



CITY OF JOLIET ILLINOIS
2025-2029 HUD
CONSOLIDATED PLAN
JUNE 30 2025 DRAFT

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ES-05 EXECUTIVE SUMMARY

INTRODUCTION

The City of Joliet receives annual grant funding from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) program. Additionally, the City receives HUD funding from the HOME Investment Partnerships (HOME) program. The management and operations of these funds are handled through the Will County HOME Consortium, comprised of Will County, Bolingbrook, and Joliet. The primary objective of both the CDBG and HOME programs is to support low- and moderate-income individuals and families. This is defined as those earning less than 80% of the area median income as determined by HUD. These two funding streams are utilized to advance three main goals:

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

The City's Neighborhood Services Division is the lead administrator for the CDBG funds. As the lead entity for the Joliet/Will County HOME Consortium, Will County develops its own Consolidated Plan that describes the strategies for HOME investments and other information related to affordable housing. In order to receive CDBG funds, the City must carry out a planning process to identify the scope of housing and community development needs within its jurisdiction and how the available funding can best be used to meet those needs. This document, the City's Consolidated Plan, is the result of that planning process. The period for this plan begins on October 1, 2025 and ends on September 30, 2030 and covers Program Years 2025 through 2029. The contents of the plan are guided by the federal regulations set forth by HUD in 24 CFR Part 91.

This document also contains the City's FY2025 Annual Action Plan which describes the City's proposed actions to carry out its Consolidated Plan from October 1, 2025 to September 30, 2026 (Fiscal Year 2025). The City of Joliet will receive a CDBG allocation of \$926,791 and does not anticipate any CDBG program income. The City of Joliet proposes undertaking the following activities with CDBG:

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| # | PROJECT NAME | PROPOSED AMOUNT |
|--------------|---|--------------------|
| 1 | Facility: SCC Playground and Security Upgrades | 28,384 |
| 2 | Facility: UCP Energy Efficiency Upgrades | 45,000 |
| 3 | Facility: Steppingstones Stairway Replacement | 128,800 |
| 4 | Facility: Easterseals Facility Improvements | 120,000 |
| 5 | Economic Development: Business Assistance Program | 150,000 |
| 6 | Housing: Minor Repair Program | 170,835 |
| 7 | Services: Senior Snow Removal | 37,000 |
| 8 | Services: NIFB Senior Grocery Program | 20,000 |
| 9 | Services: CASA At-Risk Youth Program | 25,000 |
| 10 | Services: WCCCC Housing Counseling | 50,000 |
| 11 | Services: Neighborhood Cleanup | 7,000 |
| 12 | Planning: Prairie State Legal Fair Housing | 40,000 |
| 13 | Planning: Warehouse Workers for Justice | 29,772 |
| 14 | Planning: Nonprofit Capacity Building | 75,000 |
| TOTAL | | 926,791 |

SUMMARY OF OBJECTIVES AND OUTCOMES

The city is committed to ensuring that all of its residents have access to a suitable living environment, decent housing at an affordable price, and access to economic opportunities to provide for their families and build wealth. Using the resources available through this Consolidated Plan, the city proposes to focus on the needs of older neighborhoods that have a high percentage of low- and moderate-income residents.

Over the next five years, the city will use its available resources to invest in neighborhood infrastructure and stakeholders within these older neighborhoods. Infrastructure investments will take the form of capital improvements to our public facilities, street improvements, sidewalks, flood drainage improvements, and upgrades to water and sewer lines. Investments will also be made in stakeholders and small local businesses which provide crucial services to neighborhood residents. Additional investments will be made into the aging housing stock via small repair programs, demolitions, and Neighborhood cleanup opportunities. The City also proposes conducting planning studies and supporting grassroots non profit agencies through the provision of technical assistance.

Outside of its targeted neighborhoods, the city will seek to support special needs households - including seniors, persons with disabilities, and other vulnerable households that may need supportive services. The city proposes to support programs that assist special needs households to retain independent living and opportunities to age in place.

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| # | Five Year Goal | Proposed Amount | Proposed Goal |
|---|--|--------------------|-------------------------------|
| 1 | Improve Neighborhood Infrastructure & Facilities | \$2,034,760 | 20 Facilities |
| | The City's primary goal under this Consolidated Plan is to enhance the long-term sustainability of older, low- and moderate-income neighborhoods. To achieve this, the City will invest in community facilities that expand access to essential services, as well as critical infrastructure improvements including streets, sidewalks, flood control, water lines, and sanitary sewer systems. | | |
| 2 | Improve Public Services | \$695,000 | 5,000 Persons Assisted |
| | The city will utilize available federal resources to expand access to essential social services for low- and moderate-income residents. Eligible services include targeted programs for specific populations such as individuals experiencing homelessness, at-risk youth, young families (including childcare), seniors, and people with disabilities. The city will also support initiatives that promote economic opportunity - such as job training and wraparound services - and enhance community well-being through improved access to healthcare, mental health services, and nutritious food. | | |
| 3 | Improve Housing Stock | \$854,175 | 75 Housing Units |
| | The City will utilize available federal resources to support targeted housing repair or rehabilitation efforts. Due to limited funding and the high cost of rehabilitation, resources will be focused on limited-scope programs that serve specific needs- such as helping seniors or individuals with disabilities remain in their homes, enhancing safety and security, or mitigating lead-based paint hazards. The City will also consider supporting broader rehabilitation projects when CDBG funds can be leveraged to attract additional funding sources. | | |
| 4 | Eliminate Blighted Conditions | \$100,000 | 10 Demolitions |
| | The City will use available federal resources to demolish and clear blighted structures within designated CDBG target areas. The immediate aim of this effort is to eliminate conditions that negatively impact health, safety, and overall neighborhood livability. Long term, the goal is to repurpose cleared sites for new housing or redevelopment opportunities and to attract private investment into disinvested communities. | | |
| | Create Economic Opportunity | \$650,000 | 500 Businesses |
| 5 | The City will use available federal resources to create Economic Opportunities including financial and technical assistance to businesses, public facilities, or infrastructure designed to meet the community's economic needs. This also includes employment-related social services with the purpose of increasing access to economic opportunities. | | |
| 6 | Planning, Administration, and Capacity Building | \$723,860 | 10 Organizations |
| | The City will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. This goal includes advancing fair housing initiatives, supporting neighborhood planning efforts, and building the capacity of local partners through technical assistance and support. | | |

EVALUATION OF PAST PERFORMANCE

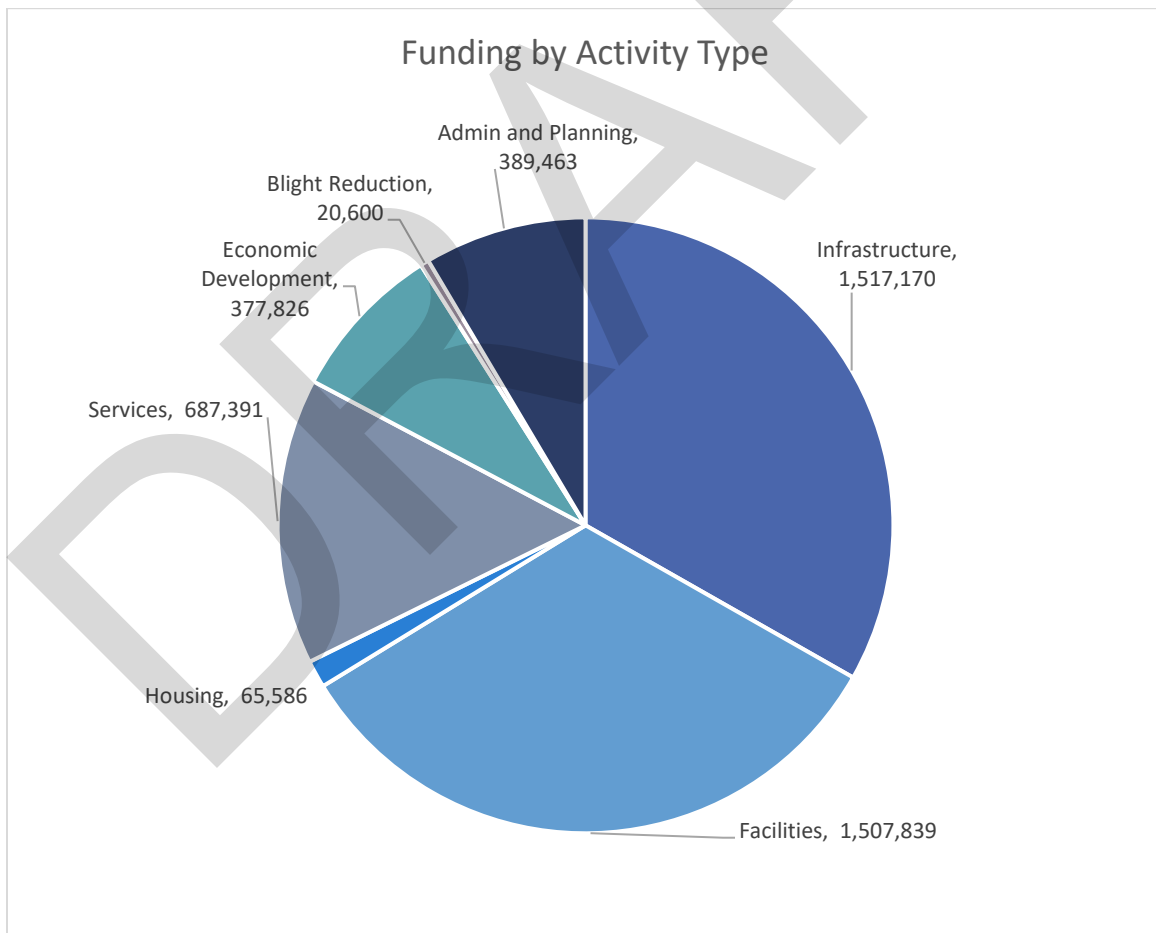
Over the span of the last Consolidated Plan, the city accomplished many of its established goals and began several new initiatives to better serve its residents.

- The City's Fire Department began a social worker outreach initiative - providing individualized care and trauma informed response for those in crisis, including the City's unhoused population. CDBG funds were used to initially staff the program, which has since expanded into building the "Community Cares" Program. The city is pleased with the success of the program and expects to expand its outreach, connecting residents with wraparound resources such as assistance programs, mental health services, transportation needs, and more in order to stabilize their living situation.
- The City's Senior Snow Removal Program helps seniors and persons with disabilities with increased safety and security throughout the winter season. This program improves accessibility to transportation, medical appointments, food or medication outings. The snow removal program allows seniors to stay more active in the winter months and helps them maintain independent living and higher quality of life, offering more options to safely age in place.
- In 2022, the city partnered with the Latino Economic Development Association (LEDA) to launch a Business Assistance Program to provide technical assistance, resources, marketing, outreach and support to locally owned small businesses. Through the end of program year 2023 LEDA has assisted over 188 businesses owned by low/mod income owners or within a low/mod area benefit.
- The city completed 15 capital improvement projects, including street improvements, new sewer lines, and facility upgrades for its nonprofit partners. Six additional capital projects remain underway and are expected to be completed before the start of the new Consolidated Plan.

Some projects faced setbacks and resulted in cancellation. The City's housing rehabilitation partner, Will County Senior Services, ended their minor home repair program. The city has worked with the agency to identify and mitigate barriers to administering the program. The city will also pursue an in-house housing repair program administered through a combination of City staff and contractors. Looking forward, the City will continue to explore ways to help local stakeholders build capacity through technical assistance in order to meet this community need.

2020-2024 Uses of CDBG Funding

| Eligible CDBG Activity Type | 5 Year Funding | Percentage |
|-----------------------------|----------------|------------|
| Infrastructure | 1,517,170 | 33% |
| Facilities | 1,507,839 | 33% |
| Housing | 65,586 | 1% |
| Services | 687,391 | 15% |
| Economic Development | 377,826 | 8% |
| Blight Reduction | 20,600 | < 1% |
| Admin and Planning | 389,463 | 9% |



SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

In developing the plan, the City engaged residents, local service providers, business owners, neighborhood councils, and partnering government agencies to gather input on housing, homelessness, and community development needs. This collaboration helped guide how federal resources will be allocated to address the City's highest priorities identified within this Consolidated Plan.

To solicit public input during the planning process, the city follows its adopted Citizen Participation Plan (CPP). This includes holding a public hearing to solicit public comment and publication of the draft plan to receive public comment. The city also conducted an online survey in both English and Spanish and received 51 responses. A summary of opportunities to engage in the planning process is provided on PR-15 Citizen Participation.

SUMMARY OF PUBLIC COMMENTS

No comments received to date.

PR-05 LEAD & RESPONSIBLE AGENCIES - 91.200(b)**DESCRIBE AGENCY/ENTITY RESPONSIBLE FOR PREPARING THE CONSOLIDATED PLAN AND THOSE RESPONSIBLE FOR ADMINISTRATION OF EACH GRANT PROGRAM AND FUNDING SOURCE.**

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

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

Table 1– Responsible Agencies

NARRATIVE

The City of Joliet’s Neighborhood Services Division is the administrative agency for the CDBG program. The Neighborhood Services Division prepares the Consolidated Plan and oversees the administration of the CDBG program. The city receives HOME funding as a subrecipient from the Joliet/Will County HOME Consortium. Will County acts as the lead entity and provides funding to the City to carry out HOME-funded projects and programs. All discussion of needs, priorities, and goals related to the HOME program are discussed as part of the Joliet/Will County Consolidated Plan.

CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION

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PR-10 CONSULTATION

INTRODUCTION

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

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

PROVIDE A CONCISE SUMMARY OF THE JURISDICTION'S ACTIVITIES TO ENHANCE COORDINATION BETWEEN PUBLIC AND ASSISTED HOUSING PROVIDERS AND PRIVATE AND GOVERNMENTAL HEALTH, MENTAL HEALTH AND SERVICE AGENCIES (91.215(I)).

As part of this year's planning process, the City conducted one-on-one consultations with local stakeholders, service providers, and government agencies. These conversations focused on identifying community needs, discussing current and planned initiatives, and exploring opportunities to coordinate and leverage available funding for greater impact. The consultations also allowed participants to share information about their programs, learn about other local resources, and identify shared challenges. The City provided limited technical assistance during these meetings and shared information about relevant federal programs. This process also helped identify gaps in services and unmet community needs within the scope of existing resources.

To strengthen coordination among community stakeholders, the Neighborhood Services Division and other City staff actively participate in ongoing planning efforts, most notably the Continuum of Care (detailed further below). The City also maintains close working relationships with housing providers and service agencies through the day-to-day administration of its grant programs, as many of these organizations receive CDBG funding to support their work. Key housing partners include the Housing Authority of Joliet, Riverwalk Homes, Cornerstone Services, Habitat for Humanity, and Will County Center for Community Concerns. Service providers include Senior Services of Will County, the Spanish Community Center, Stepping Stones, Catholic Charities, and United Cerebral Palsy - Center for Disability Services.

The City works closely with the Continuum of Care (see below) and Housing Authority, which is the largest affordable housing provider in the area. The City has consulted the housing authority on projects in the past and will continue to support its efforts to expand the supply of affordable housing stock within the area, including the development of the Choice Neighborhood Planning grant.

