

City of Naperville
2003-2007 Consolidated Plan
Table of Contents

I.	Development of Consolidated Plan.....	3
II.	General Information	7
III.	Needs Assessment.....	13
IV.	Housing Market Analysis	21
V.	Five Year Strategic Plan	33
	A. General.....	33
	B. Affordable Housing.....	38
	C. Homelessness.....	39
	D. Special Needs Housing	39
	E. Non-Housing Community Development Plan	40
	F. Barriers to Affordable Housing	45
	G. Lead Based Paint Hazards.....	46
	H. Anti-Poverty Strategy	47
	I. Institutional Structure.....	47
	J. Coordination	50
	K. Public Housing Initiatives.....	50
VI.	One Year Action Plan	51
	A. Actions to Address Priority Needs.....	51
	B. Resources	54
	C. Geographic Distribution.....	59
	D. Homeless and Other Special Needs Activities	61
	E. Other Actions.....	61
	F. Monitoring.....	62
	G. Activities to be Undertaken.....	63
	Attachment 1 – Information and Needs Assessment Survey Mailing List	87
	Appendix A – Local Resources to Address Consolidated Plan.....	97
	Appendix B – General Definitions used with Consolidated Plan	108
	Certifications	111
	Public Comments.....	119

List of Maps and Tables

Maps:

Map 1.	Naperville Area.....	7
Map 2.	Low to Moderate Income Areas.....	25
Map 3.	Naperville Proposed Projects.....	60

Tables:

Table 1.	Population.....	8
Table 2.	Ethnic Breakdown.....	9
Table 3.	Age Distribution.....	9
Table 4.	Per Capita Income.....	10
Table 5.	Number of Residents Employed.....	10
Table 6.	Jobs in Naperville.....	11
Table 7.	Housing Assistance Needs.....	14
Table 8.	Continuum of Care Gaps Analysis.....	16
Table 9.	Number of Housing Units.....	22
Table 10.	Housing Value 2000	23
Table 11.	Gross Rent 2000.....	23
Table 12.	Types of Services Provided.....	33
Table 13.	Consolidated Plan Survey – General Housing Needs.....	34
Table 14.	Consolidated Plan Survey – Public Facility/Infrastructure Needs.....	35
Table 15.	Priority Housing Needs.....	37
Table 16.	Community Development Needs.....	41
Table 17.	2003 Funding Sources.....	54

I. Development of Consolidated Plan

A. Lead Agency Designation

As lead agency for the City of Naperville, the T.E.D. (Transportation, Engineering, and Development) Business Group prepared the Consolidated Plan, with assistance and input from various social service providers and government agencies. Citizen participation was solicited throughout the process and formally done so at a City Council Public Hearing.

B. Citizen Participation Process

The City of Naperville followed a Consolidated Plan Development Schedule, which included consultation with a range of government agencies, area service providers, and residents. The two major components of the schedule involving citizen participation were conducting a Housing and Community Development Information Survey and holding a series of focus group meetings.

Housing and Community Information Survey

In order to develop a Five-year Strategic Plan, the City of Naperville revised and updated a Housing and Community Development Information Survey written in 1999 and mailed it to 110 social service agencies, government entities, and religious institutions serving Naperville residents to assess the perceived needs in the community in August 2002. A survey was mailed to each of the various local agencies listed (Attachment 1). Twenty surveys were returned, resulting in a response rate of eighteen percent. The survey requested information regarding the current services provided in the Naperville area, the number of persons served by the program or service, the areas served and the types of persons served. The survey's two categories, "Housing Service Program" and "Housing Related Services," included such services as transitional housing, emergency shelter and home sharing.

Each agency was asked to rank the general housing needs in their corresponding service area. There were three general housing needs addressed in the survey. They included: new construction, maintenance of existing housing, and financial assistance. Respondents were asked to rank housing needs in order of importance with "1" having a high priority and "4" having a low priority. The surveys were analyzed in terms of the total number of responses in a certain category as well as in the number of points received.

Respondents were also asked to prioritize public facility and infrastructure improvement needs. Public facilities included senior centers, youth centers, neighborhood facilities, childcare, parks, health facilities,

and parking. Infrastructure improvements included such improvements as solid waste, flooding, water, streets, sidewalks, sewer and asbestos removal.

In addition to housing, public facility, and infrastructure needs, respondents were also asked to provide feedback regarding the adequacy of services provided in the City. A more detailed explanation of the survey results can be found in the Five-year Strategic Plan section of this document (Part V).

Focus Group Meetings

Three focus group meetings were held to assist in determining the City's needs for the Consolidated Plan and Five-year strategic plan. The primary focuses of two meetings were to discuss the needs of the City's aging population. On July 31st, 2002, a focus group meeting was held with area social service providers to discuss the changing needs of the City as they relate to this development of this Consolidated Plan. On August 6th, 2002, a similar discussion took place with Naperville residents who were senior citizens or cared for senior citizens. Many of the concerns of the service providers coincided with those of the senior citizens. Terri Jacobsen, Comfort Keepers, indicated a need to raise community awareness of senior citizen care issues as the City's largest age bracket shifts to a senior population in the coming years (Part II). Pamela Eulberg, Edward Home Care, addressed the growing need for non-medical services for seniors, such as affordable respite care and household maintenance. Amy Goray, Edward Hospital Social Services, discussed the continuing need for affordable housing for senior citizens within the City, making medical services easily accessible. Ginger Jarris, Naperville resident, explained her experiences struggling with the lack of paratransit services within the City. Donna Johnston, Naperville resident, indicated the need for resources for residents, as caretakers of senior citizens become seniors themselves.

On August 20th, 2002, the third focus group meeting was held to describe the Consolidated Plan and to request input in its development. Many of the agencies in attendance were Housing and Community Development Information Survey respondents. Mark Milligan, Bridge Communities, indicated a need to provide assistance for transitional housing, especially for single parent households. Pat Mathis, Metropolitan Family Services, discussed the severe impacts on the City's population due to recent downsizing and the adverse economic conditions. Deb Darzniskis, Catholic Charities, indicated the growing need to support homeless prevention. Matt Verscheure, Little Friends, described the need for affordable, accessible (ranch-style) housing in the City.

Public Hearing

On September 17, 2002, a public hearing was held by the City Council to give local agencies an opportunity to communicate what they felt the current needs of the City are. Included in the testimony was a presentation by Barbara Dinon of Naperville CARES, who requested that City Council support affordable housing in the City through the Naperville CARES Rent Deposit Program.

Many of the public comments were considered when establishing the priorities for the Consolidated Plan, as well as making funding decisions for the 2003 program year. The One-Year Action Plan can be found in Section IV.

C. Consolidated Plan Development Timetable

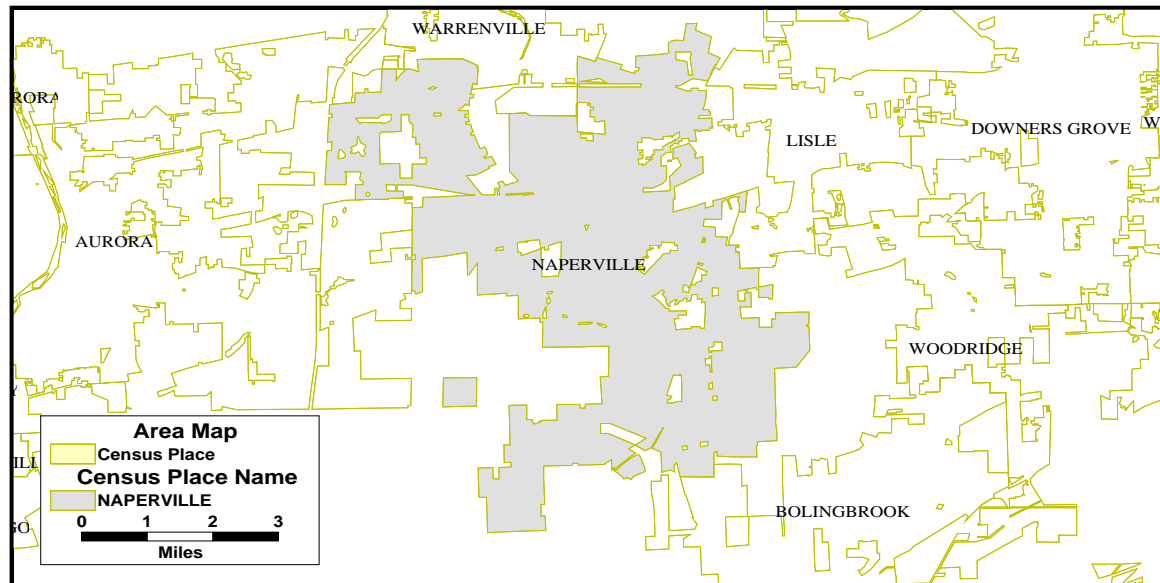
June	Establish Consolidated Plan development schedule
	Senior Services Directory development
July	Prepare Housing and Community Development information survey
	Begin coordination of focus groups
	7.29 Mail out Housing and Community Development information survey 7.31 Focus Group - professionals in senior services
August	Senior Services Directory completion
	8.6 Focus Group - residents on senior needs
	8.9 Housing and Community Development information survey due
	Compile needs survey results
	8.20 Focus Group - general consolidated plan development 8.26 PY2003 applications available
September	Consolidated Plan document development
	Begin Senior Services Directory distribution
	9.17 City Council public hearing
October	10.4 PY2003 applications due
	Consolidated Plan development, review PY2003 applications
	10.29 City Council Workshop
November	Five-year Strategic Plan development
	City Council preliminary funding decisions made
December	One-year Action Plan development
	City Council final funding decisions made
	12.3 City Council release of Consolidated Plan for public comment
January	Public comment period
February	2.4 City Council adoption of final Consolidated Plan
	2.4 City Council authorization of submittal to HUD
	Submittal of Consolidated Plan to HUD

II. General Information

General Facts about Naperville

The City of Naperville is a 36.27 square mile community located in the Chicago Metropolitan Area (see Map 1) with approximately 133,000 residents. It is located approximately 30 miles west of Chicago proper. Naperville is a home rule city with a managerial form of municipal government. The City, located in both DuPage and Will Counties, experienced rapid growth throughout the 80's and 90's, and is expected to reach build-out within the next 5 to 10 years. Naperville is home to a high number of technology research centers, corporate headquarters and facilities for many well-known national and international companies. The quality of life and business climate of the City are major reasons that a number of prominent companies have located in Naperville, including Lucent Technologies, Amoco Oil Research Facility, NALCO Chemical Company, NICOR, Allied Van Lines, and Tellabs to name a few.

