jobs available. Homeless individuals may have a difficult time acquiring transportation to these available services.
- **Social Services** There are many social services available to serve individuals and families experiencing homelessness and those at risk of homelessness, however because of the amount of need and limitations of funding, these services are still limited.
- **Shelter** There are shelters beds available for individuals, families, and victims of domestic violence, but not enough to meet the community's need.
- **Education** -There are programs to assist individuals in soft skills and hard skills training to teach about every aspect of employment (timeliness, interview skills, hard/trade skills etc.).
- Rental Assistance Some social service providers can provide short term rental
 assistance and/or security deposit, due to an event beyond their control or for those
 who need to move out of housing due to condemnation of their building, but these
 funds consistently run out long before the end of the fiscal year.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Local social service providers offer the following services to homeless persons:

- **Catholic Charities** provides homeless prevention and transitional housing services, counseling, and senior services including case management.
- Clove Alliance provides services to survivors of sexual violence and those impacted by sexual violence including a crisis hotline, court advocacy, individual and group counseling, referrals, and community education.

- **Duane Dean Behavioral Health Center** provides outpatient substance abuse treatment, including court-mandated testing and treatment, Opiate Maintenance Therapy (OMT; uses methadone), and a gender-specific treatment program for women.
- Fortitude Community Outreach provides emergency shelter during winter months
 using a rotating-site model. Fortitude first starting providing emergency shelter during
 winter 2019; prior to this, the community had no emergency shelter available. This
 organization also performs street outreach, transitional housing, and workforce
 development for people experiencing homelessness.
- **Harbor House** serves survivors of domestic violence and their children in Kankakee and Iroquois counties. Services include emergency shelter, transitional housing, a 24-hour crisis hotline, court advocacy, individual and group counseling, referrals, domestic violence education classes, and community education.
- **Helen Wheeler Center** provides comprehensive mental health services and therapy to children, adolescents, and adults in Kankakee County.
- Kankakee County Community Services, Inc. provides a wide range of programs
 intended to alleviate the negative effects of poverty and help people become more selfsufficient. Services include financial assistance with rent and utilities, provision of school
 supplies, nutritious meal delivery for seniors, scholarships, financial literacy education, a
 food pantry, weatherization rehabilitation for homes, and employment programs for
 youth and seniors.
- **Prairie State Legal Services, Inc.** provides free legal assistance to seniors, survivors of domestic violence, and low-income people.
- **Salvation Army** provides rapid re-housing through Continuum of Care funding and a variety of other supportive services, including a client-choice food pantry, clothing closet, weekday free lunch, tax preparation, utility assistance, and spiritual support.
- Thresholds provides community mental health support at several levels of intensity, from a multidisciplinary Assertive Community Treatment (ACT) team to psychosocial rehabilitation (PSR). The agency also operates a drop-in center open daily for Williamsclass members, transitional housing, and supported employment services.
- United Way of Kankakee and Iroquois Counties operates 2-1-1, a 24/4 confidential phone system that provides referrals to any and all human services in the area, and generally assists local human services organizations with coordination.
- Veterans Assistance Commission serves veterans who are low-income, homeless, disabled, or at-risk and their families. Services include assistance with VA healthcare claims, disability and pension claims, burial benefits, and financial assistance for basic needs.
- We Stand for Christ Jesus Ministries provides transitional housing programs for those who have a history of substance abuse

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Kankakee has identified priorities for services and facilities for special needs populations. This includes elderly persons, frail elderly persons, persons with mental, physical and/or developmental disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and survivors of domestic violence, dating violence, sexual assault, and stalking.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The following needs and objectives are established under this Five-Year Consolidated Plan:

- **Elderly persons** rehabilitation of existing owner-occupied housing units to help seniors age in place
- **Frail elderly** rehabilitation of existing owner-occupied housing units to help seniors age in place and receive services at home
- Persons with disabilities rehabilitation of existing housing units for accessible improvements
- **Persons with alcohol or other drug addictions** continuing to support wraparound services to support recovery from additions and services to prevent addictions
- Survivors of domestic violence, dating violence, sexual assault, and stalking continuing to support local shelters and survivors' services

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Discharge planning for persons returning from mental and physical health institutions is a great need, but community coordination and resources are limited. Further collaboration is needed to fully address this need.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Kankakee includes the following goals/strategies in its Five-Year Consolidated Plan to contribute to addressing the housing and supportive service needs of persons who are not homeless but have other special needs in the Community Development Strategy:

- Facilities/Infrastructure Improve parks, bikeways and trails, recreational facilities, and all public and community facilities including accessibility improvements to public buildings and all community facilities in the City.
- Public Services Improve and enhance public services, programs for youth, the elderly, disabled, and general public service programs for low- and moderate-income persons.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See above.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Kankakee's 2022 Analysis of Impediments to Fair Housing Choice Identified the following impediments:

- Lower incomes of many households and a lack of quality affordable housing create
 high cost burdens, especially for renters. 86% of all households making less than
 \$20,000 are cost burdened. 60% of all renters are cost burdened, compared to just 24%
 of homeowners. In general, cost burden in Kankakee decreases as income increases and
 households are more able to afford their housing.
- Aging housing stock creates a need for at times costly rehabilitation. The age of the
 housing stock in Kankakee combined with low home values makes rehabilitation
 difficult. Older homes need costly repairs, but homeowners and landlords are not
 guaranteed a return on that investment. Deferred maintenance in homes is an issue
 that gets more costly over time and impacts the quality of available housing. Costs in
 materials have continued to rise, placing an additional burden on homeowners who
 many already be struggling to finance maintenance
- There is a limited supply of subsidies for rental housing. Rental subsidies like Housing Choice Vouchers and LIHTC are not extensive enough to meet the needs of low-income renters in the city. Although there are properties that are publicly subsidized, the number of units available are not sufficient to meet the needs of low-income Kankakee residents.
- The predominance of single-family zoning and number of nonconforming uses creates
 challenges for affordable housing. There are few areas in Kankakee that allow for dense
 multi-family residential uses. Most of Kankakee is zoned for single-family residential use,
 limiting areas where larger-scale affordable housing developments could take place.
 Many residential properties are non-conforming uses with current zoning, meaning that
 it is difficult to obtain financing for repairs and if there was significant damage to the
 home, it could not be rebuilt without a zoning change.
- Property-taxes and utilities increase additional housing costs for residents. Residents
 and landlords in Kankakee identified high property taxes as a prohibiting cost to keep
 housing affordable. Homeowners can typically deduct these costs from federal income
 taxes (up to \$10,000), but renters typically must pay these taxes that are embedded in
 their rents and are not ale to deduct the expenses. Older homes often have poor
 insulation creating increased heating costs for homeowners and renters (who typically
 pay utility costs on top of their rent).

- Difficulty accessing credit due to limited income, poor credit and rental history creates
 challenges for accessing homeownership and quality rental units. Lack of access to
 credit keeps potential first-time homebuyers out of the market. For those where it
 might be less expensive in the long term to own rather than to rent, the inability to be
 approved for an affordable mortgage keeps people renting rather than building equity
 through homeownership. Poor rental history also affects the ability of some
 Kankakeeeans to rent in areas that are desirable and at rental rates they can afford.
- Limited availability of shelter beds, affordable units, and upfront payments to transition out of homelessness are barriers for homeless individuals and families. A survey conducted by the City on the needs of homeless individuals showed that most respondents believe that there is a need for facilities and services for a wide range of groups experiencing homelessness. Families with children, women with children, unaccompanied youth, veterans, victims of domestic violence, the mentally ill, and others were all listed as homeless populations in need of more supportive services.
- Accessible, affordable housing is difficult to find for residents with disabilities.
 Feedback from focus groups and community members included concerns over the availability of housing units that are both accessible and affordable for those on Social Security Disability Insurance (SSDI). The availability of ground floor units that are within the budget of disabled renters is limited, and limits the housing choice of these residents.