DESCRIBE COORDINATION WITH THE CONTINUUM OF CARE AND EFFORTS TO ADDRESS THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS, AND UNACCOMPANIED YOUTH) AND PERSONS AT RISK OF HOMELESSNESS.

The Will County Continuum of Care (CoC) is a collaborative effort of homeless service providers serving Will, Kendall, and Grundy County to develop collaborative approaches to homelessness in the area. Led by the Will County United Way, the CoC is responsible for the coordination and administration of homeless assistance grants received directly from HUD. Its purpose is to lead a community-wide commitment to ending homelessness. The CoC is a coalition that has over 200 members who work together to respond to homelessness by implementing a homeless response system. The Continuum of Care has instituted a coordinated entry system to manage intake among homeless services providers that evaluates the client's history and current situation to determine the best type of housing and supportive services for the client. As part of the intake process, clients are also assessed for eligibility to mainstream benefits. This process has been adopted as Homeless Management Information System "HMIS" by most of our local homeless response agencies. The three pillars of the CoC's system are prevention, crisis response, and housing.

The City of Joliet is a member of the CoC and coordinates its CDBG and locally funded activities with the overall efforts of the CoC to strengthen the framework to deliver housing and supportive services to the homeless. For applications where the CoC requires a Certificate of Consistency, the city will support those applications as they align with the City's Consolidated Plan.

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 does not receive an allocation of the Emergency Solutions Grant (ESG) directly. The CoC coordinates with both the County and the State of Illinois on the distribution of ESG.

DESCRIBE AGENCIES, GROUPS, ORGANIZATIONS, AND OTHERS WHO PARTICIPATED IN THE PROCESS AND DESCRIBE THE JURISDICTIONS CONSULTATIONS WITH HOUSING, SOCIAL SERVICE AGENCIES AND OTHER ENTITIES.

| | |
|--|---|
| <p>AFFORDABLE HOUSING CONSULTATIONS</p> <ul style="list-style-type: none"> • Cornerstone Services • Ezio Community Development Services • Habitat for Humanity • Holsten Human Capital Development • Joliet Housing Authority • Toro Construction • Will County Center for Community Concerns | <p>NEIGHBORHOOD GROUPS</p> <ul style="list-style-type: none"> • Bi-Bluffs • Cathedral Area • Collins Street • City Center • Cunningham • East & Southeast Regional Alliance • Fairmont • Glenwood Manor • Parkwood • Reedwood • Ridgewood • Southside / Preston Heights • St Pats |
| <p>HOMELESSNESS</p> <ul style="list-style-type: none"> • Continuum of Care • Morningstar Mission • AGAPE Missions • Guardian Angel • Catholic Charities / Daybreak | <p>OTHER STAKEHOLDERS</p> <ul style="list-style-type: none"> • Broadband Providers • City Departments • Fighting Chance • Illinois Youth and Family Services • Illinois Realtors Group • Latino Economic Development Assoc. • Midlands State Bank • Northern Illinois Food Bank • Prairie State Legal Services • South Suburban Land Bank • Spanish Community Center • State of Illinois • Warehouse Workers for Justice • Will County |
| <p>NON-HOMELESS SPECIAL NEED CONSULTATIONS</p> <ul style="list-style-type: none"> • AGAPE Missions • CASA • Cornerstone Services • Easterseals • Senior Services of Will Co. • United Cerebral Palsy - Center for Disability Services • Veterans Assistance Commission • Veterans Affairs | |

Other local/regional/state/federal planning efforts considered when preparing the Plan.

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---|---|--|
| CoC Planning Documents | Will County United Way | The funding priorities and goals established by the CoC helped inform the priorities of this Consolidated Plan. |
| Analysis of Impediments to Fair Housing Choice | Housing Authority of Joliet | The findings and recommendations of this fair housing study will guide administrative policies set forth in this plan. |
| Goto2050 | Chicago Metropolitan Agency for Planning (CMAP) | This regional plan provides context for how the city plan fits within the overall region. |
| Will County Community Health Status Assessment | Will County MAPP Collaborative | The funding priorities and goals helped inform the priorities of this Consolidated Plan. |
| Moving Will County Land Use and Market Analysis | CMAP | This study provided detailed data on the regional market. |

Table 2– Other local / regional / federal planning efforts

The City is also undergoing preliminary drafts of the Comprehensive Plan, Existing Conditions Report, and Urban 3 Study. Although these drafts will not be prepared in time to be considered within this Consolidated Plan, the findings will be measured in areas where CDBG funds can be leveraged to benefit it's identified Priority Needs and Goals.

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(l))

As part of the Joliet/Will County HOME Consortium, the City collaborates closely with Will County on a wide range of community development and affordable housing initiatives. The City also partners with the State of Illinois on various efforts, including the administration of state funds to remove blighted structures within city limits. Additionally, the City is working with neighboring municipalities on a major infrastructure initiative to transition its water supply from groundwater wells to Lake Michigan water.

PR-15 CITIZEN PARTICIPATION

SUMMARY OF CITIZEN PARTICIPATION PROCESS / EFFORTS MADE TO BROADEN CITIZEN PARTICIPATION.

The City has adopted a Citizen Participation Plan (CPP) that outlines the City's policies and procedures for obtaining public input in the planning and decision-making processes associated with the HUD grants. This includes holding a public hearing to solicit public comment and publication of the draft plan to receive public comment. To view a copy of the City's adopted Citizen Participation Plan, please visit:

<https://www.joliet.gov/government/departments/community-development/neighborhood-services-division/hud-notice>

A summary of opportunities to engage in the planning process is provided below.

HUD encourages the city to make special efforts to reach out to low- and moderate-income households and take appropriate actions to encourage the participation of all its citizens, including minorities and non-English speaking persons, and persons with disabilities. According to American Community Survey Data: 2023 5 Year Estimate, and as outlined in the chart below, approximately twelve percent of the City's population speaks English less than "Very Well". Of those, 43% of non-English speakers report Spanish as their primary language. To accommodate this population, the city provided the online community needs survey in both English and Spanish. Requests for translation services and reasonable accommodations are also made available at all public hearings, Committee, and Council meetings.

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Language Spoken at Home and Ability to Speak English, 2023

| | | | Speak English only or speak English "very well" | Percent speak English only or speak English "very well" | Speak English less than "very well" | Percent speak English less than "very well" |
|-------------------------------------|----------|--------------|---|---|-------------------------------------|---|
| Label | Estimate | Estimate (%) | Estimate | Estimate (%) | Estimate | Estimate (%) |
| Population 5 years and over | 140,650 | (X) | 123,685 | 87.9% | 16,965 | 12.1% |
| Speak only English | 99,449 | 70.7% | (X) | (X) | (X) | (X) |
| Speak a language other than English | 41,201 | 29.3% | 24,236 | 58.8% | 16,965 | 41.2% |
| SPEAK A LANGUAGE OTHER THAN ENGLISH | | | | | | |
| Spanish | 35,429 | 25.2% | 20,122 | 56.8% | 15,307 | 43.2% |
| 5 to 17 years old | 8,107 | 5.8% | 6,406 | 79.0% | 1,701 | 21.0% |
| 18 to 64 years old | 25,195 | 17.9% | 13,033 | 51.7% | 12,162 | 48.3% |
| 65 years old and over | 2,127 | 1.5% | 683 | 32.1% | 1,444 | 67.9% |
| Other Indo-European languages | 3,368 | 2.4% | 2,515 | 74.7% | 853 | 25.3% |
| 5 to 17 years old | 520 | 0.4% | 508 | 97.7% | 12 | 2.3% |
| 18 to 64 years old | 2,430 | 1.7% | 1,762 | 72.5% | 668 | 27.5% |
| 65 years old and over | 418 | 0.3% | 245 | 58.6% | 173 | 41.4% |
| Asian and Pacific Island languages | 1,398 | 1.0% | 838 | 59.9% | 560 | 40.1% |
| 5 to 17 years old | 115 | 0.1% | 69 | 60.0% | 46 | 40.0% |
| 18 to 64 years old | 847 | 0.6% | 678 | 80.0% | 169 | 20.0% |
| 65 years old and over | 436 | 0.3% | 91 | 20.9% | 345 | 79.1% |
| Other languages | 1,006 | 0.7% | 761 | 75.6% | 245 | 24.4% |
| 5 to 17 years old | 88 | 0.1% | 88 | 100.0% | 0 | 0.0% |
| 18 to 64 years old | 835 | 0.6% | 598 | 71.6% | 237 | 28.4% |
| 65 years old and over | 83 | 0.1% | 75 | 90.4% | 8 | 9.6% |
| CITIZENS 18 YEARS AND OVER | | | | | | |
| All citizens 18 years old and over | 99,099 | (X) | 92,502 | 93.3% | 6,597 | 6.7% |
| Speak only English | 78,388 | 79.1% | (X) | (X) | (X) | (X) |
| Speak a language other than English | 20,711 | 20.9% | 14,114 | 68.1% | 6,597 | 31.9% |
| Spanish | 16,932 | 17.1% | 11,373 | 67.2% | 5,559 | 32.8% |
| Other languages | 3,779 | 3.8% | 2,741 | 72.5% | 1,038 | 27.5% |

Source: 2023 5 Year Estimate American Community Survey

SUMMARIZE CITIZEN PARTICIPATION PROCESS AND HOW IT IMPACTED GOAL SETTING.

The city conducted an online survey in both English and Spanish. In total, the survey generated 51 responses. A summary of the results are included in the Non-Housing Community Development Needs section of this plan. The city also reached out to several neighborhood associations to determine the needs of specific residential neighborhoods. This feedback was incorporated into the overall needs assessment that helped determine priorities and specific projects. For example, the city will pilot a neighborhood clean up program to meet the stated needs of the neighborhood groups.

The city provided public notice on June 19, 2025 regarding the plan's availability for review and public comment as well as the public hearing. The city also posted the availability of the plan via social media. The draft plan was published to the City's website at

<https://www.joliet.gov/government/departments/community-development/neighborhood-services-division/hud-notice>

and paper copies were made available for review at 3 locations: City of Joliet City Hall located at 150 W. Jefferson Street, Joliet, Illinois 60432; Joliet Public Library located at 3395 Black Road. Joliet, Illinois 60431; Joliet Public Library located at 150 N Ottawa Street. Joliet, Illinois 60432.

Public comments will be accepted from July 2, 2025 to August 1, 2025. The city will hold a public hearing on July 1, 2025. No comments have been received to date. The city will continue to accept public comments throughout the year and will incorporate any comments received after submission of the plan to HUD in its annual performance report.

CITIZEN PARTICIPATION OUTREACH

| Mode | Audience | Summary of Response and comments |
|-----------------------|----------|--|
| Public Notice | General | Published on June 19, 2025 No comments received to date |
| Public Comment Period | General | Scheduled for July 2 to August 1, 2025 No comments received to date |
| Public Hearing | General | Scheduled for July 1, 2025 No comments received to date |

Table 3– Citizen Participation Outreach

NA-05 OVERVIEW

NEEDS ASSESSMENT OVERVIEW

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

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

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

It is important to note that these income limits are significantly higher than other means-tested programs that often rely on poverty or the percentage of poverty. Quite often there are stigmas and stereotypes that are incorrectly associated with the beneficiaries of these programs. While the programs can and often do focus on the lowest incomes, such as the homeless and those at risk of homeless, the programs can also help households usually considered "middle class". For example, a family of four with an annual income of \$95,000 qualifies for assistance under the CDBG and HOME programs.

| Joliet Income Limits as of June 2025 | | | | | |
|--|----------------|--------|--------|--------|---------|
| Percent of Area Median Income (AMI) | Household Size | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| 30% AMI | 25,200 | 28,800 | 32,400 | 35,950 | 38,850 |
| 50% AMI | 42,000 | 48,000 | 54,000 | 59,950 | 64,750 |
| 80% AMI | 67,150 | 76,750 | 86,350 | 95,900 | 103,600 |

NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

DESCRIBE THE JURISDICTION'S NEED FOR PUBLIC FACILITIES. HOW WERE THESE NEEDS DETERMINED?

Under the CDBG program, public facilities include a broad variety of facilities, including but not limited to Neighborhood Centers, Recreational Facilities, and Fire Station/Equipment, as well as those dedicated to a specific clientele such as Senior Centers, Handicapped Centers, Homeless Facilities, Youth Centers, and Child Care Centers. To determine the level of community need for the various eligible public facilities, the City conducted consultations with City departments, local stakeholders, and neighborhood groups.

COMMUNITY CENTERS AND NON-PROFIT FACILITIES

Several non-profits requested CDBG funds to make needed improvements to their facilities during the City's planning process. These included community facilities and neighborhood centers that provide a variety of services to specific areas, as well as facilities that cater to specific populations, including persons with disabilities and at-risk youth.

Forest Park Community Center recently closed and was acquired by Joliet Township. The Township will continue to use the facility for local programming. The Spanish Community Center, located near downtown, provides adult education, early education, childcare, and a variety of other social services. Riverwalk Homes contains a community center within the complex that offers similar services to its residents and the surrounding area.

The city expects that additional facility needs will come to light through the Choice Neighborhood Planning process which will continue into the next program year.

HOMELESS AND SUPPORTIVE HOUSING FACILITIES

There is an on-going need to maintain shelters that serve the City's unhoused population and ensure that they are safe and habitable. The same holds true for any congregate living facilities, including group homes for persons with disabilities, recovery homes for persons battling substance abuse, and re-entry housing for persons exiting correctional facilities. Some assisted housing providers also cited a need for capital improvements to their facilities.

DESCRIBE THE JURISDICTION'S NEED FOR PUBLIC IMPROVEMENTS. HOW WERE THESE NEEDS DETERMINED?

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

Given the age of the older neighborhoods within the city, there is a high level of need for basic improvements and upgrades to neighborhood infrastructure. The City is pursuing a number of funding mechanisms to fund infrastructure improvements but will need to rely on CDBG funds to help meet those needs. According to the results of the community survey, the most commonly cited infrastructure needs were Streets and Sidewalks (35% of responses), followed by Public Space, Parks, and Playgrounds (19%), and Community/Neighborhood Centers.

| Top 3 Infrastructure | Count | % |
|---|------------|-------------|
| Community or Neighborhood Center | 17 | 16% |
| Public Space, Parks, Playgrounds | 20 | 19% |
| Streets and Sidewalks | 37 | 35% |
| Storm Drainage and Flood Prevention | 11 | 10% |
| Water or Sewer Lines | 14 | 13% |
| Other | 3 | 3% |
| None. My community has adequate infrastructure. | 5 | 5% |
| Total | 107 | 100% |

STREET IMPROVEMENTS, SIDEWALKS, AND STREETSCAPES

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

WATER AND SEWER LINES

The city is currently transitioning its current water supply from an underground aquifer to water from Lake Michigan. The Grand Prairie Water Commission will build a pipeline from the Joliet area to the City of Chicago to be able to accept Lake Michigan Water. Part of the transfer involves upgrading the current system of water mains to reduce water loss and improve efficiency. The City is spending approximately \$60 million annually on water main replacements.

The city will also continue additional upgrades to its sanitary sewer system and ongoing efforts to replace lead water service lines. The majority of this funding is expected to come from non-federal sources.