Map 1: Naperville Area



Population Trends

The City of Naperville has undergone considerable growth and development as evidenced by the fact that the City's population more than doubled between 1980 and 1990. According to the 2000 Census, the City's population is approximately 133,000 persons – a sixty percent increase over the last ten years. The following tables (1-6), based on the U.S. Census Bureau, indicate how Naperville's population has changed over the years.

Table 1: Population

Year	Population	Increase	Percent Increase
1960	12,933	--	
1970	22,617	9,684	74.8%
1980	42,601	19,984	88.3%
1984	55,197	12,596	29.6%
1988	79,833	24,636	44.6%
1991	85,351	5,518	6.9%
1994	100,422	15,071	17.7%
1996	110,107	9,685	9.6%
1997	118,835	8,728	7.9%
2000	128,358	9,523	8.0%

Source: U.S. Census Bureau

Since 1990, the city's total population has increased by over sixty percent. City staff projects an addition of over 6,000 persons in the next five years from the development of the Southwest Community Area alone. There are a number of undeveloped properties throughout the city that will add to this population when developed.

Table 2: Ethnic Breakdown

Total	128,358	Percent
White	106,786	83.2%
Black	3,887	3.0%
Amer Indian/Eskimo/Aleut	154	0.1%
Asians/Pac. Islander	12,404	9.6%
Others	967	0.7%
Hispanics (of any race)	4,160	3.2%

Source: U.S. Census Bureau

Since the 1994 Special Census, the minority population has increased significantly. At the time of the Special Census, Asians/Pacific Islanders comprised only 6.0% of the total population, Hispanics comprised 2.2% of the total population, and Blacks comprised 2.3% of the total population.

Table 3: Age Distribution

Age	Total	Percent
Under 5 years	10,806	8.4%
5 to 19 years	32,811	25.6%
20 to 34 years	22,240	17.3%
35 to 49 years	36,304	28.3%
50 to 64 years	18,206	14.2%
65 years and older	7,991	6.2%

Source: U.S. Census Bureau

The percentage of 35 to 49 year olds has not changed since the 1994 Special Census. However, the number of 50 to 64 year olds has nearly doubled in the past eight years. There are a number of factors that play into the increasing senior population, including the construction of senior housing facilities, and seniors moving closer to their families who have settled in Naperville. The senior population is anticipated to grow steadily as the City reaches residential build-out.

Table 4: Per Capita Income

Year	Per Capita Income
1981	\$13,028
1983	\$14,517
1985	\$16,598
1987	\$18,691
1990	\$23,934
2000	\$35,551

Source: U.S. Census Bureau

The median household income in Naperville, according to the 2000 Census, is \$75,400. Naperville's housing stock includes a number of high end single family developments, where one unit sells for over \$500,000. This type of development is a draw in the region for high-income families, raising the city's median family income.

Table 5: Number of Residents Employed

Year	Labor Force	Employment	Number Unemployed	Unemployment Rate
1990	43,465	42,503	962	2.2%
1991	49,976	48,024	1,952	2.7%
1992	51,853	49,589	2,264	3.9%
1993	53,481	51,092	2,388	4.4%
1994	56,164	54,246	1,918	4.5%
1995	57,689	55,971	1,718	3.0%
1996	60,699	58,963	1,736	2.9%
1997	61,836	60,317	1,519	2.5%
1998	62,531	61,034	1,497	2.4%
1999	65,002	63,145	1,857	2.9%
2000	70,445	68,745	1,700	2.4%

Source: Illinois Department of Employment Security

Although the 2000 Census indicates a decreasing unemployment rate, the recent economic downturn has also affected the Naperville community. According to Mike Skaar, the President of Naperville's Chamber of Commerce, Illinois has a higher unemployment rate than the United States as a whole, and Naperville has a higher jobless rate than Dupage County as a whole.

Table 6: Jobs in Naperville

Year	Number of Jobs	Difference	Percent
1985	21,168	+7,410	53.9%
1989	33,566	+12,398	58.6%
1990	40,522	+6,956	20.7%
1993	46,817	+5,943	14.7%
1994	47,782	+1,317	2.8%
1995	48,316	+534	1.1%
1996	48,820	+504	1.0%
1997	50,899	+2,079	4.2%
1998	56,657	+5,758	11.3%
1999	62,714	+6,057	11.1%
2000	63,877	+1163	1.8%

Source: Illinois Department of Employment Security

Due to recent layoffs, including those in Naperville's major industries, such as Tellabs or Lucent Technologies, the number of jobs in Naperville will differ greatly from the 63,877 from the 2000 Census.

Economic Development

According to the Illinois Department of Security, in the year 2000 there were approximately 1700 unemployed persons in the City of Naperville. The People's Resource Center stated that there are an increasing number of Naperville residents who have lost their jobs in the current economic downturn, particularly due to recent layoffs at Naperville companies like Lucent and Tellabs. According to the Illinois Department of Employment Security, in 2001 Naperville experienced a 1.4% decrease in jobs in the City. Lucent Technologies, one of the largest employers in the City of Naperville, suffered an employment reduction of over 50% since 2000. In the Tollway Corridor alone, Naperville has 178 acres of office uses and 235 acres of warehouse/distribution uses, totaling over 3 million square feet of office parks and 2.8 million square feet of warehouses. Naperville's land area could accommodate over 4 million square feet of additional commercial/service development.

III. Needs Assessment

A. Housing Needs

The Housing Assistance Needs Table (Table 7), based on Census 2000 data, provides detailed information on housing assistance needs of the low-income households in Naperville. This data is grouped by renter and owner needs for extremely low income persons (those earning less than 31% of median family income), very low income (those earning between 31% and 50 percent of median family income), and low income (those earning between 51% and 95 percent of median family income). The table also includes cost burden information, which is the percentage of income that goes towards providing housing. The following narrative highlights the various types of housing needs.

Extremely Low-Income Housing Assistance Needs

An extremely low-income family of four living in Naperville earns up to \$22,600 annually. Within this category, there are a total of 1,237 owner and renter occupied households that pay over 30% of their income in rent/mortgage. This is over twice the 1990 total of 518 households. From a percentage standpoint, the large related renter households are the most affected. All households within this group, a total of 8, pay in excess of 50% of their income towards rent. Additionally, 92% (145 households) of the small related rent households pay in excess of 30% of their incomes in rent. In terms of absolute numbers, the elderly renter is most affected. There are 321 elderly renter households that pay in excess of 30% of their income, and 246 households that pay in excess of 50%. Owner occupied households are also hard-hit. A total of 209 households in this group pay in excess of 30% of their incomes in rent, and 168 households pay in excess of 50% of their incomes in rent. The high number of elderly households with extremely low incomes highlights the difficulty of this group, many of whom are on fixed incomes, in maintaining their quality of life.

Very Low-Income Housing Assistance Needs

A very low-income family of four living in Naperville earns up to \$37,700 annually. Again, the large related households account for the highest percentage (100%), paying in excess of 30% towards rent. However, the group with the largest number of households paying more than 30% of their incomes towards rent are, not surprisingly, owner occupied households (328 households) followed by the elderly renters (292 households). Overall, there are 690 households among the five groups that have a cost burden in excess of 30%. The possible reasons for the large numbers of owner occupied and elderly households in this category have been explained above.

**Table 7:
Housing Assistance Needs
Low and Moderate Income Households
City of Naperville**

	<u>Extremely Low Income</u>		<u>Very Low Income</u>		<u>Low Income</u>		<u>Moderate Income</u>	
	<u>Households</u>	<u>Percentage</u>	<u>Households</u>	<u>Percentage</u>	<u>Households</u>	<u>Percentage</u>	<u>Households</u>	<u>Percentage</u>
Renters								
Small Related								
Cost Burden > 30%	145	92%	33	57%	365	84%	303	38%
Cost Burden > 50%	132	84%	33	57%	17	4%	0	0%
Large Related								
Cost Burden > 30%	8	100%	37	100%	56	68%	8	27%
Cost Burden > 50%	8	100%	8	22%	32	39%	0	0%
Elderly								
Cost Burden > 30%	321	64%	292	78%	234	76%	29	52%
Cost Burden > 50%	246	49%	210	56%	74	24%	0	0%
Owners								
Elderly								
Cost Burden > 30%	102	64%	158	78%	352	76%	141	52%
Cost Burden > 50%	78	49%	113	56%	111	24%	0	0%
All Others								
Cost Burden > 30%	107	85%	170	77%	585	63%	386	51%
Cost Burden > 50%	90	72%	122	55%	251	27%	83	11%

Low-Income Housing Assistance Needs

A low-income family of four living in Naperville earns up to \$54,400 annually. Although small related renter households account for the highest percentage (84%) of low income households paying in excess of 30% of their incomes toward rent, owner occupied households still account for the most households in this category. The high cost of maintaining an owner occupied unit is likely the reason for this. Even though the number of households in this group is higher than the extremely low and very low-income groups, the number and percentage of households paying in excess of 50% of income towards housing is significantly lower.

Moderate Income Housing Assistance Needs

A moderate-income family of four living in Naperville earns up to \$75,400 annually. Moderate-income households have the lowest number and percentage of households paying in excess of 30% of incomes towards housing, compared to the other groups. Only owner occupied households had a cost burden in excess of 50%. As in the other categories, of all units with a cost burden of 30% (950 households), more than three-fourths were owner occupied (610 households). These numbers suggest that housing cost burdens are more significant for owner occupied households than for renter occupied units.

Overcrowding

For the purposes of the Naperville Consolidated Plan, “overcrowding” exists when more than 1.01 persons occupy a room in a dwelling unit. The incidence of overcrowding is very low in Naperville. Per the 2000 Census, the breakdown of overcrowding in Naperville is as follows:

Persons per Room	Occupied	Percent
1.01 – 1.50	378	0.9%
1.51 or more	265	0.6%

Of the total 43,715 occupied units in Naperville (per the 2000 Census), 643 are overcrowded. This is nearly a 70% increase in overcrowding since 1990. Extremely low income and low income families in this group experience a high cost burden as indicated by Table 7.

B. Homeless Needs

Homeless

The identification of the homeless population is a difficult task. According to DuPage P.A.D.S., 48 homeless shelter clients in the 2002 program year gave their last address as Naperville.

