

Community Development Block Grant  
**2009 One-Year Action Plan**  
for Housing and Community Development

City of Naperville  
City Manager's Office  
January 2009



**City of Naperville  
2009 One-Year Action Plan**

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## EXECUTIVE SUMMARY

### **Action Plan**

The City seeks to respond to its changing conditions with programs and services for its residents most in need. In 2009, the City will spend \$500,577 in Community Development Block Grant (CDBG) funds as well as work with private sector and non-profit agencies to carry out its Consolidated Plan.

### **Community Profile**

The City of Naperville is a growing community of approximately 142,000 people, located 30 miles West of Chicago in both DuPage and Will Counties in 39.61 square miles. Naperville is a home rule city with a council-manager form of municipal government. The City of Naperville offers an attractive combination of both excellent quality of life and a competitive business climate, making the City an ideal place for many to relocate. Due to rapid growth, the City is expected to reach build-out within the next 5 years.

According to the 2000 Census, the City's population is approximately 133,000 persons – a sixty percent increase over the last ten years. A special census in 2008 has added over 8,000 persons from the development of the Southwest Community Area alone. Since the 1994 Census, the City has experienced an increase in minority populations, and the number of persons age 50-64 has nearly doubled in the past eight years. The senior population is expected to grow steadily as the City reaches residential build-out.

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. At the same time, the recent economic downturn has also affected the Naperville community. 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.

The City of Naperville faces a variety of challenges concerning housing. According to the 2000 Census, there are 45,651 dwelling units in the City of Naperville. The 2000 Census indicates that the homeowner vacancy rate is 1.3%, and the rental vacancy rate is 2.02%. An analysis of the housing cost burden showed that burdens were higher for owner occupied units throughout every income level. Rental costs are also comparatively high in Naperville, creating a need for assistance for low income families.



Naperville faces a number of regulatory barriers in providing affordable housing, with the high cost of land posing the greatest hindrance. 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. A City approved analysis of impediments to fair housing activities also uncovered a variety of challenges to attainable housing goals.

## OBJECTIVES AND OUTCOMES

This report provides an analysis of the current and prospective challenges to providing affordable and attainable housing, as well as strategies and recommendations for improving the City's response to a variety of priority needs. Methods of analysis include trend data, debt and cost burden ratios, and income and market ratios. All data is included in tables and appendices.

This report shows that while many City efforts have provided positive results, areas for improvement do exist. The strategies for improving City services are provided in a detailed five year strategic plan.

On December 18, 2007, the City Council will approve a set of priorities for the 2008-2013 CDBG Consolidated Plan. However, Naperville will be included in the new DuPage County Consolidated Plan beginning in 2010 since Naperville is in a consortium for HOME funds with the County as the lead entity. Priorities were primarily determined through public feedback and dialogue with local social service agencies. Staff utilized several methods of encouraging public feedback, including a survey posted to the City website for 30 days, site visits to local agencies, meetings with agency directors and aid recipients, and the distribution of 80 surveys to local agencies. The plan establishes four housing priorities and three non housing priorities, as well as outlines the objectives staff will use to successfully implement them.

Under housing, the first priority is to bridge the gap between homelessness and self-sufficiency for the homeless and those at risk of becoming homeless. Several objectives have been established to meet the stated goal. Objectives include: A) Expand the availability of affordable homes for ownership by assisting in the purchase of 2 homes for ownership. B) Expand the availability of transitional units for homeless or those at risk of homelessness by assisting in the acquisition of 4 transitional units, and C) Assist in 8 projects for the rehabilitation of existing transitional units and shelters.

The second housing priority is to expand the availability of permanent housing for people with developmental, mental, or physical disabilities. Objectives include: A) Provide assistance for the purchase of 5 homes for people with developmental,



mental, or physical disabilities, and B) Provide rehabilitation assistance for the improvement of 3 homes for people with developmental, mental, or physical disabilities.

The third priority is to expand the availability of housing for low-income elderly persons. Objectives include: A) Provide home improvement assistance to 15 owner-occupied senior citizen households, and B) Provide 5 rehabilitation projects for senior supportive housing and senior public facilities.

The final priority for housing is to expand the availability of affordable housing for low to moderate income individuals and families. Objectives include: A) Encourage home maintenance and rehabilitation by providing home improvement grants for 50 households, and B) Encourage home ownership and rental assistance by providing down payment/rental assistance for 60 households.