FLOOD DRAINAGE AND INFRASTRUCTURE

The Federal Emergency Management Agency (FEMA) has issued updated Flood Insurance Rate Maps (FIRM) for Joliet that significantly changes the boundaries of the areas at risk of flooding near downtown. This area is roughly defined as being between the Des Plaines River on the west and Eastern Avenue on the east, and between Ruby Street on the north and Hickory Creek on the south. The city continues to work with the United States Army Corp of Engineers to design mitigation measures. A floodwall or levy north of the downtown area could potentially mitigate much of the risk.

DESCRIBE THE JURISDICTION'S NEED FOR PUBLIC SERVICES. HOW WERE THESE NEEDS DETERMINED?

From the community development perspective, public services include any new or improved service, including but not limited to youth, senior, employment, crime prevention, childcare, health, drug abuse, education, fair housing counseling, and recreation. According to the results of the community survey, the most commonly cited social service needs were Families (21% of responses), followed by Homelessness (20%), and Mental Illness (17%).

| Top 3 Services | Count | % |
|-----------------|------------|-------------|
| Homeless | 27 | 20% |
| Families | 29 | 21% |
| Substance Abuse | 7 | 5% |
| Mental Illness | 23 | 17% |
| Homebuyer | 9 | 7% |
| Disabled | 7 | 5% |
| Elderly | 15 | 11% |
| Youth | 11 | 8% |
| Health | 8 | 6% |
| None | 0 | 0% |
| Total | 136 | 100% |

The city received several proposals for social service agencies that documented different levels of need in the community. Agencies requesting funding served a number of populations, including at-risk youth, seniors, and low-income families in general.

- CASA cited a significant increase (47%) in substantiated child abuse and neglect cases in the County and the City despite a decrease in the state during the same period. This agency also cited a rise in foster home placements due to a lack of shelter or facility space.
- Seniors face food insecurity due to limited resources and mobility issues. Seniors who are primarily responsible for raising grandchildren puts an additional unexpected burden on resources.
- Other employment-related services, such as job training, were also addressed in conversations about affordable housing. While there is a relatively high number of job opportunities within the growing transportation and warehousing sector, these jobs do not provide enough to afford the housing available in the community. This suggests the

need for programs to help with job training and advancement or a greater stock of affordable housing. Employment-related services are needed for low-wage workers in this industry who face barriers to stable employment that earns a living wage with benefits.

DRAFT

MA-05 OVERVIEW

HOUSING MARKET ANALYSIS OVERVIEW

The main analysis of the City's housing market is included in the HOME Consortium's Consolidated Plan. The purpose of the analysis is to best determine how the available federal funds can have the greatest amount of impact for LMI households given the current and expected market conditions. The analysis includes reviewing supply, demand, condition, and the cost of housing. It also includes an examination of housing stock available to serve persons that HUD considers to be non-homeless with special needs which may require supportive services in conjunction with housing, such as elderly and frail elderly households, persons with disabilities and persons with HIV/AIDS and their families.

In addition to the information found in the HOME Consortium Plan, the city reviewed housing needs specific to the city by reviewing demographics, market data, conducting consultations with local developers, housing providers, and social service agencies, and the results from a community survey. This section contains a summary of those results specific to the city. The remainder of the Market Analysis provides detail on non-housing community development needs, including economic development needs and analysis, broadband needs, and hazard mitigation.

HOUSING MARKET IN GENERAL

Joliet is located in Will County and the Chicago Metropolitan area. Like other markets across the US, the city has experienced a significant rise in costs since the COVID-19 pandemic. This has affected both the buyer and rental market. With relatively high interest rates in 2025 and uncertainty with the national economy, homebuyer demand has softened and market forecasters are predicting a small drop in housing prices in the near term. At the same time, higher interest rates are keeping housing inventory low. Homeowners who purchased homes at historically low rates of 2 and 3% do not want to sell and have to finance their new home at current rates of 6 or 7%.

From 2020 to 2024, the city has permitted a total of 1,501 units, including 975 single-family units and 526 multifamily units. This accounts for the most multifamily building in the county and the second most single-family activity behind Plainfield. Three large recent housing developments include Prairie Landing (120 single family units), Vista Ridge (257 single family units and 72 townhomes), and the housing component at Rock Run (570 multifamily units).

Over the last five years, Will County permitted the most single-family units (7,089) in the Chicago market from 2020 through 2024. The county accounted for 25% of all single-family units among Cook and the collar counties. This continues a longer trend. Since 2011, Will County has permitted 16,000 single family homes. Over that same time, only 4,000 multifamily units have been permitted. Only thirteen percent of Will County's housing stock is multifamily, which is significantly less than DuPage (29%) and Lake (22%). As a result, the rental market is considered tight. Occupancy is at 95%. Average rent per square foot is \$1.82.

Most of the new housing built in the City and County is out of reach for low- and moderate-income buyers. According to the community survey, forty-three percent of respondents were supportive of adding more decent, affordable housing and housing for persons with disabilities, while 39% supported more housing for the homeless. Only 18% of residents saw a need for additional units for persons recovering from substance abuse. However, more than a third of respondents (35%) felt that additional units would adversely impact the character of the community.

| Housing Supply | # | % |
|--|----|-----|
| My community has a shortage of decent, affordable housing. More housing needs to be built. | 22 | 43% |
| My community needs more supportive housing for persons with disabilities. | 22 | 43% |
| My community needs more supportive housing for persons recovering from substance abuse. | 9 | 18% |
| My community needs more housing for persons recovering from homelessness. | 20 | 39% |
| My community has enough housing and additional units will adversely impact the character of the community. | 18 | 35% |
| I do not agree with any of these statements. | 4 | 8% |

In terms of affordability, almost three out of four respondents (72%) felt their housing costs were within their budget. Sixty-five percent of residents live in their “preferred community”. One-third of respondents did not live in their preferred community but chose their current neighborhood due to budget.

| Housing Preference | # | % |
|--|----|-----|
| I would prefer to live in another community. I chose my current housing because it’s within my budget. | 17 | 33% |
| I live in my preferred community and my current housing is within my budget. | 20 | 39% |
| I would prefer to live in another community and my current housing is unaffordable. | 1 | 2% |
| I live in my preferred community and my current housing costs are slightly unaffordable. | 7 | 14% |
| I live in my preferred community but my current housing costs are unaffordable. | 6 | 12% |

HOUSING INSTABILITY

The city consulted with several local service providers as part of the needs assessment, including the Continuum of Care (CoC). The CoC focuses on preventing homelessness, providing temporary shelter to those who lose their housing, and assisting unhoused families regain housing. According to information gathered via listening sessions focused on homeless prevention, issues included:

- Overall lack of housing availability and rising rents.
- Source of income discrimination (assistance from non-profit)
- eviction arising from HOA fees
- unstable employment like temporary warehouse assignments and multiple gig jobs like Uber

HOUSING SERVICES AND COUNSELING

Will County Center for Community Concerns (WCCC) is the only HUD-approved housing counseling agency in Will County. Due to the redirection of funding by the Illinois Housing Development Authority from foreclosure prevention programs to homeless services, there is a significant need for housing counseling funding. WCCC has seen an increase in the number of people needing housing counseling from a HUD-approved housing counseling agency and HUD-certified housing counselors. The counselors offer one-on-one and group counseling for mortgage default, post-purchase, pre-purchase, and financial literacy.

Prairie State Legal Services indicates there is a need to increase the level of housing consumer education and fair housing enforcement. This includes the provision of fair housing education and enforcement that helps address common barriers to housing for those who are disabled, minority populations, victims of domestic violence, housing voucher holders, pregnant persons, seniors, and veterans.

HOUSING CONDITION

With rising costs of materials and labor, many homeowners cannot afford to address deferred maintenance issues with their homes. One non-profit proposed implementing a tool lending library as a low-cost way to address minor repair needs before they become larger issues.

The community survey included several housing-related questions. In terms of housing conditions within the respondent's neighborhood, seven of every ten residents (71%) indicated "there are several properties in my neighborhood that are not well-kept and need some work". Twenty-five percent of respondents felt there was blighted property within their neighborhood in need of clearance and 8% indicated the presence of poorly maintained vacant lots.

| Housing Condition | # | % |
|---|----|-----|
| All of the housing in my neighborhood is well maintained. | 13 | 25% |
| There are several properties in my neighborhood that are not well-kept and need some work. | 36 | 71% |
| There are one or more properties in my neighborhood that are blighted that need to be demolished or undergo substantial rehabilitation. | 13 | 25% |
| There are one or more vacant lots in my neighborhood that are not maintained. | 4 | 8% |

MA-45 Non-Housing Community Development Assets

INTRODUCTION

The City of Joliet is the largest city in Will County and the fourth largest city in Illinois. After experiencing population loss from 1970 to 1990, the city has grown rapidly through population growth and annexations. The City expects growth to continue over the next five years through additional development of housing, commercial properties, and the warehousing and transportation sector.

| Employer | Sector | Employees (2023) | % of Total |
|-------------------------------------|------------------------|------------------|------------|
| Amazon | Fulfillment | 3,500 | 4.7 |
| Ascension St Joseph | Health / Hospital | 2,620 | 3.5 |
| Will County | Government | 2,325 | 3.1 |
| Joliet Public Schools District 86 | Education / School | 1,495 | 2.0 |
| Joliet Junior College | Education / School | 1,250 | 1.7 |
| Joliet Township School District 204 | Education / School | 918 | 1.2 |
| City of Joliet | Government | 915 | 1.2 |
| University of St Francis | Education / School | 844 | 1.1 |
| Harrah's Casino | Entertainment / Gaming | 550 | 0.7 |
| Cornerstone Services | Social Services | 480 | 0.6 |

| Industry | Employment | % of Total |
|--|---------------|------------|
| Agriculture, forestry, fishing , mining: | 502 | 1% |
| Construction | 5,900 | 8% |
| Manufacturing | 7,791 | 10% |
| Wholesale trade | 3,231 | 4% |
| Retail trade | 9,156 | 12% |
| Transportation, warehousing, and utilities: | 8,530 | 11% |
| Information | 1,258 | 2% |
| Finance, insurance, real estate | 4,204 | 6% |
| Professional, scientific, management, administrative services: | 7,183 | 9% |
| Educational services, and health care and social assistance: | 14,869 | 19% |
| Arts, entertainment, recreation, accommodation, food services: | 6,691 | 9% |
| Other services, except public administration | 3,538 | 5% |
| Public administration | 3,476 | 5% |
| TOTAL | 76,329 | |

CITY OF JOLIET 2025-2029 CDBG CONSOLIDATED PLAN DRAFT

| Education Level | Median Earnings |
|--|-----------------|
| Median Annual Earnings for population over 25: | 50,746 |
| Less than high school graduate | 36,131 |
| High school graduate (includes equivalency) | 41,658 |
| Some college or associate's degree | 52,678 |
| Bachelor's degree | 65,188 |
| Graduate or professional degree | 73,456 |

| Education Level | Labor Force | Participation Rate | Employed | Unemployment % |
|-------------------------|-------------|--------------------|----------|----------------|
| Less than HS graduate | 8,121 | 67% | 7,663 | 6% |
| High school graduate | 19,482 | 78% | 18,456 | 5% |
| Some college/associates | 21,952 | 86% | 21,230 | 3% |
| Bachelor's or higher | 17,059 | 89% | 16,412 | 4% |
| Total | 66,614 | 81% | 63,761 | 4% |

| EDUCATIONAL ATTAINMENT BY AGE | # | % |
|---|--------|-------|
| Population 18 to 24 years | 15,983 | |
| Less than high school graduate | 1,914 | 12.0% |
| High school graduate (includes equivalency) | 7,223 | 45.2% |
| Some college or associate's degree | 5,461 | 34.2% |
| Bachelor's degree or higher | 1,385 | 8.7% |
| Population 25 to 34 years | 20,036 | |
| High school graduate or higher | 18,131 | 90.5% |
| Bachelor's degree or higher | 5,400 | 27.0% |
| Population 35 to 44 years | 21,592 | |
| High school graduate or higher | 18,354 | 85.0% |
| Bachelor's degree or higher | 5,866 | 27.2% |
| Population 45 to 64 years | 37,546 | |
| High school graduate or higher | 31,096 | 82.8% |
| Bachelor's degree or higher | 9,030 | 24.1% |

| EDUCATIONAL ATTAINMENT BY RACE/ETHNICITY | # | % |
|--|--------|-------|
| White alone | 53,070 | |
| High school graduate or higher | 49,288 | 92.9% |
| Bachelor's degree or higher | 16,523 | 31.1% |
| White alone, not Hispanic or Latino | 45,881 | |
| High school graduate or higher | 43,839 | 95.5% |
| Bachelor's degree or higher | 15,332 | 33.4% |
| Black alone | 16,567 | |
| High school graduate or higher | 14,832 | 89.5% |
| Bachelor's degree or higher | 3,057 | 18.5% |
| American Indian or Alaska Native alone | 575 | |
| High school graduate or higher | 437 | 76.0% |
| Bachelor's degree or higher | 120 | 20.9% |
| Asian alone | 2,307 | |
| High school graduate or higher | 2,156 | 93.5% |
| Bachelor's degree or higher | 1,121 | 48.6% |
| Some other race alone | 12,402 | |
| High school graduate or higher | 6,494 | 52.4% |
| Bachelor's degree or higher | 884 | 7.1% |
| Two or more races | 10,618 | |
| High school graduate or higher | 7,883 | 74.2% |
| Bachelor's degree or higher | 2,206 | 20.8% |
| Hispanic or Latino Origin | 29,148 | |
| High school graduate or higher | 18,850 | 64.7% |
| Bachelor's degree or higher | 3,946 | 13.5% |

BASED ON THE BUSINESS ACTIVITY TABLE ABOVE, WHAT ARE THE MAJOR EMPLOYMENT SECTORS WITHIN YOUR JURISDICTION?

The City's economic base is well diversified. Education, health care, and social services is the largest sector of the local job market, accounting for 19 percent of all employment. Two local colleges, Joliet Junior College and the University of St Francis, as well as two school districts and a hospital are some of the largest employers in the city. Other significant sectors include retail trade (12%), transportation and warehousing (11%), manufacturing (10%), and construction (8%).

DESCRIBE THE WORKFORCE AND INFRASTRUCTURE NEEDS OF THE BUSINESS COMMUNITY.

Joliet is part of the larger Chicago metropolitan region and its residents have access to its vast job market. As described above, the business community within the city is diversified and includes a healthy mix of a variety of industries. As the county seat, a large number of government jobs provides stability. The city is also well positioned in respect to transportation and warehousing industries. CenterPoint Intermodal Center, the largest inland port in the country and a major asset for the transit of goods, is located in nearby Elwood. As mentioned earlier, some of the workforce employed within the warehousing industry are in need of additional services and support to provide access to living wage jobs.

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 has several developments that will spur the construction trades as well as lead to permanent employment opportunities for City residents. Northpoint is expanding its footprint within the city and is planning a total of 33 commercial buildings over the next 10 to 15 years for its new Third Coast Intermodal Hub along Route 53. Rock Run Crossing, located near the intersection of I-88 and I-55, is a 309-acre mixed used development that will include a casino, retail space and 570 units of housing as well. These developments should not significantly change the needs for workforce development but will create additional employment opportunities.