Information on the homeless specifically found within the City of Naperville can only be very roughly estimated. Refer to the Gaps Analysis Summary (Table 8) for specific information regarding unmet homeless service needs. Planning Services Team staff conducted a phone survey to determine the City’s homeless service gaps by contacting homeless shelters citywide during the week of October 21, 2002. There are agencies in Naperville that offer assistance to the homeless and therefore provide a homeless

population estimate. There is no breakdown as to racial and ethnic groups. The agencies providing homeless services vary in nature; the shelters in the area deal largely with the specific needs of children in need of shelter.

At-Risk Sub-Populations

There are several special needs groups that might be considered “at risk” populations. These populations include: persons with severe mental illness, persons with alcohol and substance abuse problems, domestic violence victims and persons with alcohol and substance abuse problems, domestic violence victims, persons with other health problems such as AIDS. Survey numbers for unmet needs in these categories are summarized in the Gaps Analysis Summary (Table 8). It is obvious that because of their special needs, members of these groups require specific support services. According to the 2000 Census, the City of Naperville had 1,641 female-headed households with children present. These families are considered to be examples of a group bordering the at-risk population due to their household make-up.

**Table 8:
City of Naperville 2002 Continuum of Care Gaps Analysis**

		Estimated	Current	Unmet	Relative
		Need	Inventory	Need/Gap	Priority
Individuals					
Beds/Units	Emergency Shelter	50	38`	12	M
	Transitional Housing	78	51	27	H
	Permanent Housing	6	2	4	H
	Total	134	91	43	
	Job Training	3	0	3	M
	Case Management	7	5	2	M
Supportive	Substance Abuse	6	6	0	L
Services	Mental Health Care	1	0	1	M
Slots	Housing Placement	3	3	0	L
	Life Skills Training	0	0	0	L
	Chronic Substance	6	3	3	M

Sub-	Seriously Mentally Ill	9	6	3	M
Populations	Dually Diagnosed	0	0	0	L
	Veterans	0	0	0	L
	Persons with HIV/AIDS	1	1	0	L
	Domestic Violence	6	5	1	L
	Youth	6	6	0	L
Persons in Families with Children					
Beds/Units	Emergency Shelter	4	4	0	L
	Transitional Housing	26	17	9	H
	Permanent Housing	20	15	5	M
	Total	50	36	14	
	Job Training	5	3	2	L
	Case Management	30	23	7	H
	Child Care	21	12	8	H
Supportive	Substance Abuse	8	7	1	M
Services	Mental Health Care	0	0	0	L
Slots	Housing Placement	4	1	3	L
	Life Skills Training	0	0	0	L
	Chronic Substance	1	1	0	L
Sub-	Seriously Mentally Ill	0	0	0	L
Populations	Dually Diagnosed	0	0	0	L
	Veterans	0	0	0	L
	Persons with HIV/AIDS	0	0	0	L
	Domestic Violence	5	3	0	M

The City of Naperville is a member of the DuPage County HOME Advisory Group. The HOME Advisory Group includes DuPage County municipalities Aurora, Wheaton, and Downers Grove.

C. Other Special Needs

The identification of the other special needs populations – although not homeless, but at risk of becoming homeless – is also difficult. Specifically these sub-groups are the elderly and frail elderly and persons with disabilities (mental, physical, and developmental).

Between 1990 and 2000, the number of persons living in Naperville aged 65 years and older increased from 4,682 persons to 7,991 persons. This represents over a 70% increase during the ten-year period. According to the DuPage Senior Citizens Council, over 30% of home-delivered meals provided to the elderly in Naperville are delivered to extremely low and very low-income residents. Furthermore, nearly 50% of extremely low-income elderly renters and homeowners face a housing cost burden of over 50% of their incomes towards rent or mortgage. Many of these households would qualify for government provided supportive services based on income levels.

Additionally, between 1990 and 2000, the number of persons between the ages of 50 and 64 doubled. This indicates that Naperville needs to prepare for a growing elderly population in the next five to ten years.

According to the 2000 Census, nearly 7,000 of Naperville's residents are children or adults with a disability. Of this population, 27% of the persons between the ages of 21 and 65 are not employed. These persons would also qualify for government provided supportive services based on income levels.

D. Lead Based Paint Hazards

Most of the potential lead based paint hazards in Naperville are restricted to the older downtown area of the City where the majority of the housing stock pre-dates 1978. Specifically, this area is bounded by Ogden Avenue on the north, Columbia Street on the east, Hillside Road on the south and the DuPage River on the west.

After consultation with the DuPage County Department of Health, it has been determined that the severity of the current or potential health problems regarding exposure to lead in Naperville is influenced by, but are not limited to the following factors:

- Concentration of lead within each medium;

- Age and condition of the principle structure;
- General health and nutritional status of individuals;
- Accessibility of contaminated media and other products to individuals;
- Frequency and length of exposure.

Lead exposure refers to the amount of lead that comes into contact with tissues over a specific period of time, usually a 24-hour period. The DuPage County Health Department reported 25 child related cases in DuPage County in 1998. City staff contacted the DuPage County Health Department for a recent count of child related lead exposure cases; however, no current reports were available. In 2001, approximately 210 households were tested or surveyed for lead exposure. Reducing current exposures and elimination of potential exposure sources is the ultimate goal since some exposures may result in irreversible health consequences.

U.S. Census data was used in compiling the number of households in the above area of potential concern. The data indicates that there could be as many as 2,700 such households that may be at risk of exposure to lead based paint hazards. As these households are located in Naperville's low and moderate income area, using HUD's exception criteria figure of 18.45 percent, it is estimated that potentially 500 low and moderate income persons risk lead exposure to lead based paint hazards. The City will attempt to minimize the effects of peeling paint through resident education and inspection prior to receiving CDBG financial assistance.

IV. Housing Market Analysis

A. General Characteristics

Housing Supply and Demand

According to the 2000 Census, there are 45,651 dwelling units in the City of Naperville. A breakdown of these units shows that 34,876 or 79.7% of these units are owner-occupied and 8,875 or 21.2% of these units are renter-occupied. The 2000 Census indicates that the homeowner vacancy rate is 1.3%, and the rental vacancy rate is 2.02%.

The City of Naperville is expected to reach build-out within the next 5-10 years. The City recently passed the Southwest Community Area Plan, which outlines a comprehensive plan for the 1400 acres of vacant land located in the Southwest area. Over 50% of this land area is planned to include residential development, estimated to generate an additional population of over 6500. The plan also includes areas designated specifically for senior housing.

Housing Costs

Housing costs are high as evidenced by the 2000 Census data. The median value of an owner-occupied housing unit is \$254,200. Of owner-occupied units specified in the 2000 Census, 39.8% are valued between \$200,000 and \$299,999 and 28.2% are valued between \$300,000 and \$499,999. Rental costs are also comparatively high in Naperville with the current average monthly contract rent in renter-occupied units being \$942. Of the total specified renter-occupied units, 40% have monthly rents ranging from \$700 - \$999, and over 40% have rents ranging over \$1000 monthly.

Currently, the average monthly utility costs for an owner-occupied unit are as follows:

Sewer	\$20
Gas	\$77
Electric	\$109
Water	\$20
Telephone	\$39
<u>Total</u>	<u>\$265</u>

Average utility costs for a renter-occupied unit are considerably less than for owner-occupied units. Average monthly electric and telephone costs run respectively \$50 and \$35 for a total cost of \$85. Costs for gas, water, and sewer are usually included in the monthly rent figure.

According to the National Low-Income Housing Coalition, in Will and DuPage Counties, an extremely low-income household can afford a monthly rent of no more than \$534. In the same counties, fair market rent for a two-bedroom unit is \$891. In the City of Naperville, a worker earning minimum wage must work approximately 133 hours per week to afford a two-bedroom rental unit at fair market rent.

Tables 9, 10, and 11 show the number of housing units available in the City, the value of housing units, and gross rent for the City. The figures are based on the 2000 U.S. Census.

Table 9: Number of Housing Units

Year	Number of Units	Persons per Household
1960	3,672	3.52
1970	6,602	3.42
1980	14,047	3.03
1990	30,906	2.76
1994	35,136	2.85
1996	38,312	2.87
2000	45,651	2.89

Source: U.S. Bureau of the Census

The number of housing units in Naperville will continue to increase quickly until the City reaches build-out in the next 5-10 years.

Table 10: Housing Value - 2000

Value	Number of Units	Percent of Total
Less than \$49,000	289	.9%
\$50,000 to \$99,999	197	.6%
\$100,000 to \$149,000	2,352	7.3%
\$150,000 to \$199,000	5,936	18.4%
\$200,000 to \$299,000	12,821	39.8%
\$300,000 to \$499,999	9,073	28.2%
\$500,000 or more	1,506	4.6%
Total	32,174	100%

Source: U.S. Bureau of the Census

Many of the new single-family housing units are sold for over \$300,000 due to the high cost of land and development in the City. The City expects to see a greater increase in homes valued over \$300,000 than in homes from \$100,000 to \$200,000 in the coming years.

**Table 11: Gross Rent 2000
Specified Renter-Occupied Housing Units**

Cash Rent	Units	Percent of Total
\$0 to \$199	155	1.8%
\$200 to \$299	200	2.3%
\$300 to \$499	206	2.4%
\$500 to \$749	1,050	12.0%
\$750 to \$999	3,514	40.1%
\$1000 to \$1499	2,814	32.1%
\$1500 or more	751	8.6%
Total	8,690	100%

Source: U.S. Bureau of the Census

Like owner-occupied units, the cost of land and development is also expected to cause an increase in rent amounts for units in Naperville.

Condition of Housing

According to the 2000 Census, approximately 14,466 homes were built in Naperville prior to 1979. Of these homes, over 25% of them were constructed 1949 or earlier. Since the inception of the City's Weatherization Assistance Program, 21 homes were in need of repairs with limited marketing efforts. Staff believes that the need for repair work in older sections of the City needs to be researched. In 2003 staff will conduct a needs assessment of specific areas for repair work. Many of these homes may be in need of repairs including roofs, windows, foundation, and siding improvements. The older neighborhoods in Naperville have the highest concentrations of low- and moderate-income residents (see Map 2). Many of these residents cannot afford to make necessary repairs to their homes and may qualify for government provided grants or loans for home improvements.