Non housing priorities were set to accommodate a variety of needs. The first non housing priority seeks to assist in the provision of transportation options for low to moderate income individuals and families through the objectives of A) Allow the provision of alternative modes of transportation, B) Provide subsidy for a public transit voucher program, C) Provide subsidy for a gas voucher program, and D) Provide subsidy for a taxi voucher program.

The second non housing priority focuses on removing architectural barriers to enhance the access of persons with disabilities to facilities and services. Objectives for accomplishing this priority include: A) Enhance accessibility of owner-occupied homes or non-profit owned, occupied rental units, and B) Enhance overall accessibility of Naperville by reducing architectural barriers in public facilities.

The third and final non housing priority is to provide for needed improvements in supportive housing and public facilities. Objectives for reaching this priority include A) Enhance the inventory of supportive housing through general maintenance and rehabilitation, and B) Enhance the services provided by public facilities through general maintenance and rehabilitation.

Furthermore, in 2005, the City Council established a Social Services Grant intending to supplement CDBG funds and provide greater service to the Naperville community. The \$250,000 grant was first administered during Fiscal Year 2007. Along with CDBG funds, the City Council establishes additional priorities for the administering of Social Services funds. The objective of the Social Services Grant Program is to enhance social service activities for community benefit by providing necessary financial assistance to municipal, not-for-profit social service agencies.



## 2008 CDBG PERFORMANCE

In 2008 the City of Naperville made great strides with CDBG funds.

### Transitional Housing

Two four-flat units of transitional housing were rehabilitated to provide access to housing for individuals and families of the formerly homeless.

### Weatherization

Four low-income single-family homes were made more energy efficient using the city's weatherization program.

### Seniors

An energy efficient elevator was installed in a multi-unit residential building for low-income seniors.

### Access to Housing for People with Physical or Developmental Disabilities

Windows were replaced on a multi-unit residential dwelling for mobility impaired adults. A home was bought to be used as a group home for four adults with developmental disabilities. Two units were rehabilitated to create a suitable environment for people with developmental disabilities.

### Emergency Rental Assistance

Eight people were provided emergency rental assistance so that they could remain in their apartments during a time of crisis.

### Youth

Services were provided for low-income at-risk youth at a community resource center.



PERFORMANCE MEASUREMENT OF 2009 CDBG PROJECTS

**2009 CDBG Performance Measurement**

<b>Organization</b>	<b>Project</b>	<b>Allocation</b>	<b>Objective</b>	<b>Units</b>	<b>Outcome</b>
Family Shelter Service	Safety Alarm and HVAC at Naperville Immediate Shelter	\$12,000	Maintain Emergency Transitional Housing Units	1	Victims of Domestic abuse have access to a safe transitional housing facility
Heritage YMCA Group	Neighborhood Resource Center	\$20,000	Serve low-income at-risk youth	15	Low-income at-risk children have access to a save resource center before and after school and in the summer
Naperville CARES	Emergency Down Payment Rental Assistance	\$14,545	Maintain affordable housing Units and prevent homelessness	5	Maintaining decent housing for people in crisis
Naperville Elderly Homes	Elevators	\$43,984	Maintain accessible senior housing	1	Maintaining decent housing for low-income seniors with mobility impairment
Naperville Elderly Homes	Elevator Upgrades	\$4,448	Maintain decent senior housing	1	Maintaining decent housing for low-income seniors
Ray Graham Assoc	Rehabilitation to housing for adults with disabilities	\$17,000	Maintain housing for adults with disabilities	4	Ensure access to housing adequate for adults with developmental disabilities
City of Naperville	Sidewalk	\$173,600	Enhance the services provided by public facilities or infrastructure improvements	4191	Enhance the services provided by public facilities through general maintenance and rehabilitation of infrastructure in low to moderate income areas.