HOW DO THE SKILLS AND EDUCATION OF THE CURRENT WORKFORCE CORRESPOND TO EMPLOYMENT OPPORTUNITIES IN THE JURISDICTION?

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

DESCRIBE ANY CURRENT WORKFORCE TRAINING INITIATIVES, INCLUDING THOSE SUPPORTED BY WORKFORCE INVESTMENT BOARDS, COMMUNITY COLLEGES AND OTHER ORGANIZATIONS. DESCRIBE HOW THESE EFFORTS WILL SUPPORT THE JURISDICTION'S CONSOLIDATED PLAN.

Workforce Investment Board of Will County

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

WIB provides a number of training opportunities for the local workforce, including short-term certificate or associate's degree programs that will make them more marketable for occupations that are in high growth within the local area. By training the workforce in these high growth areas, workers are more likely to find better paying jobs and employers are more likely to have their staffing needs fulfilled.

DOES YOUR JURISDICTION PARTICIPATE IN A COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)?

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

MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION

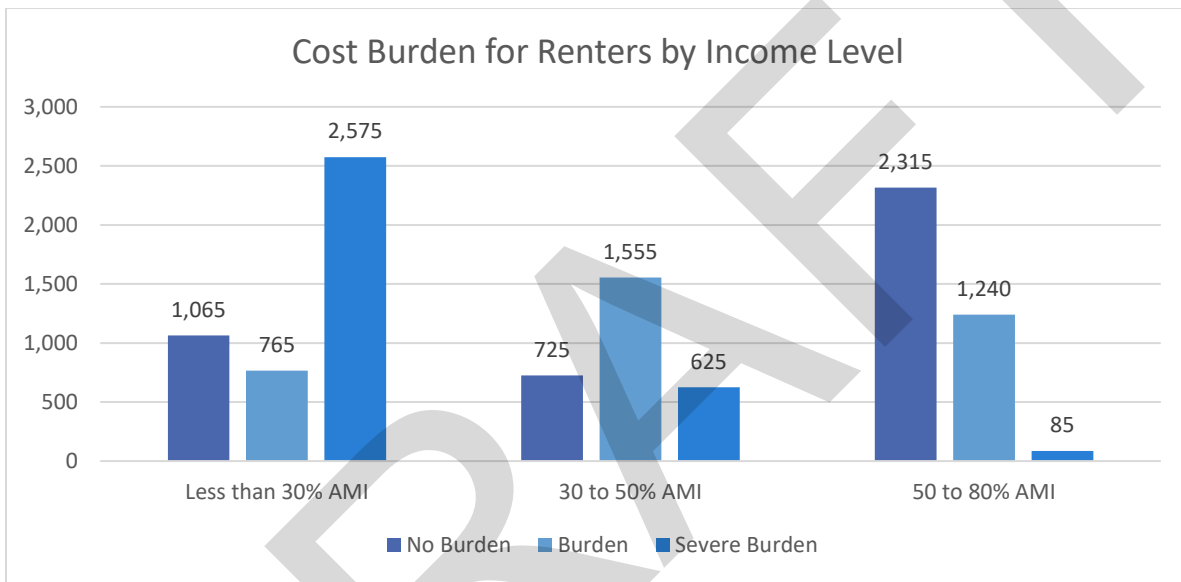
ARE THERE AREAS WHERE HOUSEHOLDS WITH MULTIPLE HOUSING PROBLEMS ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

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

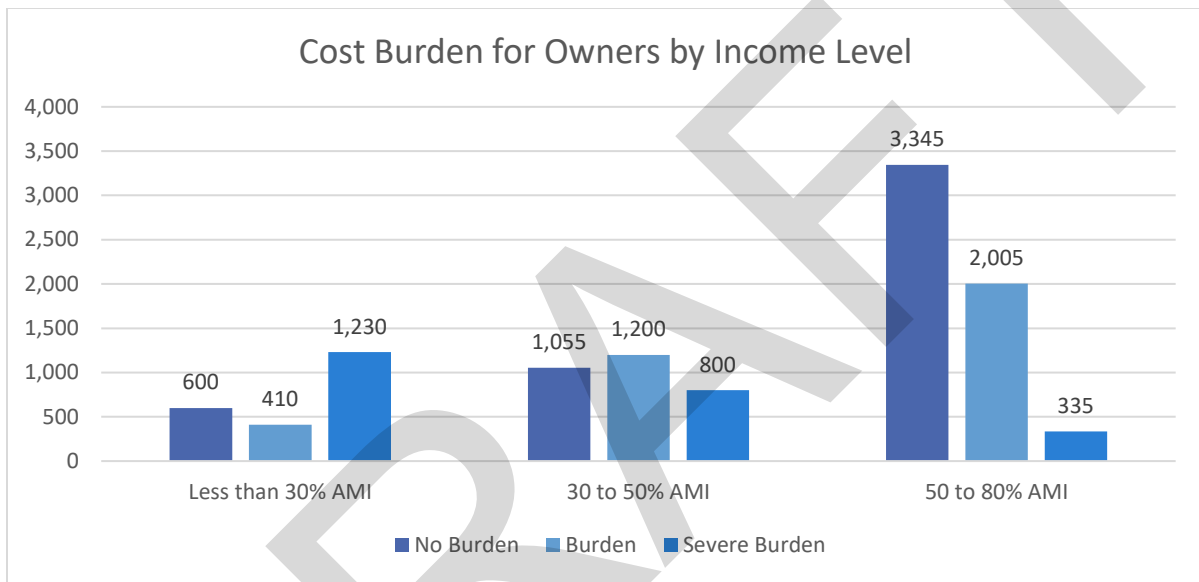
HUD provides data on housing problems as part of its CHAS data set. The data for Joliet is provided below. Based on this data, cost burden is the most common housing problem for both renters and owners. As cost burden is primarily a function of available income, cost-burdened households will be primarily concentrated in neighborhoods with a high percentage of low- and moderate-income households. While 53% of renters are considered to have a housing problem, only 22% of homeowners are considered to have a problem. Renters are more likely to have a severe housing problem (29%) than homeowners (9%).

| Housing Problems | Owner | | Renter | |
|--|---------------|-----|---------------|-----|
| | # | % | # | % |
| Household has at least 1 Housing Problem | 7,825 | 22% | 7,775 | 53% |
| Household has none of 4 Housing Problems OR cost burden not available no other problems | 27,100 | 78% | 6,865 | 47% |
| Total | 34,925 | | 14,640 | |
| Household has at least 1 Severe Housing Problem | 3,130 | 9% | 4,175 | 29% |
| Household has none of 4 Severe Housing Problems OR cost burden not available no other problems | 31,795 | 91% | 10,460 | 71% |
| Total | 34,925 | | 14,640 | |

| Renters | No Burden | Burden | Severe Burden | Total |
|--------------------|-----------|--------|---------------|--------|
| Less than 30% AMI | 1,065 | 765 | 2,575 | 4,405 |
| 30 to 50% AMI | 725 | 1,555 | 625 | 2,905 |
| 50 to 80% AMI | 2,315 | 1,240 | 85 | 3,640 |
| 80 to 100% AMI | 1,120 | 230 | 0 | 1,350 |
| More than 100% AMI | 2,320 | 15 | 0 | 2,335 |
| Total | 7,550 | 3,805 | 3,285 | 14,640 |



| Owners | No Burden | Burden | Severe Burden | Total |
|--------------------|-----------|--------|---------------|--------|
| Less than 30% AMI | 600 | 410 | 1,230 | 2,240 |
| 30 to 50% AMI | 1,055 | 1,200 | 800 | 3,055 |
| 50 to 80% AMI | 3,345 | 2,005 | 335 | 5,685 |
| 80 to 100% AMI | 3,785 | 530 | 0 | 4,315 |
| More than 100% AMI | 19,000 | 610 | 20 | 19,630 |
| Total | 27,785 | 4,755 | 2,385 | 34,925 |



This map displays the Low Mod Income (LMI) areas in Joliet, Illinois, categorized by census block groups. The map includes a legend for city boundaries, township boundaries, parcels, and LMI percentages. The LMI percentages are color-coded: light green for less than 51%, medium green for 51 to 70%, and dark green for more than 70%.

Legend:

- City Boundary
- Township boundaries [24]
- Parcels
- LMI by Census Block Group
 - less than 51%
 - 51 to 70%
 - more than 70%

Map Labels: Plainfield, Lockport, Homer, Troy, Joliet, New Lenox, Jackson, Manhattan.

Census Block Groups and LMI Percentages:

| Census Block Group | LMI Percentage |
|--------------------|----------------|
| 883217-2 | 59% |
| 883209-1 | 53% |
| 883214-2 | 59% |
| 880901-1 | 74% |
| 880901-4 | 60% |
| 880903-2 | 76% |
| 880905-2880905-1 | 63% 64% |
| 880702-2 | 61% |
| 880702-3 | 56% |
| 880702-1 | 73% |
| 881604-2 | 69% |
| 881402-3 | 65% |
| 881603-2 | 94% |
| 881500-1 | 58% |
| 881401-3 | 74% |
| 881402-2 | 54% |
| 881800-2 | 93% |
| 881800-3 | 85% |
| 881900-1 | 62% |
| 881900-4 | 70% |
| 881900-3 | 100% |
| 881900-2 | 94% |
| 882702-3 | 78% |
| 882602-1 | 57% |
| 882602-2 | 82% |
| 882500-1 | 86% |
| 882500-2 | 68% |
| 882400-1 | 81% |
| 882400-2 | 63% |
| 882300-3 | 70% |
| 882300-2 | 68% |
| 882200-1 | 71% |
| 882200-2 | 83% |
| 882100-2 | 67% |
| 882100-1 | 69% |
| 882000-1 | 65% |
| 882000-2 | 92% |
| 882000-3 | 62% |
| 883000-2 | 62% |
| 883000-3 | 85% |
| 883100-1 | 80% |
| 883100-3 | 63% |
| 882900-1 | 83% |
| 882900-2 | 57% |
| 882802-3 | 80% |
| 882802-1 | 92% |
| 882802-2 | 59% |
| 882801-1 | 56% |
| 882601-3 | 65% |
| 882601-2 | 67% |
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| 883201-78 | 66% |
| 883201-79 | 66% |
| 883201-80 | 66% |
| 883201-81 | 66% |
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| 883201-90 | 66% |
| 883201-91 | 66% |
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| 883201-93 | 66% |
| 883201-94 | 66% |
| 883201-95 | 66% |
| 883201-96 | 66% |
| 883201-97 | |

ARE THERE ANY AREAS IN JURISDICTION WHERE RACIAL OR ETHNIC MINORITIES OR LOW-INCOME FAMILIES ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION").

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

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

WHAT ARE THE CHARACTERISTICS OF THE MARKET IN THESE AREAS/NEIGHBORHOODS?

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

ARE THERE ANY COMMUNITY ASSETS IN THESE AREAS/NEIGHBORHOODS?

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

ARE THERE OTHER STRATEGIC OPPORTUNITIES IN ANY OF THESE AREAS?

Many of these neighborhoods are in the vicinity of the downtown area. The city is investing in the downtown area to capitalize on its existing assets. Improvements include a new City Square across from the historic Rialto Theatre which will serve as a central space for community events and activities. The city expects additional investments and redevelopment opportunities will help spur a renaissance in the downtown area which will benefit the surrounding residential neighborhoods as well.

MA-60 BROADBAND NEEDS

DESCRIBE THE NEED FOR BROADBAND WIRING AND CONNECTIONS FOR HOUSEHOLDS, INCLUDING LOW- AND MODERATE-INCOME HOUSEHOLDS AND NEIGHBORHOODS.

According to data from the Federal Communications Commission, the city is well served by fixed broadband. Multiple options for fixed broadband are available in all portions of the jurisdiction. According to the 2018-2023 5 Year ACS survey, 93% of households have a computer with broadband access. While this is a fairly high percentage, this also means there are approximately 3,400 households without broadband internet. While broadband access may be available, the cost may be prohibitive to some low-income households. Two internet providers have low-cost plans available. Xfinity Comcast Internet Essentials (www.internetessentials.com) provides service for approximately \$10 per month to households that participate in government assistance programs. The AT&T Access Plan also provides discounted service to lower income persons.

DESCRIBE THE NEED FOR INCREASED COMPETITION BY HAVING MORE THAN ONE BROADBAND INTERNET SERVICE PROVIDER SERVE THE JURISDICTION.

Healthy competition helps ensure competitive pricing among service providers. Currently, most city residents have more at least three or four providers to choose from. Broadband speeds paired with unlimited data plans available through mobile phone carriers also provide an option for persons not wishing to purchase a separate broadband internet service.

MA-65 HAZARD MITIGATION

DESCRIBE THE JURISDICTION'S INCREASED NATURAL HAZARD RISKS ASSOCIATED WITH CLIMATE CHANGE.

The City's largest natural hazard risks are due to severe weather events including tornadoes, flooding, extreme heat and extreme cold. The city has a number of flood-prone areas including much of the downtown area. The city is working with the US Army Corps of Engineers to make improvements to the current levee system to correct for this and lessen the potential of flood events.

DESCRIBE THE VULNERABILITY TO THESE RISKS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS BASED ON AN ANALYSIS OF DATA, FINDINGS, AND METHODS.

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

Low- and moderate-income residents are also at higher risk in cases of extreme heat and cold. For example, lower income residents are less likely to be able to afford emergency repairs or replacement of heating and air conditioning.

SP-05 OVERVIEW

STRATEGIC PLAN OVERVIEW

This section of the plan, the Strategic Plan, summarizes the community's needs and identifies its highest priority areas for the next five years. It details how the City intends to address these priority needs, including an overview of available resources (Anticipated Resources), the entities responsible for implementing activities (Institutional Delivery Structure), and a set of six broad goals that will track performance and impact of the funded programs. The plan also outlines the City's approach to regulatory requirements, such as addressing barriers to affordable housing, lead-paint hazards, and anti-poverty initiatives.

Overall, the City is dedicated to ensuring that all residents have access to a suitable living environment, decent and affordable housing, and economic opportunities to support their families and build wealth. The City can only address a portion of the community development, affordable housing, and homelessness needs given the limited resources available. For the purposes of the Consolidated Plan, "high priority" needs are defined as those that the City plans to address using available federal funds over the next five years. The City will use other resources, including local and state funding to address other community development and affordable housing priorities. Examples include large investments in the downtown area to spur economic development and revitalization, such as the reconstruction of Chicago Street, funding for the Rialto Theatre, as well as improvements to and replacements of public infrastructure including streets, sidewalks, and water mains.

The priorities and objectives outlined in this Strategic Plan are consistent with those of the past five years with some small changes. This plan places an increased emphasis on economic development and will make more efforts to strengthen the local institutional framework by providing capacity-building and technical assistance to partner organizations. The City will continue to make investments in targeted service areas, including the Choice Neighborhoods Planning Grant around Riverwalk Homes, but will also reach out to other neighborhoods where there may be opportunities for projects and investments.