Substandard Housing Conditions

For the purposes of the Consolidated Plan, the City of Naperville considers any housing unit "substandard" if one of the following conditions exists:

- Is dilapidated;
- Does not have operable indoor plumbing;
- Does not have usable flush toilet inside the unit for the family's exclusive use;
- Does not have usable bathtub/shower inside the unit for the family's exclusive use;
- Does not have or has inadequate or unsafe electrical service;
- Does not have safe or adequate source of heat;
- Does not have a kitchen;
- Has been declared unfit by a government agency.

The 2000 Census indicates that of the total 45,584 housing units, 69 occupied units lack complete plumbing facilities, and 238 occupied units lack complete kitchen facilities. The Code Enforcement Department responds to "substandard" housing issues on a complaint basis. A review of demographic data from the census does not indicate that a disproportionate share of any one ethnic group in Naperville is housed in substandard housing.

Housing for Persons with Disabilities

Housing for persons with disabilities and their families is provided at the 32-unit Katharine Manor complex in Naperville. Both condominium and rental units are available at this complex with two units being available

B. Public and Assisted Housing

Although there is no public housing in Naperville, an inventory of existing income-assisted housing indicates that there are a total of 600 project based tenant assistance units in the City. The City of Naperville is not expecting to lose any assisted housing units. The following is a list of project based tenant assistance buildings in Naperville:

- Charles Court, 300 N. Charles
129 units – 1 bedroom (elderly and physically challenged only)
Section 8 (extremely low, very low, and low-income residents)
Waiting list 2-3 years
- Fairway Apartments, 970 Fairway Drive
42 units – 1 to 3 bedrooms (small and large family)
Section 8 (extremely low, very low, and low-income residents)
Waiting list 2 years
- Martin Manor, 310 Martin Avenue
121 units – efficiency and 1 bedroom (elderly)
Section 8 and Section 236 (extremely low, very low and low-income)
Waiting list 6 months to 1 year
- Ogden Manor, 395 W. Ogden
80 units – 1 to 3 bedroom units (families and seniors)
Section 8 (extremely low, very low and low-income residents)
Waiting list 1 to 2 years
- Country Woods Apartments, Fairway Drive and Inland Circle
180 units – 1 and 2 bedroom units
(Very low, low, and middle income residents)
- Maple Court, 1135 West Ogden Avenue
48 units – 1 and 2 bedroom units
(Very low, low, and middle income residents)

C. Homeless Facilities

A summary of homeless facilities and services in Naperville is as follows:

Childserv – Emergency Shelter is provided for up to 6 adolescent girls who are either runaways or abused. The girls' range in age from infancy to age 19, with exceptions made up to age 21 depending on disabilities. The typical stay at the shelter does not exceed 30 days; however, extensions up to three months have been made when circumstances warrant them. At the time of survey all beds were occupied at this shelter.

Family Shelter Service – Emergency shelter for female victims of domestic violence and their minor children is provided at Family Shelter Services' 13-bed facility in Naperville. The police, hospital emergency rooms/medical personnel, counselors, and the clergy refer women to the agency. The initial period planned for a shelter stay is approximately 3 weeks, but can be extended as needed. The agency's goals regarding sheltered clients include empowerment, building self-esteem and providing a safe place to make decisions about the future.

Naperville Community Outreach – Temporary shelter for 6 boys ages 10-17 is provided at the Cornerstone Shelter for boys who are runaways, abused or neglected, or have behavior problems. Candidates are chosen through referrals from other agencies such as DCFS or probation programs. The agency also provides guidance and counseling services for 10 to 21 year olds and their families and currently has a waiting list of at least double their capacity.

P.A.D.S. – DuPage P.A.D.S. is responsible for the organization of shelter sites provided by local churches. Each site prepares approximately 50 beds, dinner and breakfast during the months of October through April. Bagged lunches are also provided for guests to take with them. Each church is the site for a shelter each week. The following Naperville churches participate in the DuPage P.A.D.S. program:

- First Congregational
- St. Thomas
- St. Raphael
- Grace United
- St. Elizabeth Seton

- Sts. Peter and Paul
- St. Margaret Mary

Dupage P.A.D.S. served 48 Naperville residents during fiscal year 2002, an increase of nearly 50% since fiscal year 1999. The program has been very successful in assisting homeless residents in their search for employment and permanent shelter.

Transitional Housing Program – Transitional housing is currently being provided in Naperville for a total of 15 homeless families. Nine (9) transitional housing apartments are sponsored by the following Naperville churches and a community organization: St. Margaret Mary (2 units), Sts. Peter and Paul (3 units), St. Raphael (1 unit), St. Elizabeth Seton (1 unit) and Families Helping Families (2 units). Catholic Charities provides case management services for the 9 apartments, which is funded in part with Naperville CDBG funds. The case manager working with 10 families provides assessment; screening; program contracting; budget counseling, household management skill building; access to medical/dental treatment; affordable housing; child care resources; job services; transportation and other community services. In addition, the case manager works with the sponsoring organizations to systematically move through the process of assisting these families to regain and retain permanent housing. Many of the referrals for the Transitional Housing program come from Family Shelter Service. Twelve (12) transitional housing apartments are owned by a non-profit housing organization, Bridge Communities. As the need for such housing is increasing, additional apartments are likely to be offered in the future.

D. Special Needs Facilities and Services

A summary of the special needs facilities and services in Naperville are as follows:

Alliance for the Mentally Ill of DuPage County – Supportive housing is provided for 6 extremely low-income severely mentally ill adults at its group home in Naperville. They are considered good candidates to make the transition to independent living and are supervised by 24-hour staff provided by the DuPage County Department of Health under the CILA program.

Charles Court Apartments – 129 units of low income housing for the elderly is provided at this apartment complex in Naperville.

DuPage Senior Citizens Council – Provides congregate meals for elderly persons in Naperville, as well as home delivered meals. Also provides information and referral to elderly, including low-cost home maintenance service.

Ecumenical Adult Care – Operates an elderly daycare program for up to 25 low-income persons in Naperville who are considered frail elderly.

Illinois Independent Living Center – A total of 32 units of low income housing for the physically disabled is provided at the Katherine Manor Apartment Complex.

Little Friends, Inc. – Supportive housing is provided for 58 low-income developmentally disabled adults at 14 group homes throughout Naperville.

Martin Manor Apartments – 121 units of low income housing for the elderly is provided at this apartment complex in Naperville.

Ray Graham, Inc. – Supportive housing is provided for 4 low-income developmentally disabled adults at its group home in Naperville.

Senior Home Sharing – A group home in Naperville currently provides housing for 6 low-income elderly persons who live independently for the most part, but who are monitored by agency staff on occasion. Six low-income elderly persons currently reside in this home.

E. Regulatory Barriers to Affordable Housing

The price of land in Naperville is the major issue hindering the City's ability to provide affordable and attainable housing. The price for underdeveloped land is very expensive to purchase, for developers to make a profit they are either forced to build larger homes that often cost well over \$300,000 or more. Even if smaller lots are requested and approved, there is no assurance that the builder will indeed construct more modestly priced homes.

The City is expected to reach build-out within the next 2 to 3 years. The comprehensive plan calls for a wide range of housing densities in the undeveloped areas. Developers are also offered density bonuses for

affordable housing units through planned unit development regulations. However, the cost of land in the undeveloped part of the City, as well as development fees make affordable housing very difficult to achieve. The limited availability of vacant land in the City also drives the high price of land.

F. Fair Housing Activities

In August of 1996, the City approved an analysis of the impediments to fair housing in the community. The identified impediments to fair housing included:

1. Most jobs in Naperville are white-collar jobs;
2. No complaint intake and assistance;
3. The complaint data indicate a disproportionately high number of fair housing complaints for the City in relation to its population as a percentage of the total population of DuPage County;
4. A perceived lack of support of fair housing enforcement and community education;
5. A need to educate rental agents and property managers relating to fair housing;
6. The Home Mortgage Disclosure Act data analyzed indicated the number of applications denied as a percentage of home loan mortgage applications received showed Blacks and Hispanics with a denial rate between two and three times that of White applicants during a three-year period ending in 1994.

During the federal FY 01 program year, the City took the following actions to affirmatively further fair housing.

1. The City adopted an Annual Action Plan for the federal FY 01 program year in which it funded programs addressing the housing needs of low and very low income residents.
2. Three cases were filed with the Fair Housing Advisory Commission in 2001. Case #1 was mediated and resolved without the complainant officially filing charges. Case #2 was dropped after the commission's request for a reply within 30 days was not received. Case #3 is still open and ongoing.

3. The Fair Housing Advisory Commission held several Fair Housing-related educational sessions in 2001. On October 12, 2001 the planning staff attended an off-site accessibility training at Maple Court Apartments. Bill Malleris, the complex owner and developer and also the Fair Housing Advisory Commission Chairman, pointed out several building alterations that make Maple Court Apartments handicapped accessible. On April 11, 2002, the City's Fair Housing Advisory Commission conducted a Fair Housing Workshop to educate local real estate agents about the amended Fair Housing Ordinance. Workshop speakers included: Tom Thanas (ordinance overview), Bill Malleris (accessibility-related issues), Connie Waywood (race relations and fair housing provisions), and representatives from the U.S. Department of Housing and Urban Development (case study discussions). Fifteen realtors serving the western suburbs attended the workshop. On May 17, 2002, staff attended an accessibility guideline presentation, which focused on the Federal Government's seven technical requirements for multi-family construction.

V. Five-Year Strategic Plan

A. General

Housing and Community Development Information Survey

In order to develop its strategic plan, City staff developed a survey to assess its current services and facilities as well as to provide input regarding perceived needs in the community. As a part of this process, staff contacted ninety social service agencies, governmental agencies, and churches. A minimum of one survey was mailed to the various local agencies and institutions that are listed in Attachment 1. Twenty-one surveys were returned resulting in a response rate of 23% as indicated in Table 12. The survey requested information regarding the current services provided, the number of persons served by the program or service, the areas served, and the types of persons served. The Housing Service or Program category in addition to Housing Related Services may include such services as transitional housing, emergency shelter or home sharing. Social services ranged from delivered meals, transportation, head start and counseling services.

Table 12: Types of Services Provided

Type of Service	None	Housing	Housing Service or Program	Housing Related Service	Social Service Provider
Number of Agencies	7	3	1	2	8

Table 12 indicates that seven of the agencies contacted do not provide housing or social services. Most of the respondents in this category are local religious institutions. The majority of services provided are found in the “Social Service” category. Many respondents listed transitional housing or shelter services in both the housing service category and the housing related service.