While it was not identified in the Impediments to Fair Housing, the City of Kankakee also identified the following problem:

There is a general lack of knowledge and understanding of Fair Housing. There is a
need to educate persons about their rights under the Fair Housing Act and to raise
awareness to affirmatively further fair housing choice, especially for low-income
residents, minorities, and the disabled population, all of whom may fear retaliation if
they file a complaint.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Fair housing is essential to ensuring that persons of all income levels, races, religions, and ethnicity have access to safe, decent, and affordable housing in the City of Kankakee. The City of Kankakee's 2022 Analysis of Impediments to Fair Housing Choice Study identified the following strategies:

 Provide housing counseling for first time homeowners, current homeowners, and prospective homeowners, as well as credit repair services. Services like housing counseling and credit repair services can keep people in their homes, keep properties

- out of foreclosure, and help people have a wider variety of housing choice. Providing housing counseling and credit repair services for prospective homeowners, first time homeowners, current homeowners, and renters can expand fair housing choice.
- Address language barriers and decrease technological illiteracy. Providing
 interpretation and translation services, as well as assistance with technology can help
 renters, landlords, and homeowners keep people housed and understand their rights. It
 also can help increase employment opportunities, and potentially increase residents'
 earning potential, which in turn allows them to afford more in monthly housing costs.
- Invest in home repair programs. Many aging homes need rehabilitation and upkeep,
 ranging from small aesthetic improvements to major foundational upgrades. Home
 repair programs help property owners invest in properties that they might otherwise
 leave unattended. Subsidies for home repair can also serve to lower the vacancy rate, as
 they can help landlords and owner-occupied unit owners afford much-needed upgrades.
- **Update the zoning map and text**. There is a need to update the zoning map and text so that most residential properties conform to underlying zoning. In addition, an analysis of areas appropriate for multi-family zoning should be evaluated and rezoned.
- Coordination with childcare and transportation services. Access to well-paying jobs can be stymied by limited access to affordable childcare and reliable transportation services. Investing in childcare and transportation services can help increase the availability of workers and therefore help those workers earn more and higher wages.
- Increase the supply for quality affordable housing, both market rate and subsidized.

 There are not sufficient quality affordable units in Kankakee to meet the current need.

 Both market rate and subsidized projects are needed to provide a wide range of housing choice for all Kankakee residents. Development of new units and preservation of existing units are both important to remove barriers to housing choice.
- Education housing providers (landlords, property managers, etc.) on Housing Choice Vouchers. Accepting Housing Choice Vouchers is a way to create more housing choice for low-income Kankakee renters. These vouchers (formerly known as "Section 8" vouchers) create a level of affordability that renters are unable to find in market-rate housing. By educating landlords on the Voucher program, Kankakee can create more opportunities for low-income renters to have lower cost burdens.
- Educate landlords and tenants on their rights and responsibilities. Education is an
 important aspect of housing choice for landlords and tenants alike. A clear
 understanding of rights and responsibilities creates less ambiguity and facilitates better
 communication. Educational seminars, housing organizations, and other educationbased strategies can help both landlords and tenants fulfill their roles more responsibly.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The goal of the City of Kankakee's economic development policy is to enhance the economic vitality of the community and operate programming to foster economic growth and improve the local economy.

Economic Development Market Analysis

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	114	0	1	0	-1
Arts, Entertainment, Accommodations	1,116	997	12	8	-3
Construction	358	374	4	3	-1
Education and Health Care Services	1,861	5,193	20	43	24
Finance, Insurance, and Real Estate	331	372	3	3	0
Information	120	230	1	2	1
Manufacturing	1,346	1,501	14	13	-2
Other Services	303	486	3	4	1
Professional, Scientific, Management Services	472	384	5	3	-2
Public Administration	0	0	0	0	0
Retail Trade	1,278	904	13	8	-6
Transportation and Warehousing	719	571	8	5	-3
Wholesale Trade	492	564	5	5	0
Total	8,510	11,576			

Table 37 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	11,563
Civilian Employed Population 16 years and over	10,629
Unemployment Rate	7.98
Unemployment Rate for Ages 16-24	16.93
Unemployment Rate for Ages 25-65	5.19

Table 38 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	1,550
Farming, fisheries and forestry occupations	249
Service	1,505
Sales and office	1,749
Construction, extraction, maintenance and repair	789
Production, transportation and material moving	1,434

Table 39 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage		
< 30 Minutes	7,016	72%		
30-59 Minutes	1,900	19.5%		
60 or More Minutes	828	8.5%		
Total	9,745	100%		

Table 40 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labo			
	Civilian Employed Unemployed		Not in Labor	
			Force	
Less than high school graduate	1,189	145	1,529	
High school graduate (includes				
equivalency)	2,914	360	1,235	
Some college or Associate's degree	3,194	110	815	
Bachelor's degree or higher	1,280	80	308	

Table 41 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age					
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs	
Less than 9th grade	105	254	264	584	529	
9th to 12th grade, no diploma	325	410	395	974	574	
High school graduate, GED, or						
alternative	979	1,234	1,210	2,064	1,224	
Some college, no degree	685	935	1,148	1,144	604	
Associate's degree	180	250	214	439	170	
Bachelor's degree	84	340	235	533	210	
Graduate or professional degree	0	60	160	340	270	

Table 42 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$25,444
High school graduate (includes equivalency)	\$29,349
Some college or Associate's degree	\$36,091
Bachelor's degree	\$49,107
Graduate or professional degree	\$56,594

Table 43 - Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The three (3) largest categories of jobs in business by sector is as follows:

• Education and Health Care Services: 5,193 jobs

• Manufacturing: 1,501 jobs

• Arts, Entertainment, Accommodations: 997 jobs

• **Total**: 11,576

These three categories represent 66% of the total number of jobs in the City of Kankakee.

Describe the workforce and infrastructure needs of the business community:

Infrastructure needs of the business community that have identified to date include the following:

- Redevelopment of Interstate-57 Exit 312 and 308 Interchange
- Roadway improvements and aesthetic improvements to East Court Street Corridor
- Reconstruction and drainage improvements to Hobbie Avenue
- Utility infrastructure to serve new developments site in Eastgate Industrial region
- Truck route roadway improvements

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.

The City of Kankakee is very fortunate to have many proposed and active projects that will have significant economic impact affecting job and business growth. These projects include:

- <u>Riverfront Development Master Plan:</u> Adopted by the City Council in 2018; Phase 1 of the plan is currently under construction. A copy of the master plan can be viewed at https://citykankakee-il.gov/perch/resources/20180730-master-plan-report-final.pdf
- <u>Truck & Travel Plaza:</u> Development plans approved for a Travel Plaza on East Court Street near the I-57 Exit 312 for a full-scale travel and truck plaza, a quick-service restaurant, gaming lounge, and a full-service restaurant. There will be an estimated \$1,000,000 in annual tax revenues from this development.
- Interstate 57 Exit 312 Interchange: Illinois Department of Transportation (IDOT) will be reconfiguring and reconstructing the Interstate 57 Exit 312 interchange. Phase I Surveying of the project has already been completed and IDOT plans to have the project completed within the next 5-10 years.
- <u>Prairie Walk Subdivision</u>: A subdivision is under development in Kankakee's southern ward

Not only does the City of Kankakee anticipate significant increases in workforce needs in the aforementioned job sectors, it will be the city's Planning, Code, and Economic and Community Development departments due diligence to support these expected workforce needs.

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

Despite the many and great efforts to prepare our workforce, the community and county as a whole show a significant gap in our educational attainment numbers. Specifically, Kankakee

educational profile indicates that there is a significant gap between residents with some college and those who have attained post-secondary degrees. Aside from healthcare and advanced manufacturing, the majority of the jobs available do not require advance education. For some skilled occupations, training is often obtained on-the-job.

The regional workforce training organizations have done a commendable job creating programs serving the health care, construction, manufacturing, and service sectors, but has failed to assist the rapidly growing BioSciences and Food Sciences sectors.

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.