Below are six broad goals established to guide investment and to measure performance throughout the plan's duration. It is important to note that estimating future funding levels for the CDBG program during this period involves uncertainty. Consequently, the goals in this plan are based on the assumption that funding will remain relatively stable over the next five years.

1. Improve Neighborhood Infrastructure and Facilities

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

2. Improve Public Services

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

3. Improve Condition of Housing Stock

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

4. Eliminate Blighted Conditions

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

5. Create Economic Opportunities

The City will use available resources to support local businesses that create economic opportunities and jobs primarily for low and moderate income families. The City will also support job training and other economic development programming to ensure access to living wage jobs.

6. Planning, Administration, and Capacity Building

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

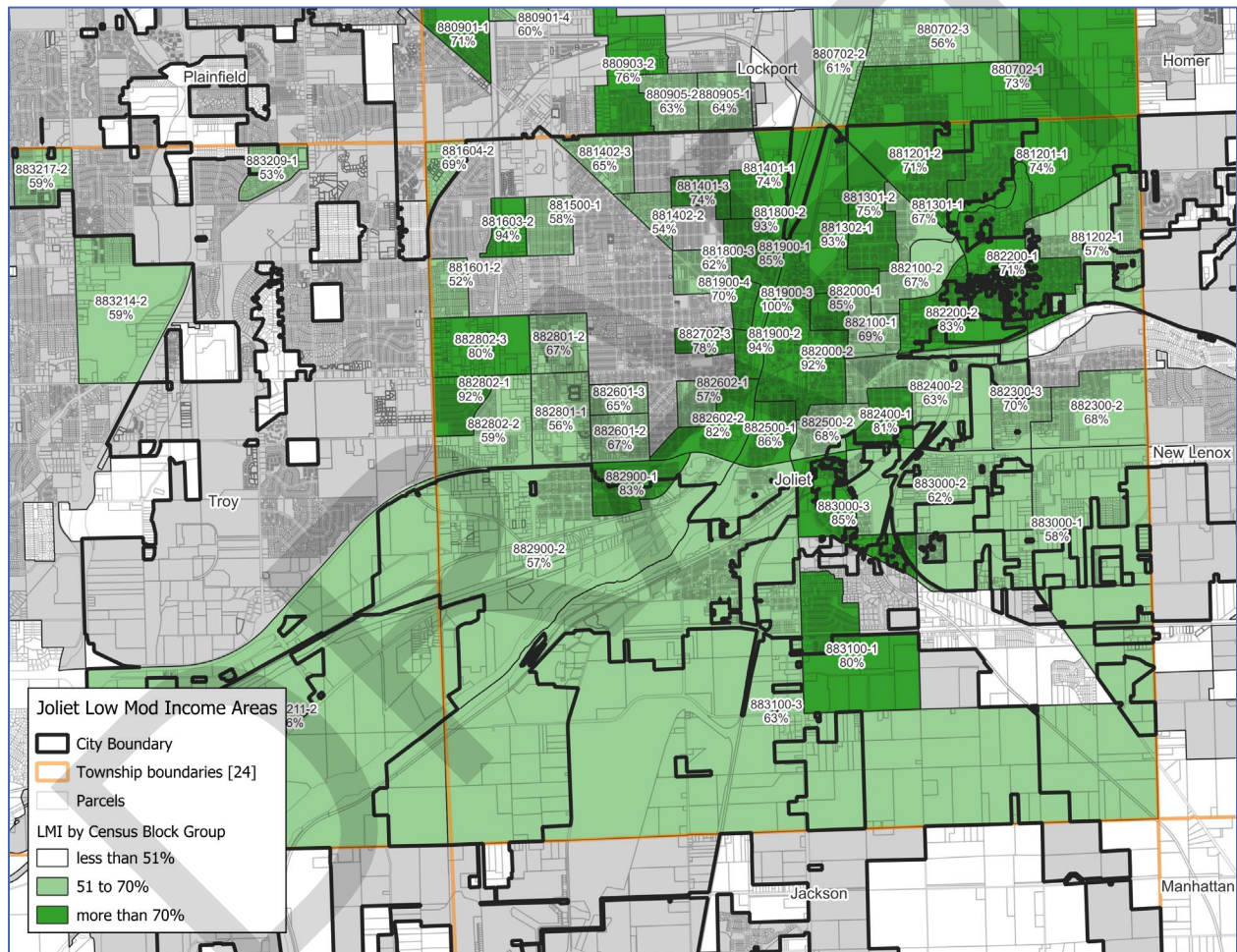
DRAFT

SP-10 GEOGRAPHIC PRIORITIES

GENERAL ALLOCATION PRIORITIES

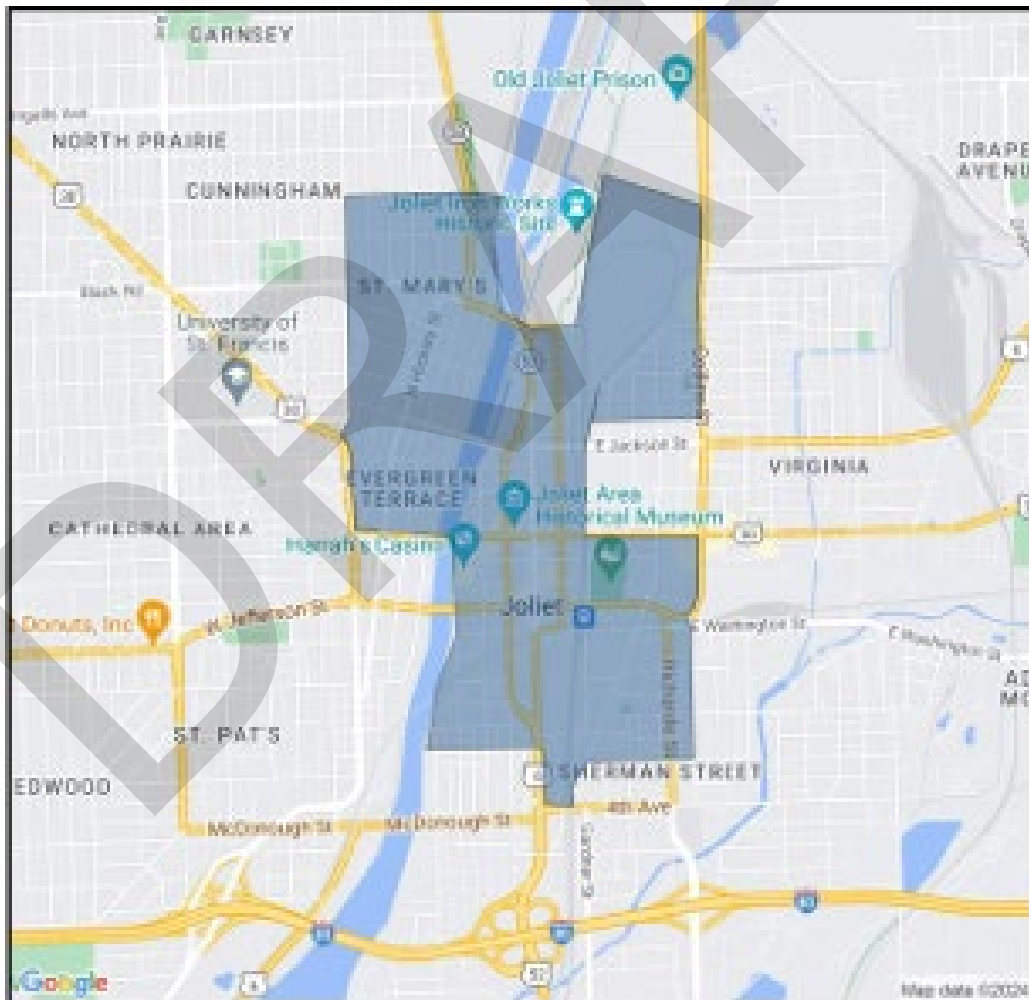
Joliet is located 39 miles southwest of Chicago and encompasses approximately 63 square miles. The City of Joliet is the third largest city in Illinois and is the county seat for Will County. In order for the City to fund a CDBG project that provides services to a neighborhood, such as a street improvement, park, or community center, it must first document that the area qualifies for CDBG assistance. In order to qualify for assistance, the City must determine that at least 51% of the residents in the area qualify as low- or moderate-income.

The City does not plan on setting aside specific amounts of funding for neighborhoods throughout the City. Projects will receive funding on criteria other than geography. The City will work with neighborhood groups over the course of the plan to identify projects that are both CDBG eligible and meet the priority needs of this plan. With that said, the City has large redevelopment projects occurring in multiple areas over the next five years, including a Choice Neighborhood Planning Grant for the area surrounding Riverwalk Homes. The City is also working on a transit-oriented development plan which includes most of downtown as well as a general comprehensive planning update that covers the entire City.



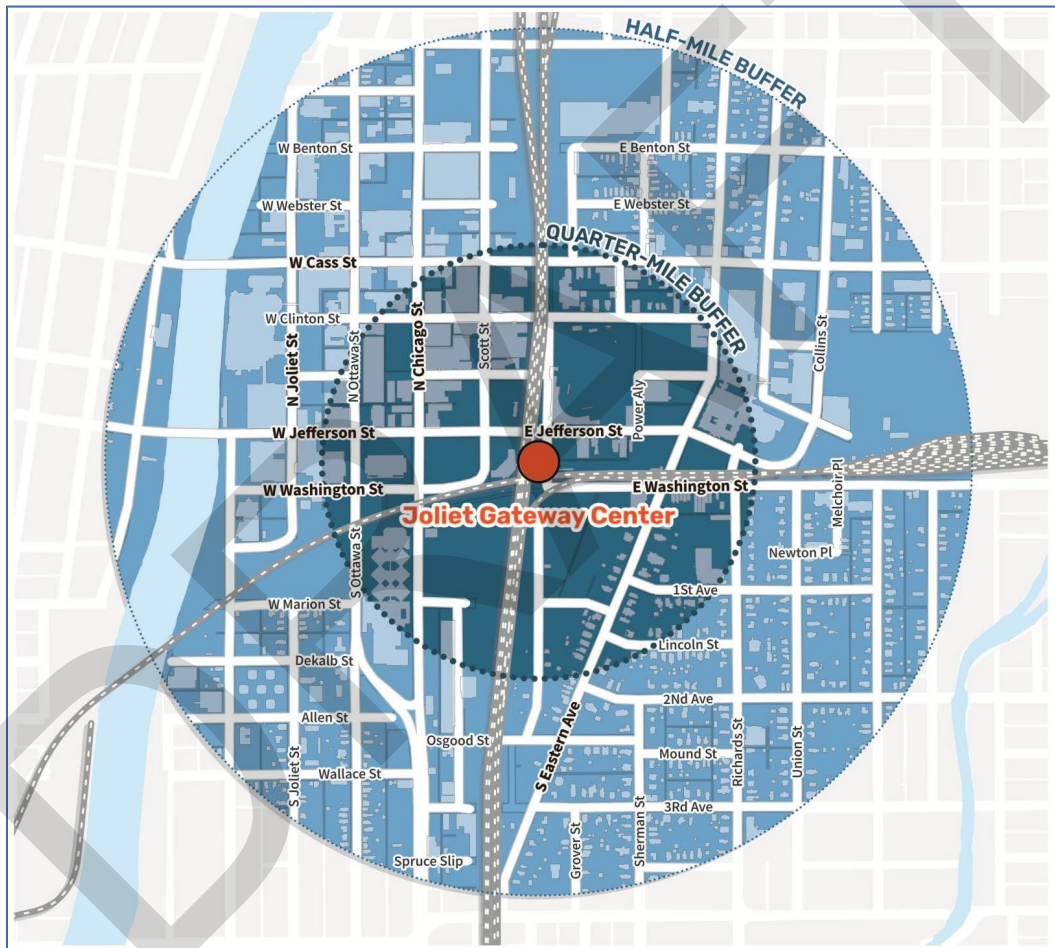
CHOICE NEIGHBORHOODS PLANNING AREA

The City of Joliet received a Choice Neighborhoods Planning Grant in 2024 and began the planning process in 2025. The geographical focus of the grant is the area surrounding Bicentennial Bluffs - including Riverwalk Homes (formerly Evergreen Terrace) and Heritage Place Apartments. The area also includes parts of St. Mary's, St. Pat's and portions of Downtown Joliet. The Choice Neighborhoods designation creates the opportunity for transformative change and redevelopment of Housing, People, and Neighborhoods within the targeted area. Prior to receiving the Choice Neighborhoods Planning Grant, the City took possession of what is now Riverwalk Homes with plans to redevelop the housing. On September 4, 2018, the Joliet City Council approved a plan that calls for the non-renewal of 179 out of 356 separate 20-year Housing Assistance Payment contracts. This downsizing project would result in maintaining a total of 177 units going forward, taking several years to complete.



DOWNTOWN EQUITABLE TRANSIT-ORIENTED DEVELOPMENT PLAN

The Downtown Joliet ETOD Plan establishes a shared vision for the areas surrounding Joliet Gateway Center to create a thriving mixed-use environment. The ETOD goals focus on creating diverse housing opportunities, enhancing economic and cultural vitality, increasing transit ridership and improve connectivity to Downtown. The Plan will identify strategies to use undeveloped and underutilized land. The plan is scheduled for formal adoption by the City Council in July 2025.