General Housing Needs

Each agency was asked to rank the general housing needs in their corresponding service area. There were three general housing needs addressed in the survey. They include: new construction, maintenance of existing housing, and financial assistance. Respondents were asked to rank housing needs in order of

importance with “1” being very important and “4” being not very important. The surveys were analyzed in terms of the total number of responses in a certain category as well as in the number of points received (see Table 13).

Table 13: Consolidated Plan Survey – General Housing Needs

	New Construction		Maintenance		Financial Assistance			
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied	1st Time Home Buyer	Sr Citizen Home Owner	Sr Citizen Renter	Single Parent Families
1	3	1	4	2				
2	4	2	4	3	3	4	2	1
3	1	1	2	2	1	1	1	1
4			2	2				
5	1	1	3	1	2	3	2	2
6	2	1		4			3	
7							2	
8	1	1		1				1
9	1	1	1	1	2	3	1	1
10	3	1	3	1	2	2	1	2
11	1	1	1	1	2	2	2	1
12	1	1	1	4	4	1	1	
13								1
14					1	1	1	1
15	4	1	4	1	4			1
16	2	1	1	1	3	3	1	1
17	2	1	3	2	1	1	1	1
18	3	1	3	1	2	3	2	2
19			2	2		3	1	
20	4	4	2	1	2			
21			1	2		4	3	
Sum	33	19	37	32	29	31	24	16
Ave.	2.2	1.3	2.3	1.8	2.2	2.4	1.6	1.2

Based on average ranking, it appears that the top three needs include financial assistance to single-parent families, renter-occupied new construction, and financial assistance to senior citizen renters. The lowest ranking need, as perceived by the pool of correspondents, is senior citizen homeowner assistance. The greatest number of survey respondents identified owner occupied and renter occupied maintenance as a general housing priority.

Table 14: Consolidated Plan Survey – Public Facility/Infrastructure Improvement Needs

	Public Facilities								Infrastructure Improvements							
	Senior Centers	Youth Centers	Neighborhood Fac.	Child Care Fac.	Parks/Rec. Fac.	Health Facilities	Parking Facilities	Other Public Fac.	Waste Disposal	Flood Drain	Water	Street	Sidewalk	Sewer	Asbestos Removal	Other
1		3		1		2										
2						2	4									
3						1										
4							2			2						
5	4	2	4	1	1	1	2		1	2	2	2	2	2	2	
6																
7						1										
8																
9																
10																
11	2	2		1		1										
12																
13																
14																
15			1	1												
16	2	1	2	3	4	3	2				3	2				
17	1	1	2	2	3	2	3	4	3	1	2	3	2	2	2	3
18	3	2	3	2	3	1	1	3	4	4	4	4	4	4	4	
19																
20				1	1											
21					4					1		3	2			
Sum	12	11	12	12	16	14	14	7	8	10	8	15	12	8	8	3
Ave.	2.4	1.8	2.4	1.5	2.7	1.6	2.3	3.5	2.7	2.0	2.7	3.0	2.4	2.7	2.7	3.0

Public Facility and Infrastructure Improvement Needs

Respondents were also asked to prioritize existing public facility and infrastructure improvement needs. Public facilities included senior centers, youth centers, neighborhood facilities, childcare, parks, health facilities, and parking (Table 14).

Based on average ranking, it appears that the top two public facility and infrastructure needs include childcare facilities and health centers. The greatest number of survey respondents identified these two needs as priorities as well. A number of survey respondents expressed a need for transportation services, particularly for the elderly and disabled.

Perceived Obstacles

Respondents were asked to identify any obstacles that would prevent or make it difficult to address the general housing needs and public facility/infrastructure needs identified in the survey. Most commonly, respondents listed funding, access to the Choice Voucher program, and lack of coordination between various resources. A number of respondents listed community awareness of needs and resources as an obstacle as well.

Priorities for Allocating Investment

Naperville's priorities for allocating investment as part of the Five-Year Strategic Plan are based on its Needs Assessment (Part II), Housing Market Analysis (Part III), and Information and Needs Survey. Potential sources of funding for the priorities listed below are Naperville Community Development Block Grant funds (CDBG), DuPage County Consortium Home Investment Partnerships funds (HOME), Low Income Housing Tax Credits (LIHTC), the Illinois Affordable Housing Trust Fund (AHTF), Emergency Shelter Grants (ESG), McKinney Act Funding, and private and local resources.

The five-year strategy for the City of Naperville offers five priority needs to be addressed during this period. These priorities include assessing the housing needs for low-income residents in Naperville, expanding the availability of affordable housing to low-income families, elderly, and persons with developmental disabilities, and bridging the gap between homelessness and self-sufficiency. Additionally, the five-year strategy includes four non-housing priority objectives including undertaking public service activities for community benefit, the removal of architectural barriers, public improvements, and capacity building among local resources.

Table 15: Priority Housing Needs

PRIORITY HOUSING NEEDS (Households)		Priority Need Level High, Medium, Low		Unmet Need	Goals
Renter	Small Related	0-30%	High	132	50
		31-50%	Low	33	0
		51-80%	Low	17	0
	Large Related	0-30%	Low	8	0
		31-50%	Low	8	0
		51-80%	Low	32	0
	Elderly	0-30%	High	246	50
		31-50%	High	210	50
		51-80%	Med	74	0
	All Other	0-30%	Med	90	0
		31-50%	Med	122	0
		51-80%	High	251	25
Owner	0-30%	Low	78	25	
	31-50%	High	113	50	
	51-80%	High	111	75	
Special Populations		0-80%	High	150	50
Total Goals					375
Total 215 Goals					375

B. Affordable Housing

Priority #1: Assess the housing needs for low-income residents in Naperville.

Objectives: Assess the need for affordable housing, rehabilitation programs, first-time homebuyer assistance and rental properties assistance through:

- a) Windshield surveys.
- b) A needs assessment.
- c) Focus groups.

Target a variety of neighborhoods, especially the older neighborhoods surrounding the downtown.

Basis for Priority: Opportunities for new construction of affordable housing are very limited in the City of Naperville (see Section IV). Particularly in older neighborhoods, where structures are in need of repair and the highest concentrations of low-income residents exist, staff needs to assess which funding opportunities would be most appropriate to improve and make available affordable housing.

Potential Funding: CDBG funds, HOME funds, local resources

Potential Obstacles: Lack of funding to implement a variety of programs, lack of resources to implement and administer possible programs.

Priority #2: Expand the availability of affordable housing for low-income families.

Objectives:

- a) Encourage home maintenance and rehabilitation programs. Provide home improvement grants or loans for 50 households during the next five years.
- b) Encourage home ownership and rental assistance programs. Provide down payment/rental assistance for 20 households over the next five years.

Basis for Priority: The Housing and Community Development Information Survey results, non-profit focus group meeting, and City Council public hearing all indicate that a need exists for both rental and owner occupied housing for low-income families in the City.

Potential Funding: CDBG funds, HOME funds, local sources.

Potential Obstacles: Lack of funding, community resistance, market factors.

C. Homelessness

Priority #3: Bridge the gap between homelessness and self-sufficiency for the homeless and those at risk of becoming homeless.

Objectives:

- a) Expand the availability of transitional units for homeless or those at-risk of homelessness. Assist in the purchase of 4 transitional units in the next 5 years.
- b) Encourage supportive services and rental/homebuyer assistance programs. Provide down payment/rental assistance for 20 households over the next five years.
- c) Expand the availability of affordable homes for ownership. Assist in the purchase of 5 homes for ownership over the next 5 years.

Basis for Priority: Discussions with and data from local public service agencies that currently provide transitional housing indicate a lack of transitional housing as well as permanent housing assistance for those at-risk of becoming homeless, or in transition from homelessness to self-sufficiency.

Potential Funding: CDBG funds, HOME funds, ESG, McKinney Act, private and local resources.

Potential Obstacles: Lack of funding, public opposition to such projects.

D. Special Needs Housing

Priority #4: Expand the availability of affordable housing for low-income elderly persons.

Objectives:

- a) Educate senior citizens on housing programs and resources available.
- b) Support local housing service efforts for seniors, such as home sharing, meal deliveries, and respite care.

- c) Improve the livability of owner-occupied housing units through rehabilitation and home maintenance programs to keep seniors in affordable homes. Provide home improvement assistance to 25 senior citizen households in the next 5 years.

Basis for Priority: The 2001 Senior Housing Study indicates a need for affordable housing for senior citizens. Focus group meetings with seniors and senior service providers also reiterate this need.

Potential Funding: CDBG funds, HOME funds, ESG, McKinney Act, private and local resources.

Potential Obstacles: Lack of funding, public outreach barriers.

Priority #5: Expand the availability of permanent housing for the developmentally disabled.

Objectives:

- a) Support local agencies through acquisitions and rehabilitation assistance. Provide assistance for the purchase of 5 homes for the developmentally disabled in the next five years.
- b) Provide rehabilitation and accessibility improvements in existing homes. Provide rehabilitation assistance for the improvement of 3 homes for the developmentally disabled in the next five years.

Basis for Priority: The Housing and Community Development Information Survey results indicate a need for housing and support services for the developmentally disabled. Additionally, discussions with service providers indicate that this is a priority in Naperville.

Potential Funding: CDBG funds, HOME funds, private and local resources.

Potential Obstacles: Lack of funding, potential community resistance.

E. Non-Housing Community Development Plan

The City's priority non-housing community development objectives are as follows:

1. To undertake public service activities for community benefit.

2. To remove architectural barriers to enhance the access of persons with disabilities to facilities and services.
3. To provide for needed public improvements, both in terms of infrastructure and public facilities.
4. To build capacity among local resources.
5. To administer the grant and implement these objectives.

Specific long and short-term community development objectives to implement the City’s priority non-housing objectives will be discussed by CDBG eligibility category. Community development needs are described in Table 16.