The City of Kankakee has partnerships with all the regional workforce training initiatives in the area, allowing the city to maintain a unified approach to addressing the workforce gaps in the community.

<u>Kankakee Community College</u>: offers award-winning and accredited programs to train the workforce and prepare students for 4-year universities. Utilizing leaders from local business and industry, KCC began the Industrial Machinery Registered Apprenticeship Program in 2018 and the Electrical Engineering Technology Program for renewable energy careers housed in the new Advanced Technology Education Center, a LEED Gold building. Additionally, KCC workforce training programs include the Manufacturing and Industrial Technology Center, Health Care programs and adult education courses, career services and GED preparation.

<u>Grundy-Livingston-Kankakee Workforce Board</u>: The GLKWB is responsible for investing \$2 million annually in support of local workforce training. The organization administers an Illinois Talent Pipeline Grant for skillset training and has supported local employers with nearly \$100,000 over the past two years with training funds. GLKWB is the regions main center for job resources, training and placement.

<u>Kankakee Area Career Center</u>: Kankakee Area Career Center aims to meet the vocational/technical education needs of regional high school students. The underlying function of the career center is to prepare students to select viable career paths and to obtain the training and skills essential for continuing education and/or job market.

<u>Community Benefits Agreements</u>: As of March 2020, all new large-scale development agreements will include a Community Benefit Agreement (CBA). The purpose of CBA will be the inclusion of construction workforce training and/or apprenticeships as part of development

projects. The creation of these CBA agreements is in collaboration with local construction union leaders and specifically meant to help train our LMI residents.

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

Not applicable.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Not applicable.

Discussion

Not applicable.

MA-50 Needs and Market Analysis Discussion

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

Households with multiple housing problems are located thorough the City of Kankakee. Many households are cost overburdened and the cost to rehabilitate, or even make emergency repairs, is very prohibitive. The returns on rehabilitation, especially lead paint hazard rehab, do not match the cost of the rehab.

The table below represents the percentage of housing units by Census tract within the City of Kankakee that have one or more severe housing needs

	114	115	116	117	121	122	123	124	125
Total	1,623	1,987	1,589	3,151	3,352	3,215	4,080	4,548	2,103
Populatio									
n									
Owner-	47.9%	51.9%	48.6%	45.9%	64%	73.4%	31.8%	67.8%	77.8%
occupied									
Renter-	52.1%	48.1%	51.4%	54.1%	36.0%	26.6%	68.2%	32.2%	22.2%
occupied									
Income	44.7%	39.7%	14.6%	29.9%	13.6%	6%	44.3%	18.2%	34.9%
below									
poverty									
level									
Median	\$131,500	\$71,200	\$60,600	\$86,200	\$116,900	\$137,900	\$77,600	\$117,40	\$72,100
Rent								0	
Median	\$665	\$982	\$1,013	\$930	\$1,035	\$982	\$878	\$1,075	\$1,118
Housing									
Price									

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

According to Census data, the City of Kankakee has a minority population of approximately 54% of its total population. The City uses the definition of an Area of Minority Concentration as a Census Tract or Block Group where at least 50% of the population who reside in that area are identified as being a minority person. Based on this definition, there are 6 Census Tracts (or partial Census Tracts) in the City with a percentage of minority persons over 50%: 114, 115, 116, 117, 123, and 124.

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

In addition to housing condition problems, these census tracts have received minimal investment for several decades. There is limited access to retail, food services, and public spaces.

Are there any community assets in these areas/neighborhoods?

Community assets vary. The City has community facilities, community gardens, and parks throughout the city, but all neighborhoods would benefit from additional third-spaces for all community members to gather and spend time building community.

Are there other strategic opportunities in any of these areas?

The City of Kankakee prioritizes opportunities and support for minority and women owned businesses. Economic development programs are intentionally marketed to MBE/WBE businesses.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 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 2023 American Community Survey Data for Kankakee County (City of Kankakee data does not exist), approximately 12.2% of individuals do not have an internet subscription. Of households with an income of less than \$20,000, 36.5% do not have an internet subscription of any kind, which has decreased since the City's last Consolidated Plan.

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

An increase in the number of internet service providers in Kankakee would ideally allow for expanded consumer choice, competition to provide the best service, and better coverage for the community.

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 Midwest region is subject to an increase in seasonal weather extremes, especially as a result of climate change. The City of Kankakee has experienced both harsher winters and summers, with severe thunderstorms, damaging winds, and flash flooding. Power outages regularly occur alongside extreme weather events. The frequency of these events will continue to increase as a results of climate change.

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

Kankakee County is one of the top 15 jurisdictions in the State with the highest insurance payouts due to repeated loss of properties due to flooding. Flood insurance is an extra expense that many homeowners are unwilling or unable to afford. Vulnerable housing within the flood plain may become abandoned because of the increased maintenance expenses.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Five-Year Consolidated Plan is a guide for the City of Kankakee to use in its housing, community development, and economic programs and initiatives. The Strategic Plan portion of the Five-Year Consolidated Plan establishes the City's goals and objectives to address its need for:

- Housing
- Homelessness
- Special Needs
- Community Development
- Economic Development
- Administration, Planning, and Management

This strategy was developed through meetings with agencies and organizations, public hearings, community meetings, resident surveys, and consultations. It is also based on the needs assessment and market analysis.

The foundational goal is to assist low- and moderate-income residents (income of less than 80% of the area median income). Approximately 27.8% of Kankakee residents are below the poverty line. According to federal regulation, at least 70% of all its CDBG funds must principally benefit low- and moderate-income persons.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	CDBG Eligible Areas
	Area Type:	Local Target Area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	-
	Revital Type:	Comprehensive
	Other Revital Description:	-
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	-
	How did your consultation and citizen participation	-
	process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	-
	What are the opportunities for improvement in this target area?	-
	Are there barriers to improvement in this target area?	-
2	Area Name:	City Wide
	Area Type:	Non-targeted for Low-Mod
		Individual Benefit and
		Administration
	Other Target Area Description:	Non-targeted for Low-Mod
		Individual Benefit and
		Administration
	HUD Approval Date:	-
	% of Low/ Mod:	-
	Revital Type:	-
	Other Revital Description:	-
	Identify the neighborhood boundaries for this target area.	The entire City limits
	Include specific housing and commercial characteristics of	-
	this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	-
	Identify the needs in this target area.	-
	What are the opportunities for improvement in this target area?	-

Are there barriers to improvement in this target area?

.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City housing programs are generally available on a City-wide basis.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 44 - Priority Needs Summary

1.	Priority Need Name	Housing Strategy
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Rural, Chronic Homelessness, Individuals, Families with Children, Mentally III, Chronic Substance Abuse, veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration CDBG Eligible Areas
	Associated Goals	Affordable Housing
	Description	There is a need to increase the amount of affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.
	Basis for Relative Priority	There is a need to improve the quality and quantity of the housing stock available in the community that is decent, safe, sound, and accessible for homebuyers, homeowners, and renters.
2.	Priority Need Name	Homeless Strategy
	Priority Level	High

	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Rural, Chronic Homelessness, Individuals, Families with Children, Mentally III, Chronic Substance Abuse, veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with
		HIV/AIDS and their Families, Victims of Domestic Violence
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration CDBG Eligible Areas
	Associated Goals	Addressing Homelessness
	Description	There is a need for supportive services and housing opportunities for homeless persons and persons and families at-risk of becoming homeless.
	Basis for Relative Priority	These needs were identified based on consultation with local community agencies who participate in the Continuum of Care.
3.	Priority Need Name	Community Development Strategy
	Priority Level	High

	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Rural, Chronic Homelessness, Individuals, Families with Children, Mentally III, Chronic Substance Abuse, veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration CDBG Eligible Areas
	Associated Goals	Community Improvements
	Description	There is a need to improve community infrastructure, facilities, public services, and public safety, as well as eliminate blight throughout the City of Kankakee.
	Basis for Relative Priority	These needs were developed using consultations and resident participation.
4.	Priority Need Name	Economic Development Strategy
	Priority Level	High

	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Rural, Chronic Homelessness, Individuals, Families with Children, Mentally III, Chronic Substance Abuse, veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence
	Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration CDBG Eligible Areas
	Associated Goals	Assist Small Businesses
	Description	There is a need to increase employment, self- sufficiency, and small business support for residents of the City of Kankakee.
	Basis for Relative Priority	These needs were developed using consultations and resident participation.
5.	Priority Need Name	Administration, Planning, and Management Strategy
	Priority Level	High

Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Rural, Chronic Homelessness, Individuals, Families with Children, Mentally III, Chronic Substance Abuse, veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence
Geographic Areas Affected	Non-targeted for Low-Mod Individual Benefit and Administration CDBG Eligible Areas
Associated Goals	Administration, Planning, and Management
Description	There is a need for planning, administration, and oversight of Federal, State, and local funded programs.
Basis for Relative Priority	These needs were developed from consultations.