Turning Pointe Autism	Housing and for children with autism	\$15,000	Provide services to children with autism	36	Providing services and adequate housing for children with autism
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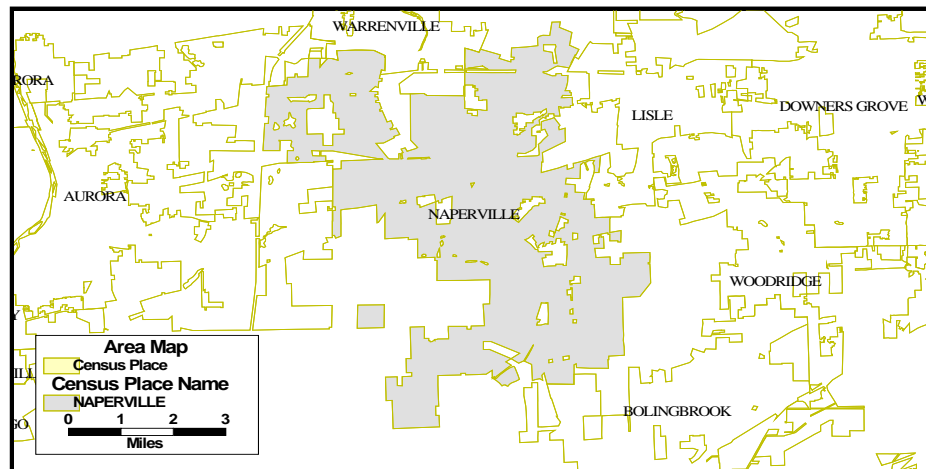
**Total \$300,577\***

While the City of Naperville's total allocation for 2009 is \$500,577, only \$300,577 is currently programmed due to guidance from HUD which determined that the projects listed in the table below are disallowed and cannot be funded using PY 2009 CDBG funds. A City of Naperville sidewalk project (\$173,600) has been added and will use some of the funding previously allocated to disallowed projects. The remaining \$200,000 will be reprogrammed in PY 2013 and subsequent years.

<b>Organization</b>	<b>Project</b>	<b>Allocation</b>	<b>Objective</b>	<b>Units</b>	<b>Outcome</b>
IL Independent Living	Roof Replacement at Low-Income Housing for mobility impaired adults	\$42,500	Maintain decent housing for mobility impaired adults	1	Low-income mobility impaired adults have access to decent housing
City of Naperville	Weatherization Program	\$30,000	Maintain Affordable Housing Units	5	Low to moderate income residents have maintained affordability and energy efficiency
Little Friends	Rehabilitation of single family homes for adults with disabilities	\$41,100	Maintain Housing Units for adults with disabilities	1	Ensure access to housing adequate for adults with developmental disabilities
Trinity Services	Single Family Home for mentally disabled adults	\$60,000	Provision of housing for adults with developmental disabilities	1	Ensure access to housing for adults with developmental disabilities

Loaves and Fishes Community Pantry	New building for community food pantry	\$200,000	Expand service delivery of emergency food	1	Sustaining a suitable living environment with the provision of food to low-income residents
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### Naperville Area



### Housing and Community Development Needs

#### Conditions

Today, Naperville demonstrates a range of conditions as the needs of the community change. Part of the City continues rapid growth and development as part of the City undergoes redevelopment of aging housing. As the City approaches build-out, it sees more infill development where the size or location of the site restricts development options, making land development expensive.

Naperville also experiences a changing commercial and industrial climate. According to the Illinois Department of Employment 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.

### **Housing Market Conditions**

This year, the city has conducted a housing market needs assessment and is happy to provide a copy upon request. 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%.

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 in 1949 or earlier. Many of the older structures are home to the City's low-income residents. Staff continues to explore programs and services to make needed repairs to the City's aging housing stock.

### **Affordable Housing Needs**

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.

The number of extremely low-income owners and renters in Naperville paying more than 30% of their income in rent or mortgage, approximately 1,237 households, has doubled since 1990. Of the extremely low, very low, and low income residents in Naperville, the elderly demonstrate the highest number of owners and renters with a housing cost burden greater than 50%.

Attainable Housing was a strategic goal for Naperville's City Council in 2007, 2008 and 2009. The City contracted to conduct a Housing Market Needs Analysis. A copy of the analysis will be provided to HUD upon request. The most

notable topics include the housing costs in surrounding communities, national and regional housing costs, current financial conditions, and four key findings. Each of these topics is briefly described below.

#### *Housing Costs in Surrounding Communities*

To provide context for Naperville's housing costs, staff collected MLS sales data for Aurora, Downers Grove, Lisle, and Plainfield. Sales data for these communities was collected for the period between January 1, 2007 and March 31, 2008 to coincide with the Naperville MLS data included in the HMMA, which allows for easy comparisons to be made on a regional context. The data discloses that Naperville's mean sale price for single-family homes, townhomes and condominiums is higher than the sales prices for the other four communities (Attachment 1, Appendix D).