Table 16: Community Development Needs

COMMUNITY NEEDS		
Anti-Crime Programs		
	Need Level	Estimated \$
Overall	Med	\$40,000
Sub-Categories		
Crime Awareness (05I)	Med	\$40,000
Economic Development		
	Need Level	Estimated \$
Overall	Low	\$0
Sub-Categories		
Rehab; Publicly or Privately-Owned Commercial (14E)	Low	\$0
CI Land Acquisition/Disposition (17A)	Low	\$0
CI Infrastructure Development (17B)	Low	\$0
CI Building Acquisition, Construction, Re (17C)	Low	\$0
Other Commercial/industrial improvements (17D)	Low	\$0
ED Direct Financial Assistance to For-Profit (18A)	Low	\$0
ED Technical Assistance (18B)	Low	\$0
Micro-Enterprise Assistance (18C)	Low	\$0

Infrastructure		
	Need Level	Estimated \$
Overall	Med	\$200,000
Sub-Categories		
Flood Drain Improvements (03I)	Low	\$0
Water/Sewer Improvements (03J)	Low	\$0
Street Improvements (03K)	Med	\$0
Sidewalks (03L)	Med	\$100,000
Tree Planting (03N)	Low	\$0
Removal of Architectural Barriers (10)	Med	\$100,000
Privately Owned Utilities (11)	Low	\$0
Planning & Administration		
	Need Level	Estimated \$
Overall		\$360,000
Sub-Categories	Med	\$360,000
Public Facilities		
	Need Level	Estimated \$
Overall	Med	\$1,000,000
Sub-Categories		
Public Facilities and Improvements (03)	High	\$900,000
Handicapped Centers (03B)	Med	\$50,000
Neighborhood Facilities (03E)	Med	\$50,000
Public Facilities cont'd		
Parks, Recreational Facilities (03F)	Low	\$0
Parking Facilities (03G)	Low	\$0
Solid Waste Disposal improvements (03H)	Low	\$0
Fire Stations/Equipment (03O)	Low	\$0
Health Facilities (03P)	Low	\$0
Asbestos Removal (03R)	Low	\$0

Clean-up of Contaminated Sites (04A)	Low	\$0
Interim Assistance (06)	Low	\$0
Non-Residential Historic Preservation (16B)	Low	\$0
Public Services		
	Need Level	Estimated \$
Overall	Med	\$450,000
Sub-Categories		
Public Services (General) (05)	High	\$370,000
Handicapped Services (05B)	Med	\$20,000
Legal Services (05C)	Med	\$5,000
Transportation Services (05E)	Med	\$10,000
Substance Abuse Services (05F)	Med	\$5,000
Employment Training (05H)	Med	\$10,000
Health Services (05M)	Med	\$10,000
Mental Health Services (05O)	Med	\$5,000
Screening for Lead-Based Paint/Lead Hazards (05P)	Med	\$15,000
Senior programs		
	Need Level	Estimated \$
Overall	High	\$100,000
Sub-Categories		
Senior Centers (03A)	Med	\$25,000
Senior Services (05A)	High	\$75,000
Youth Programs		
	Need Level	Estimated \$
Overall	Med	\$50,000
Sub-Categories		
Youth Centers (03D)	Low	\$0
Child Care Centers (03M)	Low	\$0
Abused and Neglected Children Facilities (03Q)	Med	\$10,000
Youth Services (05D)	Med	\$40,000

Child Care Services (05L)	Low	\$0
Abused and Neglected Children (05N)	Low	\$0
Other		
	Need Level	Estimated \$
Overall	Low	\$0
Sub-Categories		
Urban Renewal Completion (07)	Low	\$0
CDBG Non-profit Organization Capacity Building (19C)	Low	\$0
CDBG Assistance to Institutions of Higher Education (19D)	Low	\$0
Repayments of Section 108 Loan Principal (19F)	Low	\$0
Unprogrammed Funds (22)	Low	\$0
	Total	\$2,200,000

Objective 1: To undertake public service activities for community benefit.

Long-term Objectives:

- a) Enhance services provided by local non-profit agencies by assisting with overhead costs, including services for special populations (elderly, developmentally disabled, and minority populations).
- b) Provide information for seniors regarding resources and programs through the Senior Service Directory distribution and other senior awareness programs.
- c) Provide referral training for local agencies and institutions.

Objective 2: To remove architectural barriers to enhance the access of persons with disabilities to facilities and services.

Long-term Objective: Enhance overall accessibility of Naperville by reducing architectural barriers throughout the City.

Objective 3: To provide for needed public improvements, both in terms of infrastructure and public facilities.

Long-term Objective: Enhance the inventory of supportive housing through general maintenance and rehabilitation.

Objective 4: Build capacity among local agencies.

Long-term Objectives:

- a) Assess local non-profit capacity building opportunities.
- b) Certify Community Housing Development Organizations (CHDO's).
- c) Seek out additional resources to fill gaps in services.
- d) Propose needed activities to coordinate with existing organizations.

F. Barriers to Affordable Housing

The City of Naperville is expected to reach residential build-out within the next five to ten years. The high cost of developing land makes the construction of affordable housing a challenge in the undeveloped area of the City. Undeveloped farmland in the Naperville area has sold for as high as \$80,000 per acre, which forces developers to build larger homes for over \$300,000 in order to break even or make a profit. In order to help overcome some of the barriers to the provision of affordable housing, the TED Business Group will undertake the following strategies:

1. Work with local agencies to assess the current demand for affordable units for ownership in the City of Naperville. Working in collaboration with local agencies will result in creative solutions for the affordable housing challenges that the City of Naperville is facing as it approaches build-out. By identifying the existing demand for affordable units in the City, City staff and local agencies can work together to meet these needs.
2. Rehabilitate existing single-family homes for local agencies to sell at affordable rates to low-income families. Cities that approach build-out face rising land values, limited opportunities, and greater community resistance. By purchasing homes and rehabilitating them, they can be sold back to low-income families at affordable rates, as well as improve the character and value of the neighborhood.
3. Rehabilitate existing homes so that low-income residents who already own these properties can afford to stay in their homes. Many low-income residents are senior citizens or young families who cannot afford needed improvements in their single-family homes or have trouble maintaining their single-family home. By aiding in the improvement of these homes, the cost burden of making these improvements is alleviated, and families and seniors can stay in their currently affordable homes.

G. Lead Based Paint Hazards

In order to evaluate and minimize lead based paint hazards, the City of Naperville will undertake the following strategies:

4. Encourage the development of a public education program.
5. Integrate lead based paint hazard testing and reduction activities into housing programs.

The TED Business Group will participate in minimizing the hazardous effects of lead based paint. This effort will be needed to identify the need for a public education program, and the process required to implement lead based paint reduction techniques.

H. Anti-Poverty Strategy

Based on the 2000 Census poverty rate of 2.2%, Naperville as a whole has a small percentage of poverty level residents. However, this number has increased by nearly 70% since 1990. It is also the feeling of local social service providers that this number is increasing as well. A number of the Community Development Information Survey respondents mentioned that there is a growing need for transitional units and financial assistance to single mothers. These groups and others not specifically mentioned are ones that need to be targeted to help reduce poverty and to end the cycle of homelessness. With this goal in mind, the City will implement the following strategies:

6. Work with social service providers, other governmental and local agencies to encourage the provision of additional supportive housing. Organizations such as Little Friends have had an excellent track record in providing the type of supportive housing that enables persons with developmental disabilities to live independently.
7. Work with social service providers, other governmental and local agencies to encourage the provision of additional transitional housing units.
8. Work with social service providers, other governmental and local agencies to encourage the provision of affordable housing units for ownership. This will help empower residents who are ready to move on from transitional units and make the units available for other residents in need.
9. Work with social service providers, other governmental and local agencies to further identify the needs of those threatened with poverty and to find resources to meet those needs. This will involve referral for counseling, assistance in paying rent, or providing transportation. The need for financial assistance in crisis situations was identified as a high priority in the City's Housing and Community Development Information Survey.
10. Work with Naperville Police Department to continue the after school programs for extremely low-income youth at the Naper Trails apartment complex in Naperville. This program not only benefits very low-income single mothers, but it provides a structured environment for youth to spend after school time.

I. Institutional Structure

The City of Naperville's institutional structure to carry out its housing and community development plan has grown over the past few years and should continue to do so in the future. The City needs to increase the coordination efforts between government agencies and non-profit social services providers to support a concentrated and un-duplicated delivery system. These resources are also described in the Annual Plan (Part V) and Appendix A. A listing of anticipated public, social service and private industry resources are as follows:

Public Agencies

- City of Naperville
 - TED Business Group
 - Social Services Department
 - Department of Public Works
 - Police Department
- Naperville Public Libraries
- Naperville Park District
- Naper Settlement Museum Village
- DuPage Community Development Commission
- DuPage County Health Department
- DuPage County Department of Human Resources
- DuPage County Housing Authority
- DuPage County Treasurer's Office
- Will County Development Department

Social Service Agencies

- Breaking Free, Inc.
- Bridge Communities
- Catholic Charities
- Childserv
- Community Career Center

- Community Housing Association of DuPage
- DuPage County Bar Legal Aid
- DuPage PADS
- DuPage Senior Citizens Council
- Ecumenical Adult Day Care
- Family Shelter Service
- Greater DuPage MYM
- Hamdard Center
- Illinois Independent Living Center
- Little Friends, Inc.
- Loaves and Fishes Community Pantry
- Metropolitan Family Services
- Naperville CARES
- Naperville Community Outreach
- National Barrier Free, Inc.
- People's Resource Center
- Ray Graham, Inc.
- Senior Home Sharing
- Serenity House
- Xilin Association

Private Sources

The City of Naperville continues to work with local banks and developers to provide more affordable housing opportunities. In 2002, the City ceded its private activity bond allocation for the issuance of low interest mortgages for eligible first-time homebuyers, underwritten by Stern Brothers & Company. The program is a pool program in which Naperville residents may apply for down payment assistance of 4.25% of the loan amount.

Gaps in Institutional Structure

The City of Naperville gaps in the institutional structure for carrying out its strategy for addressing priority needs are leadership in addressing housing issues and supportive services for housing. As its strategy cannot be carried out alone, partnerships between the housing industries, governmental agencies, social service agencies, bank institutions, and business need to be strengthened. The City will continue to encourage the development of more affordable housing by the private sector. There have been preliminary discussions about establishing a pool of funds for local lenders to provide either low interest mortgages for first-time homebuyers or ones requiring reduced down payments. The City will continue its dialogue with the lenders. The City will also continue its efforts to educate the public about the need to provide a wide range of housing opportunities for its residents, including affordable housing.

Concerning the gap in supportive services for housing, The City of Naperville will continue to network and share ideas with other governmental agencies and social service providers by establishing a regularly scheduled networking forum at City Hall, as well as its involvement with the DuPage County HOME Investment Partnerships Consortium. The Consortium consists of DuPage County as the lead member and the municipalities of Aurora, Naperville, and Wheaton.