Narrative (Optional)

Not applicable.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental	According to 2022 American Community Survey Data it is estimated that
Assistance (TBRA)	the area's median rent for is \$964. The FMR for an efficiency apartment
	is \$789, a one-bedroom unit is \$886 and \$1,164 for a two-bedroom unit
	based on the FY 2024 HUD rental schedule. The Kankakee County
	Housing Authority administers the Section 8 voucher program through HUD. The City of Kankakee does not administer a TBRA
	program. Demand for this County program far exceeds the supply of
	vouchers.
TBRA for Non-Homeless	See above description. The TBRA program is intended to assist low-
Special Needs	income residents who may or may not be special needs. The City of
	Kankakee does not administer a TBRA program.
New Unit Production	Market factors influencing development of new housing units, and
	particularly affordable housing units include: Cost of land; cost of
	infrastructure improvements required for development of land;
	development impact fees; construction requirements; and general
	economic conditions, including income and employment levels and
	market interest rates.
Rehabilitation	Market factors influencing the rehabilitation of housing include: age of housing stock; general economic conditions, including income and
	employment levels as factors which affect whether homeowners repair
	their homes or not; positive rate of return; presence of lead-based paint,
	and market interest rates. CDBG, LHC, and IHDA funds can be used to
	assist.
Acquisition, including	Market conditions influencing acquisition, including preservation, are:
preservation	age of structure, cost of land, cost of infrastructure improvements
	required for development of land and positive rate of return.

Table 45 – Influence of Market Conditions

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

Introduction

The City of Kankakee anticipates receiving \$602,655 in CDBG funds for the FY 2025 program year. The program year is May 1, 2025 to April 30, 2026. CDBG funds will be used to address the following priority needs: Housing, Homeless, Community Development, Economic Development, and Administration, Planning, and Management. If the city receives more or less than this estimate, activity amounts will be adjusted proportionately.

Anticipated Resources

Program	Source	Uses of Funds	Expected Amount Available Year 1				Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	Public- federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$602,655	\$0		\$602,655	\$2,410,620	# Projects/activities were based on the FY 2025 CDBG allocations

Table 46 - Anticipated Resources

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 of Kankakee leverages other additional funding to stretch federal dollars as far as they can go. This includes state and private grants. ECDA has also been awarded grants through the National League of Cities for the City Inclusive Entrepreneurship

Network (CIE). The City of Kankakee and ECDA are always looking for partnership opportunities to coordinate with other organizations.

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

The City of Kankakee does not currently plan to utilize any publicly owned land or property to address the needs identified in the plan at this time. If a circumstance arises, the City will inform HUD and the public of this matter.

Discussion

The CDBG program provides extraordinary opportunities to the City of Kankakee as we work to address low- to moderate-income needs in our community. This funding provides the backbone of the Economic and Community Development Agency and many highly needed programs in the city, and the ECDA looks forward to the creation of more adaptive and comprehensive programs in the future to use and leverage these funds to their fullest extent.

SP-40 Institutional Delivery Structure – 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 Kankakee	Government	Economic Development Homelessness Planning Neighborhood improvements Public Facilities Public Services	Jurisdiction
Kankakee County Housing Authority	РНА	Public Housing	Jurisdiction
Central Illinois Continuum of Care	Continuum of Care	Homelessness Planning	Other

Table 47 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Kankakee Economic and Community Development Agency coordinates with other city departments, Kankakee county, the Central Illinois Continuum of Care, and other private and non-profit organizations to address housing, homelessness, special needs, community development and economic development.

The gaps in the institutional delivery system include the high demand for assistance and limited funding availability for activities such as home rehabilitation and modifications, as well as social and public services.

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 Prevent	tion Services	
Counseling/Advocacy	X	Χ	
Legal Assistance	X	Χ	
Mortgage Assistance	X	Χ	
Rental Assistance	X	X	
Utilities Assistance	X	X	

Street Outreach Services					
Law Enforcement					
Mobile Clinics					
Other Street Outreach Services	Х	X			
	Supportive Se	ervices			
Alcohol & Drug Abuse	Х				
Child Care	Х				
Education	Х				
Employment and Employment	Х				
Training					
Healthcare					
HIV/AIDS					
Life Skills					
Mental Health Counseling	Х				
Transportation	Х				
Other					
Other	_				

Table 48 - 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 CICoC is working to provide a strategic and comprehensive response to homelessness. The system administered by the CoC is designed to meet the needs of homeless persons including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The CoC works with local organizations to ensure the needs of the community's homeless are being addressed.

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

The strength of the service delivery system is the large network of service providers, nonprofit and government that are committed to serving the community. The area's Continuum of Care and the local service providers provide comprehensive services to the homeless population, including for homeless individuals with special needs. Gaps in the service delivery system include reduced funding for all services provided to the population. The primary barrier for many homeless individuals is the lack of sufficient income to afford housing.

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 City of Kankakee is constantly working to increase efficiency and effectiveness in the delivery of programs and services to the community. Where there are needs that exceed the resources or knowledge of city staff, referrals are provided to housing and supportive service agencies.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	Affordable Housing	2025	2029	Housing Strategy	City Wide	Housing Strategy	CDBG: \$1,137,500	Direct financial assistance to homebuyers Other Homeowner housing rehabilitation
2.	Addressing Homelessness	2025	2029	Homeless Strategy	City Wide	Homeless Strategy	CDBG: \$250,000	Homeless prevention
3.	Community Improvements	2025	2029	Community Developmen t Strategy	City Wide	Community Development Strategy	CDBG: \$650,000	Buildings demolished Public Facility or Infrastructure activities other than low-/moderate-income housing benefit Public service other than low/mod housing benefits
4.	Assist small businesses	2025	2029	Economic Developmen t Strategy	City Wide	Economic Development Strategy	CDBG: \$400,000	Businesses assisted
5.	Administration, Planning, and Management	2025	2029	Administrati on, Planning and Managemen t Strategy	City Wide	Administratio n, Planning and Management Strategy	CDBG: \$575,000	Other

Table 49 - Goals Summary

Goal Descriptions

1.	Goal Name	Affordable Housing

	Goal Description	Improve, preserve, and expand the supply of affordable housing for low- and moderate-income persons and families that is decent, safe, and sound.					
2.	Goal Name	Addressing Homelessness					
	Goal Description	Improve the living conditions and support services for homeless persons, families, and those who are at risk of becoming homeless.					
3.	Goal Name	Community Improvements					
	Goal Description	Improve the living conditions of Kankakee residents through improving community infrastructure, facilities, public services, public safety, and eliminating blight.					
4.	Goal Name	Assist small businesses					
	Goal Description	Improve and expand employment and entrepreneurial opportunities in the City of Kankakee.					
5.	Goal Name	Administration, Planning, and Management					
	Goal Description	Provide sound and professional planning, administration, oversight, and management of Federal, State and local funded programs and activities.					

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 City of Kankakee does not receive HOME funds.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Kankakee County Housing Authority places those who need accessibility needs in units that are fit to accommodate them. If there is an additional need, the KCHA makes the necessary modifications to meet the need.