The community with sales prices most comparable to Naperville was Downers Grove, which had an average sale price for single-family homes of \$508,000 (compared to Naperville's \$509,000) and \$206,000 for multifamily units<sup>1</sup> (compared to Naperville at \$227,000). Conversely, Aurora had the lowest average sale price for single family homes (\$239,000) while Lisle had the lowest average price for multifamily units (\$180,000). This data indicates that the cost of housing is higher in Naperville than the other communities researched.

#### *National & Regional Housing Costs*

In addition to housing costs from other communities, state and nationwide sales data was also collected. In comparison to Naperville's median sale price of \$450,000 for a single family home, the 2007 median sale price for single-family homes in Illinois was \$240,000 and the nationwide median sale price was \$206,000. Likewise, while the median sale price for a multifamily unit in Naperville was \$250,000, the median sale price for the same type of unit in the Chicago Metropolitan area was \$233,000. Much like the sales data collected for the surrounding communities, the national and regional sales data indicate that housing in Naperville generally costs more than in other larger geographic areas throughout the country. Full details are provided in Appendix D of Attachment 1.

#### *Current Financial Conditions*

Finally, staff collected sales data for Naperville for the last half of 2008<sup>2</sup> to quantify the impact of the current financial climate on Naperville's housing market. Additional sales information was also collected during the same time period for Downers Grove, Lisle, Aurora, and Plainfield to provide regional context for Naperville's cost figures.

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<sup>1</sup> Multifamily units include townhomes and condominiums.

<sup>2</sup> Data was collected between July 1, 2008 and December 31, 2008.

With the exception of multifamily units in Lisle,<sup>3</sup> the mean sale price of all housing types in Naperville and the surrounding communities declined between four and thirteen percent during the last half of 2008. The near universal decrease in average sale price, however, does not directly correlate with an increase in housing affordability due to the lack of Naperville-specific income data available for the last half of 2008.<sup>4</sup> Nonetheless, assuming conservatively that Naperville's 2007 income figures have remained constant through the current economic slowdown, the decrease in Naperville's average housing cost during the last half of 2008<sup>5</sup> would not produce a substantive increase in housing affordability. A full discussion regarding the impact the recent financial downturn has had on Naperville's housing prices is provided in Appendix D of Attachment 1.

### *Key Findings*

The primary goal of the city's Attainable Housing Strategic Initiative is to determine if gaps exist between the cost of Naperville's housing stock and the income levels of those who work and live in Naperville. To accomplish this goal, the city's surveying efforts solicited income and demographic data to identify 1) which demographic groups struggle to access Naperville's housing market and, 2) which groups of current residents are at risk of being unable to remain in Naperville because of gaps between earning power and housing cost. The following demographic groups, listed in the order of importance, represent the Key Findings of Naperville's Housing Market and Needs Analysis.

**1) Senior Citizens** - Compared to other demographic groups, a disproportionate number of senior citizens are considered to be at risk in the housing market.<sup>6</sup> Nearly a quarter of seniors spend greater than thirty percent of their income on housing costs and ten percent of all seniors spend greater than fifty percent of their income on housing costs. Additionally, twenty percent of seniors can't afford the median-priced rental in Naperville,<sup>7</sup> which is augmented by a lack of rental options for those at the lower end of the income spectrum.<sup>8</sup>

**2) Renters** – Second to senior citizens, a substantial portion of Naperville's renters are considered to be at risk. Twenty-three percent of renters spend greater than thirty percent of their income on housing costs while eleven percent spend greater than fifty percent of their income on housing costs. The twenty-one percent of Naperville's

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<sup>3</sup> The mean cost of a multifamily unit in Lisle increased 3% during the last half of 2009.

<sup>4</sup> Income data for Naperville's residents and employees is only available for 2007.

<sup>5</sup> During the last half of 2008, the mean cost of a single family home and multifamily unit in Naperville decreased 4% and 6%, respectively.

<sup>6</sup> A household is considered to be at risk when spending greater than thirty percent of their income on housing costs.

<sup>7</sup> The median priced rental unit in Naperville rents for \$875 a month

<sup>8</sup> 90% of Naperville's rental stock costs between \$750 and \$1499 per month.



rental households (~1,900 households) earn less than \$25,000 per year and cannot access ninety-three percent of the Naperville’s rental stock without spending greater than thirty percent of their income on housing.