J. Coordination

The City of Naperville's strategy for enhancing coordination between public and assisted housing providers and private and governmental health and mental health, and service agencies is discussed in part in Section J above. The drafting of the Consolidated Plan document itself resulted in enhanced coordination efforts. In preparing this document, the City consulted with HUD, several DuPage County Departments, including the Department of Health, township and local governmental agencies, as well as over one hundred social service agencies and churches as part of its Housing and Community Development Information Survey. A listing of the groups consulted is found in Attachment 1 and in the institutional structure listing in Section I, above. The City will continue to coordinate with these groups in order to implement its Consolidated Plan.

K. Public Housing Resident Initiatives

Since there is no public housing in Naperville, this section is not applicable.

VI. One-Year Action Plan

A. Actions to Address Priority Needs (PY 2003)

Priority #2: Expand the availability of affordable housing for low-income families.

City of Naperville Weatherization Assistance Program – Provide \$95,000 in CDBG funding to provide Weatherization Assistance to low-income households in the City of Naperville. Weatherization assistance eases the burden of home maintenance for low-income homeowners.

Priority #3: Bridge the gap between homelessness and self-sufficiency for the homeless and those at risk of becoming homeless.

Community Housing Association of DuPage – Provide \$10,000 in CDBG funding to purchase land in Naperville as a part of the Community Land Trust model. The program will expand the availability of permanent housing for low-income residents, making transitional units available for homeless and those at-risk of homelessness.

Naperville CARES – Provide \$4,100 in CDBG funding to provide rental deposit assistance to Naperville residents in need of transitional housing. Rental deposit assistance helps at-risk residents pay needed deposits for rental housing.

Priority #4: Expand the availability of affordable housing for low-income elderly persons.

Senior Home Sharing – Provide \$13,000 in CDBG funding to make exterior repairs, including the replacement of soffits, fascia, gutters and downspouts, to Eagle Place. This grant helps keep housing for seniors affordable by aiding in home maintenance costs.

DuPage Senior Citizens Council – Provide \$9,200 in CDBG funding to meet the expense of providing home delivered meals to Naperville's frail low-income homebound elderly residents. Home delivered meals keep seniors in already affordable homes rather than relocating to expensive nursing homes.

Priority #5: Expand the availability of permanent housing for the developmentally disabled.

Little Friends, Inc. – Provide \$225,000 in CDBG funding to purchase a single-family home in Naperville for low-income developmentally disabled residents. Little Friends also provides supportive services for the developmentally disabled.

Ray Graham Association – Provide \$34,642 to make necessary repairs to three homes for persons with disabilities.

Objective 1: To undertake public service activities for community benefit.

Breaking Free, Inc. – Provide \$2,000 in CDBG funding to deliver conflict resolution and violence prevention education to children living in the Naper-Trails Apartment complex.

Bridge Communities – Provide \$3,600 in CDBG funding for supportive case management services for twenty-five families living in Naperville.

Catholic Charities – Provide \$5,000 in CDBG funding for a portion of salary and benefits for case management directly associated with five Naperville transitional housing units.

Community Career Center – Provide \$10,000 in CDBG funding for salary assistance for the Executive Director who oversees the job search program.

DuPage P.A.D.S. – Provide \$7,000 in CDBG funding for operating costs of overnight shelters for the homeless as well as salary and benefits associated with case management services.

Greater DuPage MYM – Provide \$8,500 in CDBG funding to cover a portion of salary and benefits for peer-based parenting support group managers.

Loaves and Fishes – Provide \$19,000 in CDBG funding to provide groceries that ensure a healthy diet to Naperville's low-income and homeless clients.

Metropolitan Family Services – Provide \$3,600 in CDBG funding for a portion of salary for support staff that recruits faith partners, trains volunteers, assesses families, and monitors matches.

Naperville Police Department – Provide \$8,400 in CDBG funding to pay the rent for two apartments in the Naper Trails Apartment Complex that are used as the Neighborhood Family Resource Center.

People’s Resource Center – Provide \$2,500 in CDBG funding to cover a portion of salaries for assessment, social services support, and community referrals.

Serenity House – Provide \$5,000 in CDBG funding to provide individualized counseling and recovery treatment for Naperville women risking homelessness in need of supportive services.

Objective 2: To remove architectural barriers to enhance the access of persons with disabilities to facilities and services.

City of Naperville TED Business Group – Provide \$29,500 in CDBG funding to remove barriers limiting the mobility of physically challenged persons in the community, including the replacement of sidewalk and curb meeting ADA standards.

City of Naperville Department of Public Works – Provide \$6,500 in CDBG funding to install power door assist devices on each door of the east washrooms on the first floor at the Municipal Center.

Objective 3: To provide for needed public improvements, both in terms of infrastructure and public facilities.

Illinois Independent Living Center – Provide \$35,000 in CDBG funding to refurbish the existing parking area, upgrade interior lighting, and purchase and install closed circuit television security.

Martin Avenue Apartments – Provide \$21,000 to rehabilitate the interior of two elevators, install new stainless steel doors, install new lighting, and install new railing to make them ADA accessible.

Objective 5: To administer the community development block grant and implement these objectives.

\$53,458 for grant administration.

B. Resources

Table 17 outlines the CDBG resources available in 2003.

Table 17: 2003 Funding Sources

Approximate Funding Sources Expected in 2003	
Entitlement Grant (includes reallocated funds) CDBG: \$586,000	\$586,000
Unprogrammed Prior Year's Income not Previously Reported	\$0
Reprogrammed Prior Year's Funds	\$0
Total Estimated Program Income	\$0
Total Funding Sources	\$586,000

Federal Sources

Community Development Block Grant (CDBG) – As an entitlement community, the City of Naperville receives an annual allocation of approximately \$580,000 to assist low and moderate-income persons for a variety of eligible community development and housing activities. The Naperville City Council establishes the priorities for the use of CDBG funds. No program income is anticipated.

HOME Investment Partnerships Act (HOME) – This program is operated as a consortium with DuPage County as the lead agency and the municipalities of Aurora, Naperville, and Wheaton as cooperating jurisdictions. Annual funding available is approximately \$1.3 Million for eligible activities ranging from rehabilitation of existing rental housing, to tenant based rental assistance and new construction. This program is to benefit extremely low and low-income persons. It is not known at this time the dollar amount that will be available for future projects awarded within Naperville. A total of \$1.1 Million in HOME funds was previously awarded to Maple Court Development to finance new housing construction of special needs in rental housing.

Homeownership and Opportunity for People Everywhere (HOPE) – Under this program, HUD promotes homeownership activities for low and extremely low-income households. HUD is authorized to make planning and implementation grants to further homeownership objectives. The HOPE I Program is designed to facilitate tenant ownership of HUD-supported multiple family public housing; HOPE III supports tenant ownership of government-held or financed single-family properties.

Since this program is operated on a nationwide, competitive basis, it is not known the amount of funding that may be available in Naperville.

Emergency Shelter Grant Program (ESG) – This program provides grants to qualifying non-profit organizations and local units of government for essential services to homeless individuals, prevention of homelessness activities and maintenance and operation of shelters. The amount of funding that may be available in Naperville is not known.

Permanent Housing for the Handicapped – Funding is awarded by HUD on a nationwide, competitive basis. State agencies are the eligible applicants. The Governor has designated the Department of Mental Health and Developmental Disabilities as the State agency to make funding decisions under this program.

Homeless Continuum of Care – This funding combines several separate homeless funding sources and awards funding to local jurisdictions based on locally defined continuum of care priorities. Funds may be used for permanent housing services or support services.

Illinois Weatherization Assistance Program – The Federal Department of Energy awards the State of Illinois Weatherization Assistance Program funds. Assistance is provided through local agencies and includes installing insulation, weather-stripping, emergency roof repairs, furnace retrofit and replacement, and other Weatherization measures. These measures are designed to increase energy efficiency and to reduce the cost of rent and ownership for low-income households.

Emergency Community Services Homeless Grant Program – The Federal Department of Health and Human Services awards funds to the State of Illinois, but the program is administered by local agencies. These agencies can use the funding for comprehensive services to homeless individuals. This includes providing emergency shelter for homeless individuals, delivery of comprehensive counseling and/or case management services to the sheltered homeless, emergency purchases of basic life necessities (food,

clothing, medicine, etc.) for homeless clients, referral services for homeless individuals, assistance to homeless individuals to improve their literacy skills, and other services.

Low-Income Energy Assistance Program – The Federal Department of Health and Human Services awards funds to the State of Illinois, but the program is operated locally. This program assists low-income households pay their utility bills (both renter and owners).

Low-Income Housing Tax Credit Program (LIHTC) – The Illinois Housing Development Authority will continue to operate this Federal program. Through this mechanism, the private sector is encouraged to invest in the development of low-income rental housing in return for the receipt of federal tax credits.

Non-Federal Public Resources

State Programs

Affordable Housing Trust Program – The Trust Fund is capitalized by a portion of the transfer tax that is generated by the sale of residential property in the State. The Trust Fund helps to support a broad range of affordable housing activities. These may include multiple family rehabilitation, new construction, single-family purchase efforts, and other initiatives. Eligible Trust Fund applicants and recipients include non-profit groups, for-profit corporations, local governments, and other entities.

Housing Linked Deposit Program – This program allows the Illinois Treasurer's office to help to finance lower-income households. The objective is to improve the condition and affordability of housing. This ranges from single family, multi-family, to single room occupancy rental development.

The State Treasurer will deposit State funds at favorable rates in Illinois financial institutions that agree to make below market rate "linked" loans to help finance housing development. The loans can be used for pre-development activities, acquisition and development, bridge loans, and mortgage financing.

Housing Partnership Program – The Illinois Housing Development Authority helps fund affordable housing for low and extremely low-income households through this program. IHDA targets the funds to low and extremely low-income Illinois households. A priority is placed on addressing the affordable housing needs of households that have high incidence of housing problems.

Single Family Loan Program – The Illinois Housing Development Authority helps to promote and facilitate home ownership through its Single Family Loan Program. As part of this program, IHDA issues bonds, the proceeds of which provide attractive below market rate mortgage loans for qualifying low and moderate-income households. In delivering the program, IHDA works with a statewide network of participating lending institutions and builders.

Multi-Family Housing Bond/Commercial Paper Programs – Through these programs, IHDA issues tax-exempt bonds and sells the commercial paper to finance housing development. Both financing approaches include a low-income targeting requirement.

Emergency Food Shelter Program – The Illinois Department of Public Aid (IDPA) helps to fund the provision of emergency food and shelter services to the homeless or persons at risk of becoming homeless. The goal of the program is to provide direct food and/or shelter service, ancillary services, and preventive services to persons who are homeless or at risk of becoming homeless.