Activities to Increase Resident Involvements

KCHA encourages participation and feedback from residents in completing their planning activities for developments and annual activities. Periodic tenant meetings are held to solicit feedback about concerns and plans, but these unfortunately have low attendance. The Resident Advisory Board is in place to participate in the annual planning process.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Kankakee's 2022 Analysis of Impediments to Fair Housing Choice Study identified the following impediments:

- Lower incomes of many households and a lack of quality affordable housing create
 high cost burdens, especially for renters. 86% of all households making less than
 \$20,000 are cost burdened. 60% of all renters are cost burdened, compared to just 24%
 of homeowners. In general, cost burden in Kankakee decreases as income increases and
 households are more able to afford their housing.
- Aging housing stock creates a need for at times costly rehabilitation. The age of the
 housing stock in Kankakee combined with low home values makes rehabilitation
 difficult. Older homes need costly repairs, but homeowners and landlords are not
 guaranteed a return on that investment. Deferred maintenance in homes is an issues
 that gets more costly over time and impacts the quality of available housing, especially
 as costs for materials continue to increase.
- There is a limited supply of subsidies for rental housing. Rental subsidies like Housing
 Choice Vouchers and LIHTC are not extensive enough to meet the needs of low-income
 renters in the city. Although there are properties that are publicly subsidized, the
 number of units available are not sufficient to meet the needs of low-income Kankakee
 residents.
- The predominance of single-family zoning and number of nonconforming uses creates
 challenges for affordable housing. There are few areas in Kankakee that allow for dense
 multi-family residential uses. Most of Kankakee is zoned for single-family residential use,
 limiting areas where larger-scale affordable housing developments could take place.
 Many residential properties are non-conforming uses with current zoning, meaning that
 it is difficult to obtain financing for repairs and if there was significant damage to the
 home, it could not be rebuilt without a zoning change.
- Property-taxes and utilities crease additional housing costs for residents. Residents
 and landlords in Kankakee identified high property taxes as a prohibiting cost to keep
 housing affordable. Homeowners can typically deduct these costs from federal income
 taxes (up to \$10,000), but renters typically must pay these taxes that are embedded in
 their rents and are not ale to deduct the expenses. Older homes often have poor
 insulation creating increased heating costs for homeowners and renters (who typically
 pay utility costs on top of their rent).
- Difficulty accessing credit due to limited income, poor credit and rental history creates challenges for accessing homeownership and quality rental units. Lack of access to

credit keeps potential first-time homebuyers out of the market. For those where it might be less expensive in the long term to own rather than to rent, the inability to be approved for an affordable mortgage keeps people renting rather than building equity through homeownership. Poor rental history also affects the ability of some Kankakeeeans to rent in areas that are desirable and at rental rates they can afford.

- Limited availability of shelter beds, affordable units, and upfront payments to transition out of homelessness are barriers for homeless individuals and families. A survey conducted by the City on the needs of homeless individuals showed that most respondents believe that there is a need for facilities and services for a wide range of groups experiencing homelessness. Families with children, women with children, unaccompanied youth, veterans, victims of domestic violence, the mentally ill, and others were all listed as homeless populations in need of more supportive services.
- Accessible, affordable housing is difficult to find for residents with disabilities.
 Feedback from focus groups and community members included concerns over the availability of housing units that are both accessible and affordable for those on Social Security Disability Insurance (SSDI). The availability of ground floor units that are within the budget of disabled renters is limited, and limits the housing choice of these residents.

While was not identified in the Impediments to Fair Housing, the City of Kankakee also identified the following problem:

There is a general lack of knowledge and understanding of Fair Housing. There is a
need to educate persons about their rights under the Fair Housing Act and to raise
awareness to affirmatively further fair housing choice, especially for low-income
residents, minorities, and the disabled population, all of whom may fear retaliation if
they lodge a complaint.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Fair housing is essential to ensuring that persons of all income levels, races, religions, and ethnicities have access to safe, decent, and affordable housing in the City of Kankakee. The City of Kankakee's 2022 Analysis of Impediments to Fair Housing Choice Study identified the following strategies:

 Provide housing counseling for first time homeowners, current homeowners, and prospective homeowners, as well as credit repair services. Services like housing counseling and credit repair services can keep people in their homes, keep properties out of foreclosure, and help people have a wider variety of housing choice. Providing

- housing counseling and credit repair services for prospective homeowners, first time homeowners, current homeowners, and renters can expand fair housing choice.
- Address language barriers and decrease technological illiteracy. Providing interpretation
 and translation services, as well as assistance with technology can help renters,
 landlords, and homeowners keep people housed and understand their rights. It also can
 help increase employment opportunities, and potentially increase residents' earning
 potential, which in turn allows them to afford more in monthly housing costs.
- Invest in home repair programs. Many aging homes need rehabilitation and upkeep, ranging from small aesthetic improvements to major foundational upgrades. Home repair programs help property owners invest in properties that they might otherwise leave unattended. Subsidies for home repair can also serve to lower the vacancy rate, as they can help landlords and owner-occupied unit owners afford much-needed upgrades.
- Update the zoning map and text. There is a need to update the zoning map and text so that most residential properties conform to underlying zoning. In addition, an analysis of areas appropriate for multi-family zoning should be evaluated and rezoned.
- Coordination with childcare and transportation services. Access to well-paying jobs can
 be stymied by limited access to affordable childcare and reliable transportation services.
 Investing in childcare and transportation services can help increase the availability of
 workers and therefore help those workers earn more and higher wages.
- Increase the supply for quality affordable housing, both market rate and subsidized.
 There are not sufficient quality affordable units in Kankakee to meet the current need.
 Both market rate and subsidized projects are needed to provide a wide range of housing choice for all Kankakee residents. Development of new units and preservation of existing units are both important to remove barriers to housing choice.
- Education housing providers (landlords, property managers, etc.) on Housing Choice Vouchers. Accepting Housing Choice Vouchers is a way to create more housing choice for low-income Kankakee renters. These vouchers (formerly known as "Section 8" vouchers) create a level of affordability that renters are unable to find in market-rate housing. By educating landlords on the Voucher program, Kankakee can create more opportunities for low-income renters to have lower cost burdens.
- Educate landlords and tenants on their rights and responsibilities. Education is an
 important aspect of housing choice for landlords and tenants alike. A clear
 understanding of rights and responsibilities creates less ambiguity and facilitates better
 communication. Educational seminars, housing organizations, and other educationbased strategies can help both landlords and tenants fulfill their roles more responsibly.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Kankakee is a member of the Central Illinois Continuum of Care, and a member of the Kankakee Hub of the CoC. These groups have broad representation of local stakeholders and agencies responsible for:

- Community-wide planning and strategic use of resources to address homelessness
- Improving coordination and integration with mainstream resources and other programs targeted to people experiencing homelessness;
- Promoting the quick re-housing of homeless individuals and families
- Improving data collection and performance measurement to ensure program success

Local service agencies perform street outreach regularly and connect individuals with resources for their specific needs.

Addressing the emergency and transitional housing needs of homeless persons

The City of Kankakee has a limited number of public, free, temperature-controlled spaces for homeless individuals to spend daytime hours in. There are also more individuals experiencing homelessness in Kankakee than there are emergency shelter beds. This problem has become especially apparent over the past two years, as the local emergency homeless shelter struggled to find a permanent location.

The City of Kankakee recognizes the problem of homelessness is a housing supply and access problem, and will continue to work and advocate for addressing this housing supply problem.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of Kankakee will make every effort to support programs and services located in the city limits which address the need for increasing the supply and access to affordable housing. The City will also advocate for local agencies and the resources they need to continue service to homeless individuals and families.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of Kankakee is a member of the Central Illinois Continuum of Care and works to bridge gaps in the community's safety net through partnerships, collaboration, and communication. While the City of Kankakee provides many services, it more frequently shares programs and resources provided by partners, most often participants in the CoC. It is a priority of the City to bolster these relationships as the best means with which to address the needs of low-income individuals and families.