**3) First Time Homebuyers** – Households without equity from an existing home and earning less than \$150,000 annually cannot afford the median-priced single family home in Naperville. Based on the median income figures for Naperville residents and employees of Naperville’s businesses, sixty four percent of Naperville residents and eighty two percent of employees of Naperville’s business can’t afford the median-priced single family home absent equity from already owning a home.

**4) Employees of Naperville Businesses** – Sixty percent of employees of Naperville businesses have expressed a preference to live in Naperville, thus indicating strong demand for housing to serve this demographic group. Additionally, thirty percent of employees of Naperville businesses living outside of Naperville spend less than \$750 per month while only seven percent of Naperville’s rental stock costs less than \$750 per month. The limited rental options available for less than \$750 per month act as an obstacle for employees of Naperville’s businesses seeking to live in Naperville.

*Prioritization of Need*

The HNMA reveals that senior citizens face housing affordability constraints that put a portion of the community’s senior population at risk. Due to the reality that most senior citizens have fixed incomes and limited opportunities to meaningfully supplement their incomes despite increasing housing costs, the senior demographic is seen as being at the greatest risk. While significant portions of renters, first time homebuyers and employees of Naperville’s businesses are either at risk or struggle to access Naperville’s existing housing stock, each of these groups possesses much greater potential for future increases in earning capacity. Conversely, the majority of seniors draw their income from pensions, 401(K)s and other static retirement benefits that do not increase proportionally with healthcare costs, taxes, and other unexpected necessities. In 2009, staff will continue researching and presenting policy options to elected officials about the immediate needs of this group before those needs of other groups since the high percentage of seniors considered to be at risk and the limited earning potential for the demographic as a whole.

This year in the CDBG the following projects were supported to maintain attainable housing.

Organization	Project	Allocation	Performance Indicator	Units	Outcome
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Naperville CARES	Emergency Down Payment Rental Assistance	\$14,545	Housing Units	5	Maintaining decent housing for people in crisis
Naperville Elderly Homes	Elevators	\$43,984	Public Facility	1	Maintaining decent housing for low-income seniors with mobility impairment
Naperville Elderly Homes	Elevator Upgrades	\$4,448	Public Facility	1	Maintaining decent housing for low-income seniors
Ray Graham Assoc	Rehabilitation to housing for adults with disabilities	\$17,000	People Served	4	Ensure access to housing adequate for adults with developmental disabilities

### Homeless Needs

According to DuPage PADS, the need to provide assistance to homeless individuals and families has become even more challenging in recent years due to the complexity of issues that homeless individuals experience and the scarcity of resources available for assistance.

In DuPage PADS' 2006 fiscal year, it was reported that 69% of clients served had no income, 9% worked part-time, 7% worked full-time, and 15% had some sort of income benefit and still had insufficient income to prevent homelessness. Statistics also showed that 1,192 individuals were served in the shelters and support centers operated by PADS in Naperville.

### Public and Assisted Housing Needs

There is no public housing authority in Naperville, but there are approximately 600 assisted units, of which 42 percent are for the elderly. A number of assisted housing units for low-income persons with special needs are available at several facilities.

In addition, approximately 220 Naperville households receive Section 8 tenant-based rental assistance through the DuPage County Housing Authority. These tenants must locate a landlord willing to participate in the program and accept

the Federally designated Fair Market Rent. The authority reports that high rents in Naperville make use of Section 8 difficult.

### **Barriers to Affordable Housing**

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 \$175,000 per acre, which forces developers to build larger homes for over \$300,000 in order to break even or make a profit. The high cost of development has forced the City and service providers to find creative ways to overcome these barriers.

In accordance with the City's 2008-2012 Consolidated Plan, the City will continue to work with local agencies to assess the demand for affordable housing units in Naperville, help local agencies update and maintain the City's aging housing stock for low-income residents, and rehabilitate existing homes so that low-income residents who already own these properties can afford to stay in their homes.

### **Attainable Housing Goals:**

Attainable Housing was a strategic goal for Naperville's City Council in 2008 and 2009. The City is currently conducting an affordable housing needs assessment with a private contractor. This year in the CDBG, our goal is the following:

#### Homeless

Family Shelter Service - \$12,000 provided to rehab immediate shelter for victims of domestic violence. 1 unit

Naperville CARES - \$14,545 provided to for rental deposits for low-income Naperville residents who may otherwise become homeless. Approximately 8 units

#### Special Needs

Ray Graham Association for People with Disabilities - \$17,000 provided to rehab a group home for individuals with disabilities. 3 units

Naperville Elderly Homes - \$43,984 provided to repair existing elevators for mobility impaired adults. 18 units.