SP-25 PRIORITY NEEDS

Over the next five years, the City will prioritize CDBG investment in infrastructure, facilities, housing and organizations that serve low- and moderate-income residents. This is based on a review of Census and HUD-provided data, input received through the public participation process and consultations, and a review of past performance measures. This decision only reflects how the funding made available through the Consolidated Plan (i.e. CDBG) will be used and does not reflect a lack of need in other categories. The City will use other funding sources when appropriate to address its larger infrastructure and economic development projects where CDBG funds would play a smaller role.

| Non-Housing Community Development | |
|-----------------------------------|---|
| Priority Level | High |
| Population | Non-housing Community Development |
| Geographic Areas Affected | CDBG Target Area Citywide |
| Associated Goals | Eliminate Blighted Conditions Improve Neighborhood Infrastructure and Facilities Improve Public Services Planning, Administration, and Capacity Building |
| Description | <p>Non-housing community development includes the need for improving public facilities, infrastructure, public services, and economic development. For the purposes of this plan, the needs described in this category apply mainly to the needs of households and neighborhoods that qualify as low and moderate income, meaning households earning less than 80% of the area median income based on household size.</p> <p>A wide variety of capital improvement needs were identified, including improvements to non-profit facilities and neighborhood infrastructure. Through consultations with local service providers and neighborhood organizations, continued support for social service programs is necessary.</p> |
| Basis for Relative Priority | The City feels ongoing capital investments within its CDBG-eligible neighborhoods and in local partners who serve low- and moderate-income residents is the most strategic use of available CDBG funds. These investments will increase the sustainability of these neighborhoods and provide for more suitable living environments. Investments in non-profit partners who provide resources within these neighborhoods will improve access to needed services and economic opportunity among residents. |

| ECONOMIC DEVELOPMENT | |
|-----------------------------|--|
| Priority Level | High |
| Population | Non-housing Community Development |
| Geographic Areas Affected | CDBG Target Area Citywide |
| Associated Goals | Eliminate Blighted Conditions Improve Public Services Planning, Administration, and Capacity Building |
| Description | For the purposes of this plan, economic development includes financial and technical assistance to businesses, public facilities or infrastructure designed to meet commercial or industrial needs, and employment-related social services with the purpose of increasing access to economic opportunities. |
| Basis for Relative Priority | Investing in job training and economic development programs is a strategic approach that can significantly address broader community challenges like affordable housing and homelessness. By equipping residents with new skills and increasing employment opportunities, these programs enhance household income, enabling more families to afford quality housing and reducing the financial strain that often leads to homelessness. Furthermore, a thriving local economy attracts businesses, leading to increased tax revenues that can be reinvested into community infrastructure and affordable housing initiatives. This approach not only fosters economic stability but also promotes social cohesion by empowering residents, reducing poverty, and creating resilient communities. |

CITY OF JOLIET 2025-2029 CDBG CONSOLIDATED PLAN DRAFT

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

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

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

| AFFORDABLE HOUSING | |
|-----------------------------|---|
| Priority Level | High |
| Population | Extremely Low, Low, and Moderate Small Families, Large Families, Families with Children, and Elderly |
| Geographic Areas Affected | CDBG Target Area Citywide |
| Associated Goals | Improve Condition of Housing Stock Create New Affordable Housing Increase Homeownership Planning, Administration, and Capacity Building |
| Description | <p>For the purposes of this plan, affordable housing includes; the rehabilitation of existing affordable housing stock, increasing the number of affordable housing units, and preserving existing affordable housing units that may be lost from the local stock.</p> <p>The need for affordable housing, in general, is common throughout the entire City. However, the need is more critical within low to moderate income areas designated as being CDBG eligible. These neighborhoods contain a higher number of substandard, vacant, and blighted properties that decrease the area's sustainability.</p> |
| Basis for Relative Priority | The need for affordable housing in general was the most frequently heard comment made throughout the planning and consultation process. The City feels it can make the greatest impact with its limited amount of funds through strategic investments via programs such as housing rehabilitation. These programs could better contribute to the sustainability of struggling neighborhoods via emergency repairs, accessibility modifications, and new housing developments. |

SP-35 ANTICIPATED RESOURCES

INTRODUCTION

The main source of funding for the goals, programs, and projects discussed in this Consolidated Plan will come from the Community Development Block Grant (CDBG). The City will also benefit from its participation in the Will County HOME Consortium.

Community Development Block Grant (CDBG)

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

- public water and sewer improvements,
- storm drainage systems and improvements,
- housing rehabilitation for income-eligible homeowners,
- down payment assistance for homebuyers,
- workforce training in local, sustainable food production,
- social service programs for youth and seniors,
- technical assistance to neighborhood groups and non-profits to increase capacity,
- clearance and demolition of blighted structures, and
- street improvements in income-eligible areas.

Section 108 Loan Guarantee Funds (CDBG 108)

As a recipient of Community Development Block Grant (CDBG) funding, the City is eligible to participate in the Section 108 Loan Guarantee program administered by the U.S. Department of Housing and Urban Development (HUD). Under this program, the City is able to leverage up to five times its annual CDBG allocation for large community development investments.

ANTICIPATED RESOURCES

| Program | Source of Funds | Expected Amount Available Year 1 | | | | Years 2 -5 |
|---------|-----------------|----------------------------------|----------------|------------|-----------|------------|
| | | Annual Allocation | Program Income | Prior Year | Total | |
| CDBG | Federal | \$926,791 | -- | \$423,840 | 1,350,631 | 3,700,000 |
| | | | | | | |
| | | | | | | |

Table 4 - 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 CDBG Program does not require any level of match but the City is encouraged to leverage other sources of funds to help meet its stated community development goals.

IF APPROPRIATE, DESCRIBE PUBLICLY OWNED LAND OR PROPERTY LOCATED WITHIN THE STATE THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN

The City owns a number of properties throughout the City. The land is made available for in-fill housing and other uses that can help the City meet its community development goals.

The city owns the former Lyons Lumber site, 6.2 acres of now-vacant property on the edge of the Gateway Transportation Center that would be available for development.

Additionally, Joliet maintains over a hundred lots throughout the City and mostly centered around the near east side. The vast majority of these lots are zoned residential. Of these, only about two dozen are buildable by-right for residential housing that would comply with the City's current zoning regulations. The remaining lots are largely side yards or split lots.

The City is currently conducting its first comprehensive plan in over 60 years, with a task force associated with this plan focusing on housing. Joliet is interested in leveraging its small parcels to incentivize the construction of by-right accessory dwelling structures, duplexes, and other missing-middle housing options. Through the work of the task force, the City will have a clear strategy that will allow staff to operationalize and implement.

SP-40 INSTITUTIONAL DELIVERY STRUCTURE

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 |
|--------------------------|--------------------------|---|------------------------|
| Joliet | City Government | CDBG Administrator | Citywide |
| Will County | County Government | HOME Consortium Lead | Will County |
| Joliet Housing Authority | Public Housing Authority | Public Housing Authority Housing Developer | Will County |

Table 5 - Institutional Delivery Structure

ASSESS OF STRENGTHS AND GAPS IN THE INSTITUTIONAL DELIVERY SYSTEM

Joliet's Neighborhood Services Division of the Community Development Department is the administrator of the City's CDBG funds. As the administrator, the Neighborhood Services Division is responsible for the development of the Consolidated Plan and the on-going administration and oversight of CDBG-funded projects. The City administers some programs internally, and uses subrecipients and contractors to administer others. The City works closely with its internal Departments, financial institutions, contractors, developers, businesses, non-profit agencies, volunteers, the local Continuum of Care, and other governmental units and agencies to effectively administer the funding and carry out the goals and objectives of the Consolidated Plan.

The City is fortunate to have strong non-profit partners and service providers to help meet the needs of low and moderate income residents. The City works closely with local non-profits and other government departments on an on-going basis to carry out community development and affordable housing projects.

While the overall system is strong, the City has identified some areas for improvement. One area is the lack of non-profit capacity of administering a federally-funded housing rehabilitation program. There are a number of regulations involved, including the Lead Safe Housing Rule, which requires education and training to successfully undertake. Over the course of the five year plan, the City will work with local partners to build the capacity for additional housing rehabilitation. The City is also interested in assisting small non-profits to build their capacity so

that they may be in a position to effectively administer federally-funded programs within areas outside of rehabilitation as well.

The City also participates in the Will County HOME Consortium, administered by the Will County Land Use Department. Through this partnership, the County can invest HOME funds in affordable housing programs and developments that benefit City residents. For more information on the HOME program, please refer to the Will County Consolidated Plan.

The Housing Authority of Joliet (HAJ) has jurisdiction of the public housing stock within the City and is the administrator of the Housing Choice Voucher Program (Section 8). HAJ operates multiple properties and provides rental assistance with Housing Choice Vouchers. HAJ also develops additional affordable housing units outside of its public housing inventory. The City partners with the Housing Authority on efforts to increase the City's affordable housing stock. During the consultation with HAJ, the possibility of implementing a Youthbuild Program was mentioned. The City will support HAJ's efforts to start a local Youthbuild in order to provide more economic opportunities for at-risk youth as well as build capacity to carry out efforts towards more affordable housing programs.

SERVICES AVAILABLE FOR HOMELESS AND PERSONS WITH HIV

| Type of Service | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|--------------------------|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention | YES | YES | YES |
| Counseling/Advocacy | YES | YES | YES |
| Legal Assistance | YES | YES | YES |
| Mortgage Assistance | YES | YES | YES |
| Rental Assistance | YES | YES | YES |
| Utilities Assistance | YES | YES | YES |
| Street Outreach Services | YES | YES | YES |
| Law Enforcement | YES | YES | YES |
| Mobile Clinics | YES | YES | YES |
| Other Street Outreach | YES | YES | YES |
| Alcohol & Drug Abuse | YES | YES | YES |
| Child Care | YES | YES | YES |
| Education | YES | YES | YES |
| Employment and Training | YES | YES | YES |
| Healthcare | YES | YES | YES |
| HIV/AIDS | YES | YES | YES |
| Life Skills | YES | YES | YES |
| Mental Health Counseling | YES | YES | YES |
| Transportation | YES | YES | YES |

Table 6 - Homeless Services Summary

DESCRIBE HOW THE SERVICE DELIVERY SYSTEM INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE MEET THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH).

The Continuum of Care has instituted a coordinated entry system to coordinate intake among homeless services providers that evaluates the client’s history and current situation to determine the best type of housing and supportive services for the client. As part of the intake process, clients are also assessed for eligibility to mainstream benefits. This process has been adopted as Homeless Management Information System “HMIS” by most of our local homeless response agencies.

DESCRIBE THE STRENGTHS AND GAPS OF THE SERVICE DELIVERY SYSTEM FOR SPECIAL NEEDS POPULATION AND PERSONS EXPERIENCING HOMELESSNESS, INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE.

During the consultation for this plan, homeless needs included increased support for emergency services, rental housing and rapid rehousing. In comparison to prior years, less need for Outreach services have been identified. Families at risk of homeless were specifically cited as one population that had needs that were not being addressed with outreach and prevention. It was suggested better coordination with the schools, landlords, and homeowners associations could be an avenue to address this need.

While the special needs populations are well-served within programs and agencies throughout the community, current trends point to a possible strain on available resources through current providers. This includes demographic trends such as the entry of baby boomers aging into an elderly population, some with additional disability or mobility concerns. As the population ages, the needs of the elderly have extended beyond the current capacity of the service delivery system. During the consultation process, service providers indicated a growing need for accessibility and repair improvements for aging and disabled homeowners. Will County Center for Community Concerns has programs such as the IHDA-funded Home Accessibility Program (HAP). Programs such as these need to be expanded in response to the growing need.

Homeless Service Providers

- United Way of Joliet
- Will County Center for Community Concerns
- Catholic Charities

- Aunt Martha's
- Guardian Angel Community Services
- MorningStar Mission
- Salvation Army

Child Care / Youth / At-Risk Youth

- CASA of River Valley
- Child Care Resource and Referral
- Head Start Catholic Charities
- Big Brothers Big Sisters of Will & Grundy City

Employment Services

- Dislocated Workers Workforce Services
- Prisoner Release Ministry
- JJC City Center Campus - Division of Adult and Family Services
- IL Dept. of Employment Security

Job Training and Educational Resources

- Aunt Martha's Youth Services
- Joliet Job Corps (Undetermined for beyond 2025)
- Learning and Skills Center
- Peter Claver Center
- Workforce Services
- Joliet Junior College IET Program
- Joliet Junior College Early School Leaver's Program

Substance Abuse / Health / Mental Health Services

- Presence/St. Joseph Medical Center
- Silver Cross Hospital
- Stepping Stones
- MorningStar Mission
- Will Grundy Medical Clinic
- National Alliance on Mental Illness (NAMI of Joliet)

Special Needs Service Providers

- Agape Missions (HIV/AIDS)
- Cornerstone Services
- Trinity Services
- Veterans Assistance Commission of Joliet

- Senior Services of Joliet

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 Neighborhood Services Division will continue to coordinate with non-profit partners, Will County, the Continuum of Care, the Housing Authority of Joliet, and other City Departments to carry out the strategies laid out in this plan. The City has ongoing relationships with each of these entities and works closely with each partner throughout the year to collaborate. This is key to making efforts towards maximizing resources and designing strong funding decisions.

The City's strategies to overcome gaps in the institutional structure and service delivery system include the following:

- Provide support and technical assistance to local partners to build capacity to successfully administer federally-funded housing rehabilitation programs.
- Provide support and technical assistance to small non-profits to build their capacity so that they may be in a position to effectively administer federally-funded programs.
- Partner with HAJ to support the development of their Youthbuild Program.

SP-45 GOALS

| # | Five Year Goal | Proposed Amount | Proposed Goal |
|---|---|--------------------|-------------------------------|
| 1 | Improve Neighborhood Infrastructure & Facilities | \$2,034,761 | 20 Facilities |
| | The City's primary goal for the purpose of this Consolidated Plan is to improve the sustainability of older, low- and moderate-income neighborhoods within the City. The City will pursue this goal by investing in neighborhood infrastructure such as streets, sidewalks, flood drainage, water lines, and sanitary sewer improvements. The City will also invest in neighborhood facilities that provide access to crucial services for residents. | | |
| 2 | Improve Public Services | \$695,000 | 5,000 Persons Assisted |
| | The City will use available federal resources to increase access and availability of crucial social services to low- and moderate-income persons. Eligible public services include those targeted to specific populations, such as homeless, at-risk youth, young families (child care), seniors, and the disabled. They also include programs aimed at increasing access to economic opportunity, such as job training and supportive services, and improving community health, such as programs that increase access to health care, mental health, and healthy food. | | |
| 3 | Improve Housing Stock | \$854,175 | 75 Housing Units |
| | The City will use available federal resources to support rehabilitation programs. Given the limited amount of resources and the expense of rehabilitation programs, the City will use available resources for limited repair programs that serve a specific purpose, such as assisting a senior or disabled household remain in their home, increasing security, or addressing the hazards of lead-based paint. The City will also consider funding rehabilitation programs and projects if the CDBG funds are able to leverage other funding. | | |
| 4 | Eliminate Blighted Conditions | \$100,000 | 10 Demolitions |
| | The City will use available federal resources to demolish and clear blighted structures from CDBG target areas. The immediate purpose of this goal is to remove conditions that have adverse effects on the health, safety, and livability of the service areas. The long-term goal of the program is to re-purpose the available land for new housing or other redevelopment opportunities and to attract private investment into the neighborhoods. | | |
| 5 | Create Economic Opportunity | \$650,000 | 500 Businesses |
| | The City will use available federal resources to create Economic Opportunities including financial and technical assistance to businesses, public facilities, or infrastructure designed to meet the community's economic needs. This also includes employment-related social services with the purpose of increasing access to economic opportunities. | | |
| 6 | Planning, Administration, and Capacity Building | \$723,860 | 10 Organizations |
| | The City will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. This goal includes actions to affirmatively further fair housing, conduct neighborhood planning efforts, and increase capacity of local stakeholders through technical assistance. | | |

Table 7 – Goals Summary

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)

| Project Type | Ext. Low (0-30%) | Low (30-50%) | Moderate (50-80%) | Total |
|--------------------------------|---------------------|-----------------|----------------------|-------|
| Rental Units Constructed | | | | |
| Rental Rehabilitated | | | | |
| Rental Units TBRA | | | | |
| Homebuyers | | | | |
| Senior Homeowner Rehabilitated | | | | |
| TOTAL | | | | |

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

The City participates in the Joliet/Will County HOME Consortium as a subrecipient. All HOME-related goals are included in the HOME Consortium Consolidated Plan and Annual Action Plan. The City's CDBG housing program expects to serve approximately 75 income-eligible homeowners during the five year period of the Consolidated Plan. Of those, it is estimated that 30 households will qualify as extremely low-income (less than 30% of area median income), 30 households will qualify as low-income (between 30 and 50% of area median income), and 15 households will qualify as moderate-income (between 50 and 80% of area median income).