SP-65 Lead based paint Hazards – 91.215(i)

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

According to 2022 American Community Survey Data, approximately 77% of the housing stock in the City of Kankakee was built prior to 1979. The possible incidence and associated hazards of lead-based paint is extremely high.

The City of Kankakee has operated a Lead Hazard Control Grant through the U.S. Department of Housing and Urban Development for the past 30 years, and recently began operating the Healthy Homes Production Grant in 2022. The Economic and Community Development Agency centers lead hazard control as the core of HUD-funded housing rehabilitation work. The City of Kankakee will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

How are the actions listed above related to the extent of lead poisoning and hazards?

In rehabilitation programs, while complying with Title 24 Part 35, the City of Kankakee will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information, including notices, and understanding their responsibilities
- Properly certified people perform risk assessment, paint testing, lead hazard reduction, and post project lead clearances.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.

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

All City housing programs include, but are not limited to the responsibilities below. The City reserves the right to hire qualified 3rd parties to complete any of these tasks.

- Providing appropriate lead information, including notices, at appropriate times.
- Conduct initial home inspections to identify lead safety hazards. This may include a
 visual inspection, paint testing, risk assessments, and/or clearance. Paint testing
 includes testing painted surfaces by approved XRF and Spectrum Analyzers and where
 required, laboratory analysis (TCLP)
- Create scope of work which includes specifications for lead treatment through interim controls or abatement.
- Ensure work was completed in a lead safe manner with the disposal of hazardous

materials to approved landfill facilities, where required.

- Financial management and recordkeeping of all funds.
- Qualification of households.
- Conduct Medical examinations, where necessary.
- Bidding/Procurement of qualified contractors.
- Relocation of households where required.
- Awarding of federal funds.
- Monitoring of construction work.
- Maintaining testing reports.
- Obtaining annual verifications of proper certifications related to lead.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

Approximately 28.7% of the City of Kankakee's residents live in poverty, while 9.9% of Kankakee County residents live in poverty and 11.6% of the State of Illinois residents live in poverty. Census tracts 114, 115, 123 and 125 are particularly affected by poverty.

The City's anti-poverty strategy includes supporting workforce development efforts, including job-training services for low- and moderate-income residents, providing supportive assistance to small businesses, and expanding the delivery of affordable housing and financial literacy programs to low- and moderate-income residents.

Homeownership is an opportunity to build equity, and ultimately wealth. Kankakee residents express that they are unable to save for down payments because of significant rent payments. This barrier prevents them from achieving homeownership, and ultimately, from building long-term wealth. This problem has a significant racial component in Kankakee, much like the State of Illinois. Black and African American residents are disproportionately renters in Kankakee with only 39.2% owning homes, which is similar to the state rate of 40%.

Because of increasing monthly rents, the City of Kankakee has seen an increase in homelessness as households are forced to leave their homes they are no longer able to afford. These folks had the financial stability to maintain monthly housing payments, but because of steep unexpected shifts in expenses, became homeless and struggled to access shelter to accommodate their family size.

The City over the next five (5) years plans to use CDBG funds to fund the following types of economic development and anti-poverty programs include:

- Assist in job creation and retention
- Small business assistance, which could include workforce training or support services for new employees
- Revitalization efforts
- Housing counseling
- Down payment assistance

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

Providing access to housing and increasing the supply of decent, safe, and affordable housing is directly tied to the City's anti-poverty strategy. The most successful way to address this is

through supporting the development of affordable housing, improving and maintaining the current housing stock, and having supportive services available as a safety net.

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 City of Kankakee ECDA reviews all projects for programmatic compliance regarding state and federal regulation. This includes Minority/Women Business Enterprise (MBE/WBE), Section 3 objectives and labor compliance.

Monitoring of the CDBG program is carried out by the Economic and Community Development Agency staff, with assistance from the code, legal, and finance staff of the City. The level and frequency of monitoring is determined by the specific program or development agreement. Due diligence is conducted by various staff members before any funds are disbursed. CDBG activities are monitored by the assigned staff to ensure that projects meet housing code compliance and program compliance. Funding for the activities is disbursed incrementally, and each disbursement request is reviewed by the Assistant Director or Executive Director to ensure that the federal funds are adjudicated properly, per the program and agreement. ECDA staff will continue to make appropriate revisions to program policy and procedures.



2025 Draft Annual Action Plan

Community Development Block Grant

275 E. Court Street, Suite 201 Kankakee, IL 60901 City of Kankakee Economic and Community Development Agency

815.933.0506 yourvoice@citykankakee-il.gov

Expected Resources

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

Introduction

The City of Kankakee anticipates receiving \$602,655 in CDBG funds for the FY 2025 program year, based on prior years' funding. Funded activities will be adjusted proportionately based on the actual amount received. The program year goes from May 1, 2025 to April 30, 2026. These funds will be used to address the following priority needs:

Anticipated Resources

Program	Source	Uses of Funds	Exp	ected Amount	Available Year	Expected	Narrative Description	
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	Public- federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$602,655	\$0	\$0	\$602,655	\$2,410,620	# Projects/activities were based on the FY 2025 CDBG allocations

Table 50 - 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

Lead Paint Hazard Control and Healthy Homes Production Grant Match - The ECDA operates two additional programs through HUD: Lead Paint Hazard Control and Healthy Homes Production grants. Both grants utilize CDBG to match grant dollars.

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

The City of Kankakee does not plan to utilize any publicly owned land or property to address the needs identified in the plan at this time. If a circumstance arises, the City will inform HUD and the public of this matter.

Discussion

Not applicable.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Star t Yea r	End Yea r	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	Affordable Housing	202 5	202 9	Affordable Housing	City Wide	Housing Strategy	CDBG: \$227,500	Direct financial assistance to homebuyers Other Homeowner housing rehabilitation
2.	Addressing Homelessness	202 5	202 9		City Wide	Homeless Strategy	CDBG: \$50,000	Homeless prevention
3.	Community Improvements	202 5	202 9		City Wide	Community Development Strategy	CDBG: \$130,000	Buildings demolished Public Facility or Infrastructure activities other than low-/moderate-income housing benefit Public service other than low/mod housing benefits
4.	Assist small businesses	202 5	202 9		City Wide	Economic Development Strategy	CDBG: \$80,000	Businesses assisted
5.	Administration, Planning, and Management	202 5	202 9	Administratio n, Planning, and Management	City Wide	Administration, Planning and Management Strategy	CDBG: \$115,000	Other

Table 51 - Goals Summary

Goal Descriptions

1.	Goal Name	Affordable Housing
	Goal Description	Improve, preserve, and expand the supply of affordable housing for low- and moderate-income
		persons and families that is decent, safe, and sound.
2.	Goal Name	Addressing Homelessness
	Goal Description	Improve the living conditions and support services for homeless persons, families, and those who
		are at risk of becoming homeless.
3.	Goal Name	Community Improvements
	Goal Description	Improve the living conditions of Kankakee residents through improving community infrastructure,
		facilities, public services, public safety, and eliminating blight.
4. Goal Name Assist small businesses		Assist small businesses
	Goal Description	Improve and expand employment and entrepreneurial opportunities in the City of Kankakee.
5.	Goal Name	Administration, Planning, and Management
	Goal Description	Provide sound and professional planning, administration, oversight, and management of Federal,
		State and local funded programs and activities.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Kankakee proposes to undertake the following activities with the FY2025 CDBG funds.

Projects

#	Project Name					
1.	HS-1 Housing Counseling					
2.	HS-2 Down Payment Assistance					
3.	HS-3 Fair Housing					
4.	HS-4 Housing Rehabilitation					
5.	HS-5 Project Delivery					
6.	HMS-1 Housing					
7.	CDS-1 Clearance/Demolition					
8.	CDS-2 Facilities/Infrastructure					
9.	CDS-3 Public Services					
10.	EDS-1 Development					
11.	AP-1 Overall Coordination					

Table 52 – Project Information

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

The allocation of CDBG funding is challenging because there are always more needs than there are dollars available. While preparing this plan, staff met with a wide range of stakeholders and residents to gather feedback regarding what were the most pertinent and persistent issues facing the community. Funding allocations were made based on department project capacity, as well as programmatic caps on CDBG funds. The ECDA will continue to advocate for programs, policies, and developments that will improve the lives of the residents of Kankakee.