Circuit Breaker Program – Through the Illinois Department of Revenue, low-income individuals aged 65 or older or totally disabled (if older than 16) receive refunds of money paid in property taxes, rent or nursing home charges.

Community Based Residential Program – The Department of Mental Health and Developmental Disabilities funds community-based residential programs that serve persons with mental illnesses or developmental disabilities. Community agencies provide rehabilitation and support services to persons living at housing sites. Support services also are provided to persons living with family members or otherwise in their own homes, as well as in funded facilities.

Community Integrated Living Arrangements (CILA) Program – The Department of Mental Health and Developmental Disabilities helps fund small, community-based housing services for persons with mental illness or developmental disabilities. The CILA program emphasizes community integration, independence in daily living, and economic self-sufficiency.

Community Care Program – This program provides in home and community-based services to eligible seniors, aged 60 and older. The program consists of four main services: case management,

chore/housekeeping, homemaker, and adult care services. The objective is to help elderly individuals maintain their residences and avoid premature use of nursing homes.

Home Services Program – The Department of Rehabilitation Services provides in home care to persons with disabilities up to age 60 in order to allow them to live independently in their homes. A major goal of the Home Services Program is to avert premature institutionalization of persons with disabilities. The program's services include personal assistants, home delivered meals, adult day care, home remodeling, respite care, diagnostics, and emergency response.

Youth Homeless Program – The Department of Children and Family Services operates programs to transition youth to independent living and self-sufficiency and two shelters for homeless youth.

Domestic Violence Program – The Department of Public Aid funds a statewide network of local residential shelters, walk-in centers, and specialized service programs. Services provided to victims of domestic violence may include 24-hour crisis hot lines, individual and group counseling, advocacy, information and referral, emergency medical care, food, clothing, and transportation.

Local Programs

Homestead Exemption for Senior Citizens – This program is available from both DuPage and Kane Counties. Under the program, a \$2,000 exemption is given on property tax bills of senior citizens, regardless of income, or the original amount of real estate taxes.

Real Estate Tax Deferral for Senior Citizens – This program is administered by the DuPage County Treasurer's Office. Senior Citizens, 65 years or older with a household income of \$30,000 or less may defer all or part of their real estate taxes on their personal residence. This is a loan at 6% interest annum; to be repaid at the time the property is sold or after the taxpayer's death.

Mortgage Credit Certificate Program (Aurora) – This is a tax credit for interest paid on mortgages for first time homebuyers. The City's bonding authority provides funding.

Private Resources

Private Loan Funds – Banks and other lending institutions can provide financing, on a pooled or individual institution basis, for housing development for lower income families. An increase in availability of these resources can be accomplished through distinct programs or on a companion basis with the delivery of State and Federally funded housing programs for low and extremely low-income households.

Corporate Investment – Naperville area corporations are increasingly becoming concerned about the availability of nearby affordable housing stock for its labor force. Although corporations do not currently invest significant amounts of funds in affordable housing, this increasing level of interest may have the potential in the future to develop into an additional affordable housing resource.

Non-profit Resources

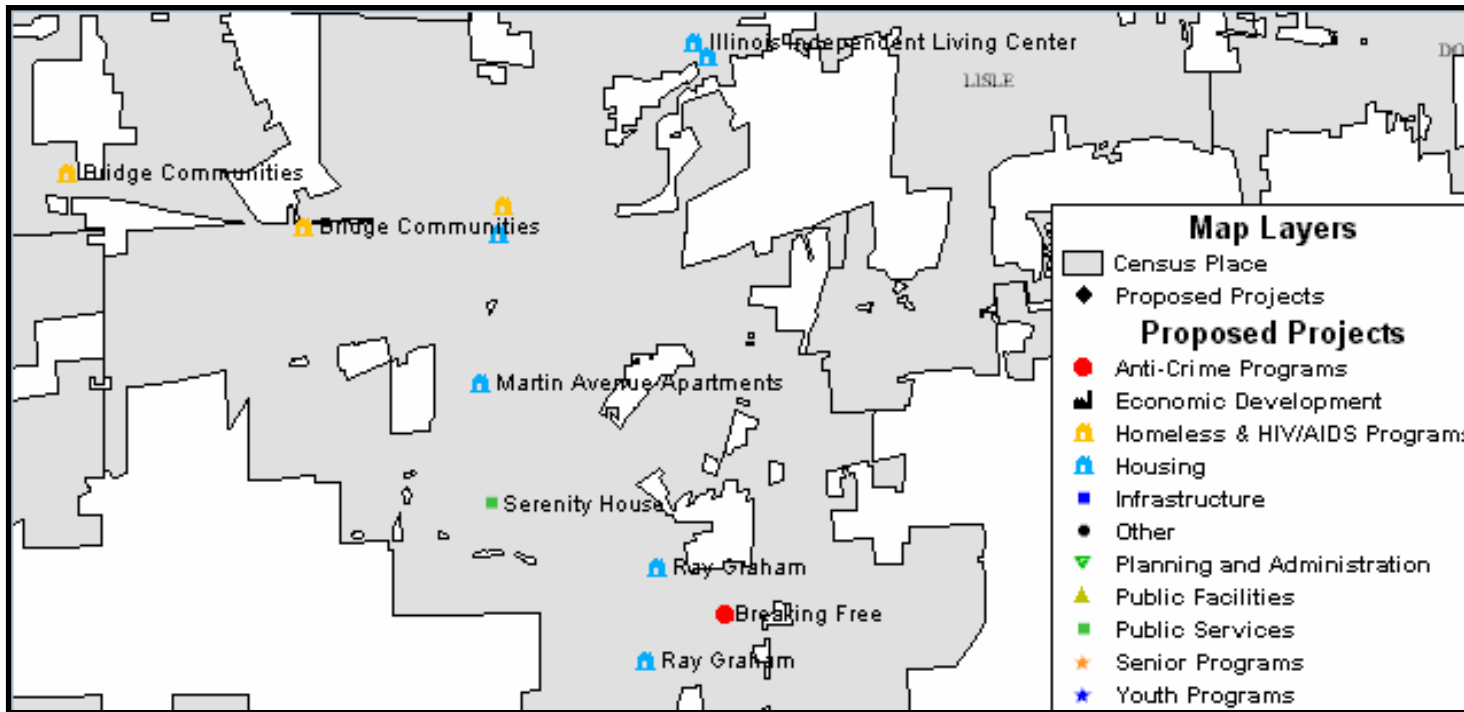
Foundations – Many foundations provide funds for housing development capacity building to organizations that provide assistance to low and extremely low income households.

Volunteers and Contributions – A resource that is difficult to calculate is the value of volunteered time to non-profit groups in the Naperville area, and private housing and support services. One example is the number of transitional housing apartments donated to the Transitional Housing Network by various groups. Currently there are 9 such units in the Naperville area, most of which are supported by local churches.

C. Geographic Distribution

The City of Naperville has not directed assistance in the Annual Action Plan to any specific geographic area in the City. Projects have been funded on a citywide basis. Although specific areas have not been targeted, the project map indicates that many of them border the older downtown area of the City. This occurrence is coincidental. In the future, the City expects to use CDBG funds for area benefit projects in its low and moderate-income areas. This will be reflected in future annual elements of the Consolidated Plan.

Map 3: Naperville Proposed Projects



D. Homeless and Other Special Needs Activities

In its Annual Action Plan the City of Naperville will undertake several activities that will provide direct assistance to the homeless and special needs subpopulations. A description of the individual projects and activities to be performed is as follows:

Bridge Communities – Provide CDBG funding for supportive case management services for twenty-five families living in Naperville.

Catholic Charities – Provide CDBG funding for a portion of salary and benefits for case management directly associated with five Naperville transitional housing units.

DuPage Senior Citizens Council – Provide CDBG funding to meet the expense of providing home delivered meals to Naperville’s frail low-income homebound elderly residents.

Loaves and Fishes – Provide CDBG funding to provide groceries that ensure a healthy diet to Naperville’s low-income and homeless clients.

Little Friends, Inc. – Provide \$200,000 in CDBG funding to purchase a single-family home in Naperville for low-income developmentally disabled residents. Little Friends also provides supportive services for the developmentally disabled.

Ray Graham Association – Provide \$34,642 to make necessary repairs to three homes for persons with disabilities.

Senior Home Sharing – Provide \$13,000 in CDBG funding to make exterior repairs, including the replacement of soffits, fascia, gutters and downspouts, to Eagle Place.

E. Other Actions

As these items have already been addressed under their separate headings, no additional information is provided under this section. Also, since there is no public housing authority in Naperville, no public housing information is provided under this section.

F. Monitoring

In order to insure compliance with its Consolidated Plan, the City of Naperville will implement the following monitoring strategies and procedures;

1. On-site visits of subrecipients receiving CDBG funding will be conducted to monitor financial management systems, procurement and contracting procedures, conflict of interest policies and other administrative and program requirements. Subrecipients will be notified in writing in advance of the monitoring visit and will be sent a written follow-up letter of any findings or recommendations.
2. Each year the City of Naperville will send subrecipients a copy of the most recent Section 8 income limits for the Chicago area, which are used as a basis of reporting for beneficiaries of grant funding.
3. All subrecipients will be required to send period project reports prior to a request for reimbursement and an annual report consisting of the number of low-income persons benefiting from the project, the number of moderate-income persons benefiting from the project, and the following breakdown of number of persons/households assisted by the project by HUD:
 - American Indian or Alaska Native
 - Asian
 - Black/African American
 - Native Hawaiian or Other Pacific Islander
 - White
 - American Indian or Alaska Native and White
 - Asian and White
 - Black/African American and White
 - American Indian or Alaska Native and Black/African American
 - Balance of individuals reporting more than one race

The City of Naperville will review all reports for completeness, not disbursing reimbursement funds until the reporting requirements have been satisfied. Based on the reports, a determination will be made as to whether or not the subrecipient complies with the minimum CDBG requirement of 70% benefit to low and moderate-income persons.

4. Technical assistance will be provided by the City of Naperville to first-time CDBG subrecipients to explain the administrative and reporting requirements of the CDBG program. Copies of the various Federal circulars, executive orders, and CDBG descriptive material will be provided at this time. The City of Naperville will monitor new subrecipients carefully to ensure compliance with these requirements and offer suggestions where needed.

G. Activities to be Undertaken (pages 64-86)