Naperville Elderly Homes - \$4,448 provided to upgrade elevator and make them energy efficient. 2 units

Turning Pointe Autism Foundation - \$15,000 provided for engineering and design costs for a 7-acre autism campus that provides education, recreation, and residential facilities for children and young adults with autism. 36 individuals



2009 goals for the number of households to be provided affordable housing units through activities that provide rental assistance and rehabilitation of existing units using funds made available to the jurisdiction.

#### Emergency Rental Assistance Program

Naperville CARES: \$14,545 provided to give emergency rental assistance to low-income individuals and families. The Program estimates that it will assist approximately. 8 units

#### Rehabilitation of Existing Units

Family Shelter Service - \$12,000 provided to rehab immediate shelter for victims of domestic violence. 1 unit

Ray Graham Association for People with Disabilities - \$17,000 provided to rehab a group home for individuals with disabilities. 3 units

Naperville Elderly Homes - \$43,984 provided to repair existing elevators for mobility impaired adults. 18 units.

Naperville Elderly Homes - \$4,448 provided to upgrade elevator and make them energy efficient. 2 units

#### **Fair Housing**

The City's Fair Housing Advisory Commission plans to rededicate their public education campaign intended to prevent housing discrimination and to make resources available for victims of housing discrimination. Fair Housing activities planned for the 2009 Program Year consist of the following:

- Fair Housing Month proclamation and community education about fair housing rights for April 2009
- Responding to the new Analysis of Impediments to Fair Housing Choice adopted in January 2008
- Responding to ten fair housing complaints

#### **Lead-Based Paint**

Most of the potential lead based paint hazards in Naperville are restricted to the older 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. U.S. Census data indicates that there could be as many as 2,700 households that may be at risk of exposure to lead based paint hazards. These households are located in Naperville's low and moderate income area, using the exception criteria figure of 18.45 percent, it is estimated



that potentially 500 low and moderate income persons risk exposure to lead based paint hazards. However, at this time that will not be a concern as no projects requiring compliance with lead regulations are located at that area.

### **Other Issues**

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 (currently approximately 18,200 persons). 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.

### **Community Development Needs**

The City identified public facilities and improvements, public services, and senior services, as high priority community development needs. Local service providers also identified transportation and health services as high priority needs for the low-income community.

### **Housing and Community Development Strategy**

#### **Vision for Change**

The City's adopted comprehensive land use plans serve as a guide for the City's growth and development. The plans include the East Sector Plan, the Northwest Sector Plan, the Southwest Community Area Plan, and the Downtown Plan. These plans will continue to be utilized and updated as needed.

As the City nears build-out, City staff and service providers will work with residents and business owners to address community development needs in smaller study areas. These plans will be developed to help citizens create a vision and goals for their community. These smaller study area plans or neighborhood plans will look beyond land uses to examine

housing, public facilities and services, crime prevention, traffic and transportation, economic development, and quality of life/environment.

City staff envisions that the development and implementation of the goals and objectives set forth for smaller study areas will stimulate greater citizen participation in community development. Furthermore, the city is currently conducting a housing needs assessment for analyze the diversity of the housing stock in Naperville.

**Housing Priorities**

The following table shows Naperville’s Priority Housing Needs for 2008-2012:

**Priority Housing Needs**

<b>PRIORITY HOUSING NEEDS</b> (Households)		<b>Priority Need Level</b> High, Medium, Low		<b>Unmet Need</b>	<b>Goals</b>
Renter	Small Related	0-30%	High	132	50
		31-50%	Low	33	0
		51-80%	Low	17	0
	Large Related (5+)	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
		0-30%	Low	78	25

Owner	31-50%	High	113	50
	51-80%	High	111	75
Special Populations	0-80%	High	150	50
Total Goals				375
Total 215 Goals				375

### Non-housing Community Development Priorities

Remove architectural barriers to enhance the access of persons with disabilities to facilities and services.

*Objectives:*

- a) Enhance accessibility of owner-occupied homes or non-profit owned, occupied rental units.
- b) Enhance overall accessibility of Naperville by reducing architectural barriers in public facilities.