AP-38 Project Summary

Project Summary Information

1.	Project Name	HS-1 Housing Counseling
	Target Area	City-Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$45,250
	Description	This activity will provide housing counseling services, include financial literacy
		education, pre-purchase housing counseling, and rental counseling to help address
		the housing needs in the community
	Target Date	FY 2025
	Estimate the number and type of	Other
	families that will benefit from the	
	proposed activities	
	Location Description	Locations of projects to be determined.
	Planned Activities	
2.	Project Name	HS-2 Down Payment Assistance
	Target Area	City-Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$25,000
	Description	This activity will provide down payment assistance to eligible homebuyers.
	Target Date	FY 2025
	Estimate the number and type of	Direct financial assistance to homebuyers: 5
	families that will benefit from the	
	proposed activities Location Description	Leastions of musicate to be determined
	Planned Activities	Locations of projects to be determined.
2	Project Name	LIC 2 Fair Haveing
3.		HS-3 Fair Housing
	Target Area	City-Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$5,500

	Description	Promote fair housing choice through education, testing, training, and outreach in the
		City of Kankakee.
	Target Date	FY 2025
	Estimate the number and type of	Other
	families that will benefit from the	
	proposed activities	
	Location Description	Location of projects to be determined.
	Planned Activities	
4.	Project Name	HS-4 Housing Rehabilitation
	Target Area	City-Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$100,000
	Description	Assist with rehabilitating existing affordable housing units occupied by owners and
		renters in the City.
	Target Date	FY 2025
	Estimate the number and type of	Homeowner Housing Rehabilitated: 10
	families that will benefit from the	
	proposed activities	
	Location Description	Locations of projects to be determined.
	Planned Activities	
5.	Project Name	HS-5 Project Delivery
	Target Area	City-Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$51,750
	Description	Provide eligible program delivery and oversite for CDBG-funded projects/activities.
	Target Date	FY 2025
	Estimate the number and type of	Homeowner housing rehabilitated: 10
	families that will benefit from the proposed activities	j

	Location Description	Locations of projects to be determined.
	Planned Activities	
6.	Project Name	HMS-1 Housing
	Target Area	City-Wide
	Goals Supported	Addressing Homelessness
	Needs Addressed	Homeless Strategy
	Funding	CDBG: \$50,000
	Description	Support the Continuum of Care's efforts and applicants to provide emergency shelter,
		transitional housing, permanent supportive housing, and other permanent housing
		opportunities.
	Target Date	FY 2025
	Estimate the number and type of	Homeless prevention: 50
	families that will benefit from the	
	proposed activities	
	Location Description	Locations of projects to be determined.
	Planned Activities	
7.	Project Name	CDS-1 Clearance/Demolition
	Target Area	City-Wide
	Goals Supported	Community Improvements
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$60,000
	Description	Remove and eliminate slum and blighting conditions through demolition of vacant,
		abandoned, and dilapidated structures.
	Target Date	FY 2025
	Estimate the number and type of	Buildings demolished: 2
	families that will benefit from the	
	proposed activities	Language of a set of a few data set and
	Location Description	Locations of projects to be determined.
	Planned Activities	
8.	Project Name	CDS-2 Facilities/Infrastructure

	Target Area	City-Wide
	Goals Supported	Community Improvements
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$40,000
	Description	Improve parks, bikeways and trails, recreational facilities, and all public and
		community facilities including accessibility improvements to public buildings and all
		community facilities in the City.
	Target Date	FY 2025
	Estimate the number and type of	Public facility or infrastructure activities other than low-/moderate-income housing
	families that will benefit from the proposed activities	benefit: 40
	Location Description	Locations of projects to be determined.
	Planned Activities	
9.	Project Name	CDS-3 Public Services
	Target Area	City-Wide
	Goals Supported	Community Improvements
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$30,000
	Description	Improve and enhance public services, programs for youth, the elderly, disabled, and
		general public service programs for low- and moderate-income persons.
	Target Date	FY 2025
	Estimate the number and type of	Public service other than low/mod housing benefits: 30
	families that will benefit from the	
	proposed activities Location Description	Leasting of majorta to be determined
	Planned Activities	Locations of projects to be determined.
10		FDC 1 Davidanment
10	Project Name Target Area	EDS-1 Development
•	Goals Supported	City-Wide Assist small businesses
	Needs Addressed	
	Neeus Addressed	Economic Development Strategy

	Funding	CDBG: \$80,000
	Description	Support business and commercial growth through rehabilitation of store fronts and
		retail space, expansion of businesses, and the development of new businesses.
	Target Date	FY 2025
	Estimate the number and type of	Businesses assisted: 20
	families that will benefit from the	
	proposed activities	
	Location Description	City-Wide
	Planned Activities	
11	Project Name	AP-1 Overall Coordination
	Target Area	City-Wide
	Goals Supported	Administration, Planning, and Management
	Needs Addressed	Administration, Planning and Management Strategy
	Funding	CDBG: \$115,000
	Description	Provide program management and oversight for the successful administration of
		Federal, State, and locally funded programs, 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	FY 2025
	Estimate the number and type of	This activity will benefit all those who participate in other CDBG programming.
	families that will benefit from the	, 1 1 1 3 3
	proposed activities	
	Location Description	City-Wide
	Planned Activities	

AP-50 Geographic Distribution – 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 of Kankakee is the geographic area of entitlement. It is divided into seven wards, each with neighborhoods of low- to moderate-income individuals. As such, funding is distributed across the city based on income limits rather than geographic location.

Geographic Distribution

Target Area	Percentage of Funds
City Wide	100%
CDBG Eligible	0%
Areas	

Table 53 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Kankakee does not have a priority for allocating investments geographically. Assistance is provided based on income eligibility requirements.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Kankakee will utilize its CDBG funds to rehabilitate homes, assist with home ownership, and homeless programs. The one-year goals for CDBG for FY 2025 are as follows:

One Year Goals for the Number of Households to be Supported		
Homeless	50	
Non-Homeless	30	
Special-Needs	10	
Total	90	

Table 54 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through		
Rental Assistance	5	
The Production of New Units	0	
Rehab of Existing Units	10	
Acquisition of Existing Units	0	
Total	15	

Table 55 - One Year Goals for Affordable Housing by Support Type Discussion

These goals will be met with our SFRP, KHIP, and Public Service programs in 2024-2025. SFRP will address the need for rehabilitation in existing units, KHIP will help both homeless and non-homeless individuals with housing counseling services, and our Public Service program has a number of housing initiatives which support homeless individuals and those at risk of homelessness who need safe and affordable housing.

AP-60 Public Housing - 91.220(h)

Introduction

The Kankakee County Housing Authority (KCHA) is responsible for public housing programs in the City of Kankakee. According to the KCHA, they served a total of 182 families with public housing units and a total of 400 with housing choice vouchers (HCV) in the past year.

Actions planned during the next year to address the needs to public housing

Given the vast need for quality, affordable housing locally, the Kankakee County Housing Authority continues to investigate opportunities for acquisition and building additional units. KCHA is looking at adding housing through the development of tax credit mixed-income properties and replacing older public housing units once they are fully operational. One of these tax credit projects has received State of Illinois approval.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The City of Kankakee provides outreach materials to KCHA, and will encourage participation in relevant ECDA programming, especially our homebuyer education classes and down payment assistance programs. The KCHA also participates in a Self-Sufficiency program and has a Resident Advisory Board to provide feedback on plans.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Kankakee County Housing Authority (KCHA) is not classified as "troubled" by HUD and is performing satisfactorily according to HUD guidelines and standards. Therefore, no assistance is needed to improve operations of this Public Housing Authority.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i) Introduction

The City of Kankakee is a part of the Central Illinois Continuum of Care. The City supports the efforts of the Continuum of Care and encourages organizations to submit applications for funding and collaborate in addressing homelessness locally. The goals identified are as follows:

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Central Illinois Continuum of Care includes broad representation of relevant organizations and agencies as well as interested individuals. The past five years have challenged the CICoC, but have made increased efforts to reach out to homeless persons or those with lived experience to gather their feedback and experience navigating the social service net.