SP-65 LEAD-BASED PAINT HAZARDS

ACTIONS TO ADDRESS LBP HAZARDS AND INCREASE ACCESS TO HOUSING WITHOUT LBP HAZARDS

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

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

In Illinois, screening to detect lead poisoning is done primarily by family physicians and medical providers. It is recommended that children are evaluated for lead exposure each year during the first six years of life. Screening is done by questionnaire except for children who live in a high-risk area. The Illinois Department of Public Health maintains a list of "high-risk" ZIP codes using a risk index that incorporates the age of housing (pre-1978 units with lead hazards), poverty levels, and measured blood-lead prevalence. In Joliet, all of the following ZIP codes have been classified as high-risk (risk index ≥ 15), indicating they carry the greatest likelihood of lead-based paint hazards in housing. These ZIP codes should be prioritized for lead-hazard inspections, remediation efforts, and enhanced blood-lead screening among young children.

HIGH RISK ZIP CODES FOR LEAD PAINT HAZARDS

- 60432
- 60433
- 60434
- 60435
- 60436

Under HUD program rules, the City is required to address lead paint hazards when applicable. The level and type of remediation is based on the amount of funds invested in the rehabilitation. For minor repair programs and housing programs that are low risk for disturbing existing lead paint, the City is only required to provide informational noticing and implement lead safe work

practices. For more comprehensive rehabilitation programs, the City is required to implement interim controls and abatement, which involves removal of the lead paint hazard.

With potential non-profits expressing interest in partnering on rehabilitation programs, the City must consider all federal compliance regulations. Compliance with the Lead Safe Housing rule requires specific training and expertise. The City will explore the provision of technical assistance and capacity building to interested partners in order to meet the rehabilitation goals of this plan.

HOW ARE THE ACTIONS LISTED ABOVE INTEGRATED INTO HOUSING POLICIES AND PROCEDURES?

As described above, a number of zip codes within the City have been identified as high-risk areas for lead paint. Owners of units where lead hazards are identified through the state program may need financial assistance to remediate the threat. The City will coordinate with local health agencies, other units of government, and service providers in cases such as these.

All of the City's housing programs funded comply with the lead paint requirements of 24 CFR Part 35. Most of the CDBG-funded housing activities require lead safe work practices. More substantial rehabilitation will require interim controls or abatement.

SP-70 ANTI-POVERTY STRATEGY

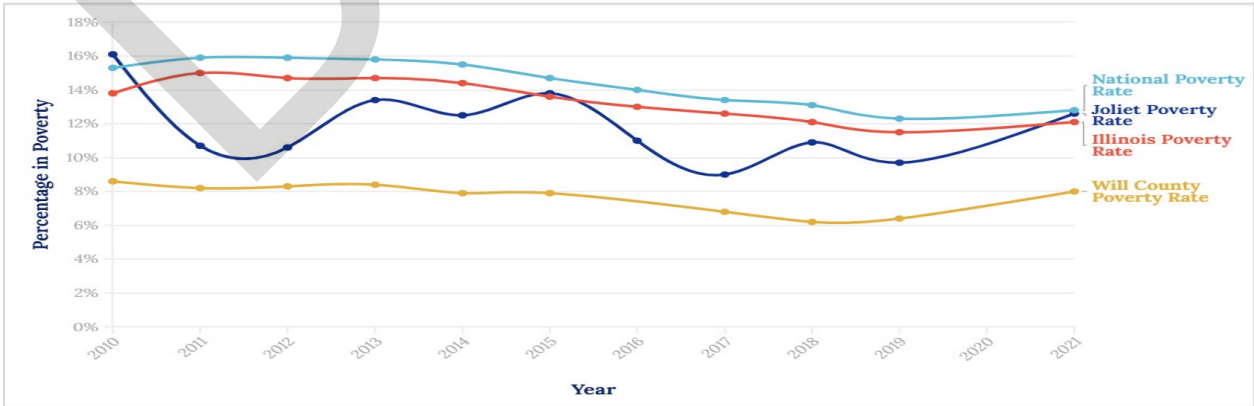
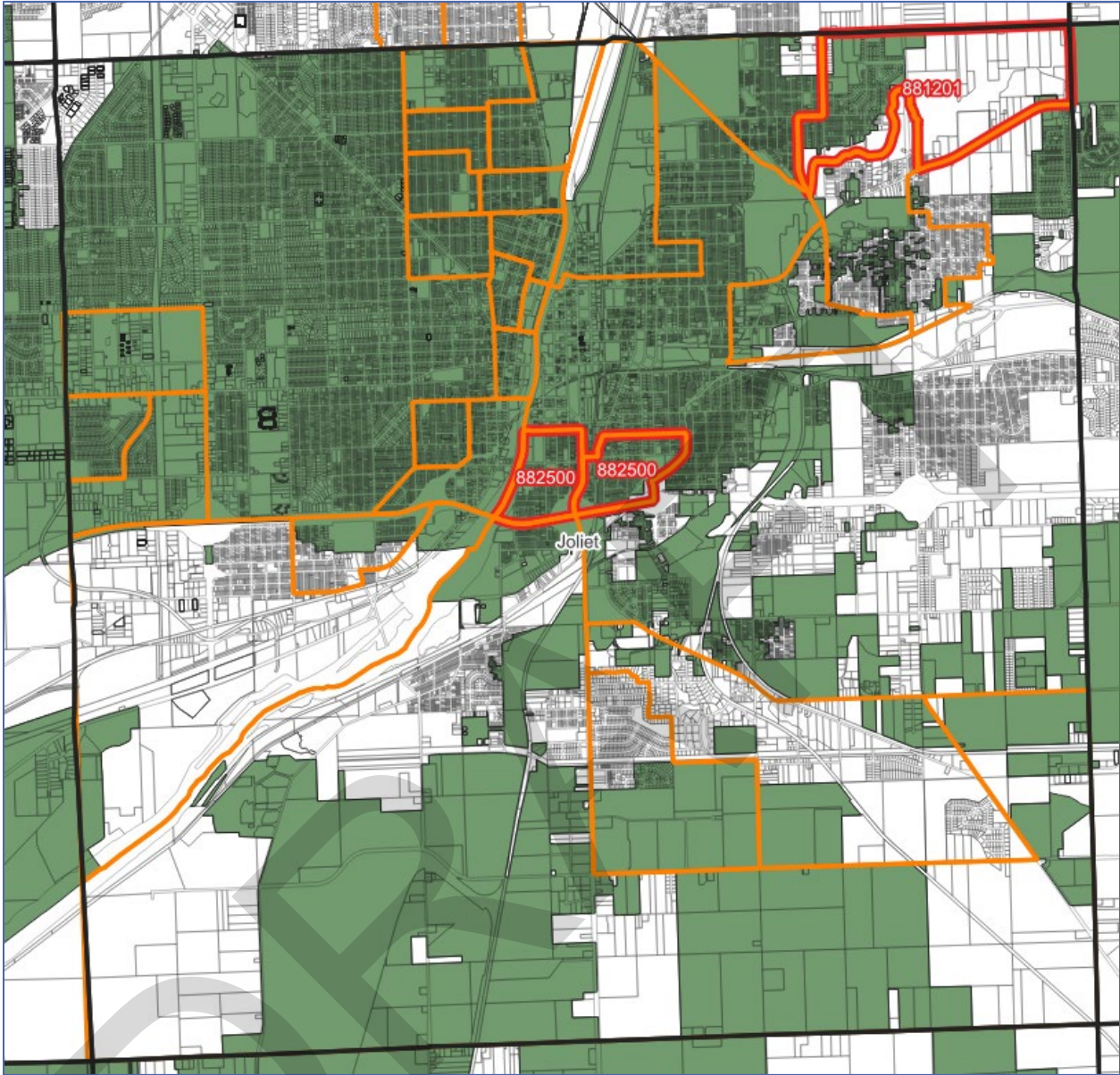
INTRODUCTION

According to data from the U.S. Census 2023 5-Year ACS data set, the poverty rate in Joliet is estimated to be eleven percent. This level is slightly lower than the national average (12.5%) but higher than Will County (7.1%). Joliet Township, which includes the a good portion of the City as well as a number of unincorporated areas adjacent to the City, has an estimated level of 15.2%. The number of City residents living in poverty is estimated to be 15,971.

Households living below the poverty level are not equally dispersed across the City. There are 12 tracts within the County with poverty rates greater than 20% highlighted in orange in the map below. Eleven of these tracts are located within Joliet Township and contain a portion of the City. The remaining high poverty tract is adjacent to the northern border of the City in Crest Hill. Census tract 8819 with the highest concentration of poverty at 35.3%. This tract encompasses the Bi-Bluffs neighborhood along the western edge of the Des Plaines River near downtown Joliet. Census tracts 8825 (29% poverty) and 8812.01 (29% poverty), also located in the City, have a high number of Housing Choice Voucher holders, 101 and 125, respectively.

According to poverty data at the national level, poverty rates decrease as the number of workers in the family increases. Households without any workers had a poverty rate of 33.8% while families with two or more full-time, year-round workers was less than one percent.

Of those living in poverty, about 33%, or 5,275 persons, were under the age of 18. The incidence of poverty is much higher for African American residents (20%) than White residents (8%) and Hispanic residents (9%).



JURISDICTION GOALS, PROGRAMS AND POLICIES FOR REDUCING THE NUMBER OF POVERTY-LEVEL FAMILIES

There are a number of large state and federal programs aimed at reducing poverty, including Temporary Assistance for Needy Families (TANF), the Earned Income Tax Credit (EITC), the Child Tax Credit (CTC), and Supplemental Security Income (SSI). These programs are often combined with other means-tested programs such as Medicaid, Supplemental Nutrition Assistance Program (SNAP), and Child Care Assistance Program (CCAP).

Joliet and other local agencies, such as the Workforce Investment Board (WIB) of Joliet, complements these programs by offering programs and services to increase economic opportunities for residents. Workforce development programs are funded through the Workforce Innovation and Opportunity Act (WIOA). The WIB's efforts are geared toward ensuring that Joliet residents have the skills and knowledge needed to secure employment that leads to economic self-sufficiency.

The City will aim to reduce poverty by increasing economic opportunity for its residents. Supportive services can also play a key role in assisting families rise above poverty. Provision of adequate and affordable health care and childcare allows families to maintain steady employment. Single parent households especially need support to remain employed and care for children effectively.

HOW ARE THE JURISDICTION POVERTY-REDUCING GOALS, PROGRAMS, AND POLICIES COORDINATED WITH THIS AFFORDABLE HOUSING PLAN

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

In regard to the use of HUD funds to directly affect the number of poverty-level families, the City will provide assistance to non-profits that help poverty-stricken families gain self-sufficiency skills. This includes provision of funding to agencies serving the homeless and those at-risk of

homelessness. The City will also support local businesses in order to grow and create more job opportunities within the jurisdiction.

The Housing Authority is interested in developing a Youthbuild Program which helps provide training to income-eligible youth in the construction trades and other fields. The City will work with the Housing Authority to incorporate its program into the City's overall Section 3 strategy and its efforts to reduce the number of families in poverty.

DRAFT

SP-80 MONITORING

DESCRIBE THE STANDARDS AND PROCEDURES THAT THE JURISDICTION WILL USE TO MONITOR ACTIVITIES TO ENSURE LONG-TERM COMPLIANCE, MINORITY BUSINESS OUTREACH AND THE COMPREHENSIVE PLANNING REQUIREMENTS.

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

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

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

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

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

Joliet, Illinois
Annual Action Plan
For Program Year 2025

DRAFT

AP-15 EXPECTED RESOURCES

INTRODUCTION

The main source of funding for the goals, programs, and projects discussed in this Consolidated Plan will come from the Community Development Block Grant (CDBG). The city has the option of applying for a Section 108 loan that uses future CDBG allocations as collateral if a large capital investment is needed. The city has access to affordable housing funding (HOME Program) through its participation in the Will County HOME Consortium. Please refer to the County's plan for more information about the HOME Program.

Community Development Block Grant (CDBG)

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

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

Section 108 Loan Guarantee Funds (CDBG 108)

As a recipient of Community Development Block Grant (CDBG) funding, the County is eligible to participate in the Section 108 Loan Guarantee program administered by the U.S. Department of Housing and Urban Development (HUD). Under this program, the County can leverage up to five times its annual CDBG allocation for large community development investments.

ANTICIPATED RESOURCES

| Program | Expected Amount Available PY2025 | | | |
|----------------|----------------------------------|----------------|-----------------------|-----------|
| | Allocation | Program Income | Prior Year Resources: | Total: |
| CDBG (Federal) | \$926,791 | \$0 | \$0 | \$926,791 |

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 CDBG Program does not require any level of match but the City is encouraged to leverage other sources of funds to help meet its stated community development goals.

IF APPROPRIATE, DESCRIBE PUBLICLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN.

The City owns several properties throughout the City. The land is made available for in-fill housing and other uses that can help the city meet its community development goals. The city owns the former Lyons Lumber site, 6.2 acres of now-vacant property on the edge of the Gateway Transportation Center that would be available for development.

AP-20 ANNUAL GOALS AND OBJECTIVES

| # | Five Year Goal | Proposed Amount | Proposed Goal |
|---|--|-----------------|---------------|
| 1 | Improve Neighborhood Infrastructure & Facilities | \$322,184 | 4 Facilities |
| The City's primary goal for the purpose of this Consolidated Plan is to improve the sustainability of older, low- and moderate-income neighborhoods within the city. The city will pursue this goal by investing in neighborhood infrastructure such as streets, sidewalks, flood drainage, water lines, and sanitary sewer improvements. The city will also invest in neighborhood facilities that provide access to crucial services for residents. | | | |

| | | | |
|---|--|-----------|------------------------|
| 2 | Improve Public Services | \$139,000 | 3,000 Persons Assisted |
| | The city will use available federal resources to increase access and availability of crucial social services to low- and moderate-income persons. Eligible public services include those targeted to specific populations, such as homeless, at-risk youth, young families (childcare), seniors, and the disabled. They also include programs aimed at increasing access to economic opportunity, such as job training and supportive services, and improving community health, such as programs that increase access to health care, mental health, and healthy food. | | |
| 3 | Improve Housing Stock | \$170,835 | 10 Housing Units |
| | The city will use available federal resources to support rehabilitation programs. Given the limited amount of resources and the expense of rehabilitation programs, the city will use available resources for limited repair programs that serve a specific purpose, such as assisting a senior or disabled household remain in their home, increasing security, or addressing the hazards of lead-based paint. The City will also consider funding rehabilitation programs and projects if the CDBG funds are able to leverage other funding. | | |
| 4 | Create Economic Opportunity | \$150,000 | 200 Businesses |
| | The city will use available federal resources to support economic development programs that create opportunities for low- and moderate-income persons and businesses that provide goods and services to low- and moderate-income neighborhoods. This may include the provision of technical and financial assistance to local businesses and micro-enterprises, job training, and other forms of economic development projects. | | |
| 5 | Planning, Administration, and Capacity Building | \$144,772 | 10 Organizations |
| | The City will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. This goal includes actions to affirmatively further fair housing, conduct neighborhood planning efforts, and increase the capacity of local stakeholders through technical assistance. | | |

AP-35 PROJECTS

#1: FACILITY: SPANISH COMMUNITY CENTER

| | | |
|---|---|--|
| 1 | Project Name | Community Facility: Spanish Community Center Playground and Security |
| | Target Area | CDBG Eligible Areas |
| | Goals Supported | Improve Neighborhood Infrastructure and Facilities |
| | Needs Addressed | Community Development Priority |
| | Funding | CDBG: \$28,384 |
| | Description | The SCC will plan, construct, and install a new outdoor playground at its property at 309 N. Eastern Avenue. Funds will also be used to make upgrades to the boiler and the security system. |
| | Target Date | 9/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | It is estimated that 700 low to moderate income persons will benefit from this activity. |
| | Location Description | 309 N. Eastern Ave, Joliet IL 60432 |
| | Planned Activities | The National Objective is Low-Mod Area (LMA), The Matrix Code is 03E, Neighborhood Facilities. |

#2 FACILITY: UCP

| | | |
|---|---|---|
| 2 | Project Name | Community Facility: UCP Center Energy Efficiency Improvements |
| | Target Area | Citywide |
| | Goals Supported | Improve Neighborhood Infrastructure and Facilities |
| | Needs Addressed | Community Development Priority |
| | Funding | CDBG: \$45,000 |
| | Description | Funds will be used to install a modern, energy-efficient lighting system in the UCP facility that will improve safety, accommodate sensory sensitivities, and create a more suitable environment for individuals with intellectual and developmental disabilities served by UCP-Center for Disability Services. |
| | Target Date | 9/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 100 |
| | Location Description | 311 S Reed St. Joliet, IL 60436 |
| | Planned Activities | The National Objective is Low-Mod Clientele (LMC), The Matrix Code is 03B, Facilities for Persons with Disabilities. |

#3 FACILITY: STEPPING STONES

| | | |
|---|---|---|
| 3 | Project Name | Community Facility: Stepping Stones Stairway |
| | Target Area | Citywide |
| | Goals Supported | Improve Neighborhood Infrastructure and Facilities |
| | Needs Addressed | Community Development Priority |
| | Funding | CDBG: \$128,800 |
| | Description | Funds will be used to replace the stairs on the exterior of the building that houses the agency's Intensive Residential Treatment and Extended Residential Care programs. |
| | Target Date | 9/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 250 |
| | Location Description | 1114 N Larkin Ave Joliet, IL 60435 |
| | Planned Activities | The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 03B, Facilities for Persons with Disabilities. |

#4 FACILITY: EASTERSEALS

| | | |
|---|---|--|
| 4 | Project Name | Community Facility: Easterseals |
| | Target Area | Citywide |
| | Goals Supported | Improve Neighborhood Infrastructure and Facilities |
| | Needs Addressed | Community Development Priority |
| | Funding | CDBG: \$120,000 |
| | Description | Funds will be used for the purchase and installation of a commercial generator to better serve the Regional Pediatric Center at 212 Barney Drive. The facility is used for a variety of programs, including physical therapy, occupational therapy, speech and language therapy, developmental therapy, autism diagnostics, wheelchair and adaptive seating, parent support, therapeutic recreational summer groups, and counseling. |
| | Target Date | 09/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 300 |
| | Location Description | 212 Barney Drive, Joliet, IL |
| | Planned Activities | The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 03B Facilities for Persons with Disabilities |

#5: ECONOMIC DEVELOPMENT: BUSINESS ASSISTANCE PROGRAM

| | | |
|---|---|---|
| 5 | Project Name | Business Assistance Program |
| | Target Area | Citywide |
| | Goals Supported | Increase Economic Opportunity |
| | Needs Addressed | Community Development Priority |
| | Funding | CDBG: \$150,000 |
| | Description | The city will work with local partners to provide bilingual technical assistance, entrepreneurship training, and personalized coaching to support the growth and formalization of microenterprises and small businesses in Joliet's low- and moderate-income communities. |
| | Target Date | 9/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 200 businesses |
| | Location Description | Services will be available to businesses throughout the city with a focus on businesses that cater to low- and moderate-income neighborhoods. |
| | Planned Activities | The National Objective is Limited Clientele (LMC). Some businesses may qualify under the Low Mod Area (LMA) or Low Mod Jobs (LMJ). |

#6: HOUSING: MINOR HOME REPAIR

| | | |
|---|---|---|
| 6 | Project Name | Housing: Minor Home Repair |
| | Target Area | Citywide |
| | Goals Supported | Improve Affordable Housing Stock |
| | Needs Addressed | Affordable Housing |
| | Funding | CDBG: \$170,835 |
| | Description | Funds will be used to provide minor repair for low- and moderate-income homeowners throughout the City. |
| | Target Date | 9/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 10 housing units rehabilitated |
| | Location Description | Citywide |
| | Planned Activities | The National Objective Low Mod Housing(LMH). The Matrix Code is 14A Single-Family Housing Rehabilitation. |

#7: SERVICES: SNOW REMOVAL

| | | |
|---|---|---|
| 7 | Project Name | Public Services: Snow Removal Program |
| | Target Area | Citywide |
| | Goals Supported | Improve Public Services |
| | Needs Addressed | Non-Housing Community Development Non-Homeless Special Needs |
| | Funding | CDBG: \$37,000 |
| | Description | CDBG funds will subsidize a Snow Shovel Program that serves seniors and disabled households. |
| | Target Date | 9/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | It is estimated that 200 Persons will benefit from this activity. |
| | Location Description | This activity will take place throughout the City of Joliet. |
| | Planned Activities | The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 05 Public Services. |

#8: SERVICES: NORTHERN ILLINOIS FOOD BANK

| | | |
|---|---|---|
| 8 | Project Name | Public Services: Northern Illinois Food Bank Senior Grocery Program |
| | Target Area | Citywide |
| | Goals Supported | Improve Public Services |
| | Needs Addressed | Non-Housing Community Development Non-Homeless Special Needs |
| | Funding | CDBG: \$20,000 |
| | Description | CDBG funds will support a Northern Illinois Food Bank Senior Grocery Program to bring nutritious food each month to 250 low-income seniors at five locations through delivery of grocery boxes and a monthly Mobile Produce Distribution at Marycrest Village Apartments. |
| | Target Date | 9/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | It is estimated that 250 Persons will benefit from this activity. |
| | Location Description | This activity will take place throughout the City of Joliet. |
| | Planned Activities | The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 05A Senior Services. |

#9 SERVICES: CASA

| | | |
|---|---|--|
| 9 | Project Name | Public Services: CASA At Risk Youth Stability |
| | Target Area | Citywide |
| | Goals Supported | Improve Public Services |
| | Needs Addressed | Non-Housing Community Development Non-Homeless Special Needs |
| | Funding | CDBG: \$25,000 |
| | Description | CDBG funds will support CASA of River Valley to help expand CASA services for Joliet abused and neglected children, many of whom are homeless or living with parents in households at substantial risk of homelessness. The children are at exceedingly high risk because of the trauma they have experienced and require extensive help from CASA to access mental health treatment, educational services and to address basic human needs. |
| | Target Date | 9/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | It is estimated that 30 persons will benefit from this activity. |
| | Location Description | This activity will take place throughout the City of Joliet. |
| | Planned Activities | The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 05N Services for Abused and Neglected Children. |

#10 SERVICES: WCCC

| | | |
|----|---|---|
| 10 | Project Name | Public Services: WCCC Housing Counseling |
| | Target Area | Citywide |
| | Goals Supported | Improve Public Services |
| | Needs Addressed | Non-Housing Community Development |
| | Funding | CDBG: \$50,000 |
| | Description | CDBG funds will support WCCC's HUD-certified housing counselors to provide one-on-one and group counseling for mortgage default, post-purchase, pre-purchase, financial literacy, and homebuyer education and participate in loss mitigation courts.. |
| | Target Date | 9/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | It is estimated that 200 persons will benefit from this activity. |
| | Location Description | This activity will take place throughout the City of Joliet. |
| | Planned Activities | The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 05U Housing Counseling |

#11: SERVICES: NEIGHBORHOOD CLEANUP

| | | |
|----|---|---|
| 11 | Project Name | Public Services: Neighborhood Clean Up Project |
| | Target Area | Citywide |
| | Goals Supported | Improve Public Services |
| | Needs Addressed | Non-Housing Community Development |
| | Funding | CDBG: \$7,000 |
| | Description | CDBG funds will support one-time neighborhood clean up projects in selected CDBG-eligible neighborhoods to remove trash, yard debris and other unwanted items. The clean up efforts will be part of a larger beautification strategy. |
| | Target Date | 9/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | It is estimated that 200 persons will benefit from this activity. |
| | Location Description | This activity will take place throughout the City of Joliet. |
| | Planned Activities | The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 05U Housing Counseling |

#12: PLANNING: PRAIRIE STATE LEGAL

| | | |
|----|----------------------|--|
| 12 | Project Name | Prairie State Legal Services - Fair Housing Project |
| | Target Area | Citywide |
| | Goals Supported | Planning, Administration, and Capacity Building |
| | Needs Addressed | Administration, Planning, and Management Priority |
| | Funding | CDBG: \$40,000 |
| | Description | The City will partner with Prairie State Legal Services to educate residents about their rights under the Fair Housing Act, test and investigate fair housing complaints, negotiate solutions to conflicts with housing providers, and assist filing discrimination complaints with HUD or the Illinois Department of Human Rights (IDHR). |
| | Target Date | 9/30/2026 |
| | Goal: | Not applicable |
| | Location Description | This activity will take place throughout the City of Joliet. |
| | Planned Activities | Matrix Code Fair Housing Planning 21D. National Objective not required |

#13: PLANNING: WAREHOUSE WORKERS FOR JUSTICE

| | | |
|----|----------------------|--|
| 13 | Project Name | Planning: Warehouse Workers for Justice |
| | Target Area | Citywide |
| | Goals Supported | Planning, Administration, and Capacity Building |
| | Needs Addressed | Administration, Planning, and Management Priority |
| | Funding | CDBG: \$29,772 |
| | Description | The City will partner with the Warehouse Workers for Justice to outreach and survey specific segments of the local workforce to (1) better determine their needs, including counseling, job training, and legal services; and (2) determine a set of recommended actions to address barriers the local workforce are facing. |
| | Target Date | 9/30/2026 |
| | Goal: | Not applicable |
| | Location Description | This activity will take place throughout the City of Joliet. |
| | Planned Activities | Planning Matrix Code 20. National Objective not required |

#14: PLANNING: CDBG CAPACITY BUILDING

| | | |
|----|---|---|
| 14 | Project Name | CDBG Nonprofit Capacity Building |
| | Target Area | Citywide |
| | Goals Supported | Planning, Administration, and Capacity Building |
| | Needs Addressed | Administration, Planning, and Management Priority |
| | Funding | CDBG: \$75,000 |
| | Description | Funds will be used to help build the capacity of smaller non-profits to access federal funding and other opportunities. . |
| | Target Date | 9/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 10 Organizations |
| | Location Description | This activity will take place throughout the City of Joliet. |
| | Planned Activities | The National Objective is not applicable. The Matrix Code is 19C CDBG Non-Profit Organization Capacity Building |

DESCRIBE THE REASONS FOR ALLOCATION PRIORITIES AND ANY OBSTACLES TO ADDRESSING UNDERSERVED NEEDS.

The city only receives a limited amount of funding through this Consolidated Plan relative the amount of funding needed to address all the community development, affordable housing, and homeless needs within its jurisdiction. In its determination on how to allocate funding, the city places a priority on projects that will make an impact beyond its funding with a focus on the needs of low- and moderate-income persons. In the PY2025 year, the City is making an effort to help build the capacity of local non-profits to better meet the needs of Joliet residents.

AP-50 GEOGRAPHIC DISTRIBUTION

DESCRIPTION OF THE GEOGRAPHIC AREAS OF THE ENTITLEMENT (INCLUDING AREAS OF LOW-INCOME AND MINORITY CONCENTRATION) WHERE ASSISTANCE WILL BE DIRECTED.

In the PY2025 year, the city does not plan on setting aside specific amounts of funding for neighborhoods throughout the city. Projects will receive funding on criteria other than geography. The City will work with neighborhood groups over the course of the plan to identify projects that are both CDBG eligible and meet the priority needs of this plan. With that said, the city has large redevelopment projects occurring in multiple areas over the next five years, including a Choice Neighborhood Planning Grant for the area surrounding Riverwalk Homes. The city is also working on a transit-oriented development plan which includes most of downtown as well as a general comprehensive planning update that covers the entire City.

GEOGRAPHIC DISTRIBUTION

| Geographic Area | CDBG |
|-----------------|------|
| Citywide | 100% |
| | |

AP-85 OTHER ACTIONS

INTRODUCTION

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

ACTIONS PLANNED TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS.

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

ACTIONS PLANNED TO FOSTER AND MAINTAIN AFFORDABLE HOUSING.

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

The city will continue to work on its Choice Neighborhood Plan and its comprehensive plan. Both efforts will help develop long-term visions around affordable housing and community development.

ACTIONS PLANNED TO REDUCE LEAD-BASED PAINT HAZARDS.

All the City's housing programs funded with CDBG comply with the lead paint requirements of 24 CFR Part 35. Most CDBG-funded housing rehabilitation will require lead-safe work practices. Based on the amount of rehabilitation required to bring the unit up to code, some units may require interim controls or abatement. As described in the Strategic Plan, homes located in zip codes 60432, 60433 and 60434 have been identified as high-risk areas for lead paint.

ACTIONS PLANNED TO REDUCE THE NUMBER OF POVERTY-LEVEL FAMILIES

The City's anti-poverty strategy has two main components. First, the city will continue to support efforts to create economic opportunities through business attraction, retention, and supporting workforce development. The City will use CDBG funds to provide assist non-profits that help poverty-stricken families gain self-sufficiency skills. This includes provision of funding to non-profits like the Spanish Community Center to maintain their facilities to continue the delivery of needed services.

When feasible, the City will provide job training, employment, and contract opportunities for public housing residents and other low- and moderate-income residents in connection with construction projects funded under the Consolidated Plan. This provision helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. In this way, the city will comply with Section 3 of the Housing and Urban Development Act of 1968.

ACTIONS PLANNED TO DEVELOP INSTITUTIONAL STRUCTURE.

The City will work to expand its own internal capacity to provide technical assistance to new and existing organizations. The city will also work toward creating a minor repair program to meet the needs of low- and moderate-income homeowners with deferred maintenance, accessibility, and other minor repair needs.

ACTIONS PLANNED TO ENHANCE COORDINATION BETWEEN PUBLIC AND PRIVATE HOUSING AND SOCIAL SERVICE AGENCIES.

As described above, the city will continue to participate in several local initiatives to collaborate with other service providers in the community development, affordable housing, and homeless services areas. These collaborations include the Will County HOME Consortium, Will County Continuum of Care, and the Community Builders Network. These umbrella groups can bring many stakeholders together to coordinate their efforts and highlight success and best practices. The City will continue to have a close working relationship with its other partners as well, including the Housing Authority of Joliet.

AP-90 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

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 \$0

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 \$0

3. The amount of surplus funds from urban renewal settlements \$0

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. \$0

5. The amount of income from float-funded activities \$0

Total Program Income \$0

Other CDBG Requirements

1. The amount of urgent need activities \$0