There are several agencies that provide street outreach to assess needs, especially of those who are unsheltered and not otherwise accessing services. The Kankakee Hub also operates a local by name list to track the service and status of all individuals experiencing homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Kankakee has a limited number of public, free, temperature-controlled spaces for homeless individuals to spend daytime hours in. There are also more individuals experiencing homelessness in Kankakee than there are emergency shelter beds. This problem has become especially apparent over the past two years, as the local emergency homeless shelter struggled to find a permanent location.

The City of Kankakee recognizes the problem of homelessness is a housing supply and access problem, and will continue to work and advocate for addressing this housing supply problem.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Kankakee will make every effort to support programs and services located in the city limits which address the need for increasing the supply and access to affordable housing. The

City will also advocate for local agencies and the resources they need to continue service to homeless individuals and families.

The Kankakee Hub of the CICoC includes a variety of organizations that rapid re-housing (RRH), homeless prevention (HP), and other similar housing services to help homeless households obtain housing and prevent homelessness from reoccurring. At the monthly KRPG meeting, these organizations routinely provide each other updates on available services and work to problem-solve systemic challenges in the area. Minutes from these KRPG meetings are distributed to the Kankakee City Council so that these elected officials can be well-informed about currently available services in the area.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Similar to the above section, the ECDA working to develop a local Continuum of Care and develop a more comprehensive understanding of current service offerings and gaps. We are also working to bring more diverse service organizations to our local CoC meetings to ensure that the wrap around services LMI individuals have access to are able to address and meet their needs. Providing housing counseling services for those who are at risk of eviction or foreclosure will hopefully also reduce the number of individuals that do ultimately experience homelessness.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

In the City of Kankakee's Analysis of Impediments to Fair Housing Choice, the following barriers were identified:

- Lower incomes of many households and a lack of quality affordable housing creates high cost burdens, especially for renters
- Aging housing stock creates a need for at times costly rehabilitation
- There is a limited supply of subsidies for rental housing
- The predominance of single-family zoning and number of nonconforming uses create challenges for affordable housing
- Property taxes and utilities create additional housing costs for residents
- Difficulty accessing credit due to limited income, poor credit and rental history creates challenges for accessing homeownership and quality rental units
- Limited availability of shelter beds, affordable units, and upfront payments to transition out of homelessness are barriers for homeless individuals and families

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The ECDA is developing programs and policies, alongside the general City of Kankakee government, to remove and ameliorate some of the above-mentioned barriers. These actions include:

- The development of a housing counseling program to provide education regarding the pre-purchase process, renters rights, and providing financial literacy instruction
- The administration of housing rehab programs to help with potentially costly rehabilitation of units that are often nearly 100 years old
- The rezoning of improperly zoned properties across the city
- The development of a down payment assistance program, in conjunction with housing counseling, to make homeownership an affordable option for low- to moderate-income

individuals

Discussion:

During the FY 2025 Program Year, the City will undertake the following fair housing activities:

- Host educational seminars to inform residents of their rights to fair housing
- Support a resolution recognizing the impact and importance of the Fair Housing Act of 1968
- Make available to residents informational brochures and other resources on fair housing rights
- Support the efforts of fair housing groups and organizations

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Kankakee has developed the following actions which addresses obstacles to meeting underserved needs, fosters affordable housing, reduces lead-based hazards, reduces the number of poverty-level families, develops institutional structures, and enhances coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The City under its FY2 2025 Program Year will take the following actions to address obstacles to meeting the underserved needs:

- Increase access to safe and affordable housing through housing counseling programs, down payment assistance, fair housing education, and housing rehabilitation
- Support agencies that are serving those who are experiencing homelessness or at risk of homelessness
- Address vacant and abandoned properties to strengthen the City's housing stock
- Work on increasing accessibility and alternative modes of transportation throughout the City
- Continue to support funding for public services
- Assist small businesses through all stages, from formation to succession planning

Actions planned to foster and maintain affordable housing

Affordable housing is one of the greatest needs in the Kankakee community. The City commits itself to fostering and maintaining affordable housing by applying for and receiving funding for various state and federal grants. CDBG funding is used for rehab programs to address home health hazards and to administer the homebuyer education program.

ECDA's Executive Director also played a founding role in the Kankakee County Land Bank, which is working to begin moving tax delinquent and abandoned properties back into productive use in Kankakee, thereby increasing affordable housing options.

Actions planned to reduce lead-based paint hazards

Lead-based paint hazards are a significant concern for the City of Kankakee, as 93% of homes built before 1978 contain lead paint, and 92% of the homes in Kankakee were built before 1978. The City of Kankakee has administered a HUD-funded Lead-Based Paint Hazard Control grant program for the past thirty years. The evaluation and remediation of lead-based paint hazards are regularly performed on Kankakee homes by ECDA. The City of Kankakee ECDA was

awarded a new \$3 million grant in 2022 to continue lead hazard mitigation for an additional 100 units.

Actions planned to reduce the number of poverty-level families

Approximately 28.7% of the City of Kankakee's residents live in poverty, while 9.9% of Kankakee County residents live in poverty and 11.6% of the State of Illinois residents live in poverty.

The City over the next five (5) years plans to use CDBG funds to fund the following types of economic development and anti-poverty programs include:

- Assist in job creation and retention
- Small business assistance, which could include workforce training or support services for new employees
- Revitalization efforts
- Housing counseling
- Down payment assistance

The introduction of housing counseling through the ECDA office will allow for increased education in identifying predatory lending practices and protecting themselves from predatory lenders. The City has many vacant and boarded properties due to a growing foreclosure rate caused primarily by the financing methods of predatory lenders. Foreclosure prevention will help lessen this rate, as well as reduce the number of individuals who fall into a period of homelessness as a result.

In addition to the City's housing efforts, there is a large network of agencies in Kankakee County that are currently providing a wide variety of human services. It is the policy of the City of Kankakee to continue to support and utilize these existing agencies to alleviate poverty in the community. The City of Kankakee is actively seeking various avenues of public/private assistance to help alleviate our growing affordable housing needs.

Actions planned to develop institutional structure

The ECDA intends to hire several new employees to facilitate several CDBG activities, including a Construction Field Officer and a Housing Counselor. These two new roles will exclusively administer specific programs outlined in this Annual Action Plan, and will contribute to the capacity of the ECDA to meet both its AAP and Consolidated Plan goals. The City of Kankakee also has many collaborators in executing the projects and activities outlined in Annual Action Plans, including non-profit agencies and local government institutions, including the Kankakee County Health Department and the Kankakee County Land Bank.

Actions planned to enhance coordination between public and private housing and social

service agencies

The City is committed to continuing its partnership and coordination with public and private housing and social service agencies. The ECDA's Community Outreach Coordinator works as the lead for the Kankakee County Community Outreach Leadership Team, which is a group of agencies that gather monthly to distribute program and event information. The CDBG Program Manager participates in monthly Continuum of Care meetings. The ECDA also maintains an internal list of program availability for distribution to residents who need assistance that the City is unable to provide. The City of Kankakee has also made program and grant information accessible on the general city page.

Discussion:

Program Specific Requirements

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

Introduction:

All staff are responsible for ensuring compliance with all program-specific requirements, as well as for program monitoring and reporting. In addition, the staff ensures that federal crosscutting requirements, including Davis-Bacon and Related Acts, Uniform Relocation Act, and Section 3, are met.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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 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

Other CDBG Requirements

1. The amount of urgent need activities

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>