Provide for needed improvements in supportive housing and public facilities.

*Objectives:*

- a) Enhance the inventory of supportive housing through general maintenance and rehabilitation.
- b) Enhance the services provided by public facilities through general maintenance and rehabilitation.

### Antipoverty 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. Persons at risk of homelessness, single mothers, and other groups with a growing need for assistance 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 continue to encourage the provision of affordable, supportive, and transitional housing, identify the needs of those threatened with poverty to find resources to meet those needs, and work with the Heritage YMCA Group to continue after school programs for at-risk youth.

### Housing and Community Development Resources

In addition to CDBG funds, Naperville could access funding from a variety of Federal and State sources, such as HOME, Shelter Plus Care, and the Illinois Affordable Housing Trust Fund. Additionally, 2006 was the first year that the City of Naperville allocated \$250,000 as part of its Social Services Grant from the city's general operating budget for non-profit

organizations conducting public services and that are committed to the priorities of the 2008-2012 Consolidated Plan. Many nonprofits involved in Consolidated Plan activities will rely heavily on volunteer assistance.

### **Coordination of Strategic Plan**

The City Manager's Office will implement strategies for Consolidated Plan priorities with a number of city departments, local service providers, and agencies from DuPage County, and the Will County Development Department.

The City has identified two areas where there are gaps in Naperville's institutional structure for carrying out housing and community development goals: leadership in addressing housing issues and provision of supportive services with housing. The City will continue to work with nonprofit agencies, other government agencies, and private lenders to close this gap, and will participate in the DuPage HOME Investment Partnerships Consortium and participate in the quarterly social service networking forum.

### **Lead Agencies**

The Lead Agency for the City of Naperville, the City Manager's Office, prepared the One-Year Action Plan, with assistance and input from various local housing providers. The One-Year Action Plan is based upon the priority needs as identified in the 2008-2012 Consolidated Plan. The One-Year Action Plan details projected uses for the agency and department objectives to be met with 2007 CDBG funds. Citizen participation was solicited throughout the process and formally done so at a public hearing.

### **Citizen Participation**

The 2009 One-Year Action Plan was developed in full compliance with the Citizen Participation Plan as set forth in the 2008-2012 Consolidated Plan adopted in January 2008. During development of the 2009 One-Year Action Plan, a public hearing was held. A notice of document availability concerning the 30-day public comment period for the 2009 One-Year Action was published in the Naperville Sun. The 2009 One-Year Action Plan was available for public inspection at the Naperville City Manager's Office, and the Nichols, Naper Boulevard, and 95<sup>th</sup> St. branches of the Naperville Public Libraries. No public comments were received during the 30 day public comment period or during the public hearing.

The City of Naperville published the public hearing notice of the 1<sup>st</sup> amendment in the Naperville Sun on February 1, 2012. The notice included the time and day of the public hearing and the public review locations. The annual action plan was posted on the City of Naperville website, [www.naperville.il.us](http://www.naperville.il.us), at the City Clerk's office, and at three public library locations. The public comment period is from February 1, 2012 to March 5, 2012. A copy of the Public Notice from the Naperville Sun is attached.



## I. RESOURCES

CDBG resources available for allocation in 2009 are summarized below:

**Table 2: 2007 Funding Sources**

	2009 Allocation
Administrative (may allocate up to 20%)	\$0
Direct Benefit	\$500,577
Total 2009 Budget	\$500,577

Because of the current economic recession, the *city has chosen to subsidize the administration costs of the CDBG* so that they may allocate as much as possible to community-based organizations.

### **Federal Resources**

***Community Development Block Grant (CDBG)*** - As an entitlement community, the City of Naperville receives an annual allocation of approximately \$500,000 to assist low-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 \$2.5 million for eligible activities ranging from rehabilitation of existing rental housing, to tenant based rental assistance and new construction. This program is to benefit low-income persons. It is not known at this time the dollar amount that will be available for future projects within 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. States are the eligible applicants. The Governor has designated the Department of Human Services as the State agency to make funding available 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.

**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 (IHDA) 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 Fund 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 housing for lower-income households. The objective is to improve the condition and affordability of housing. This ranges from single family, multi-family, and 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 commercial paper to finance housing development. Both financing approaches include a low income-targeting requirement.

**Emergency Food and 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 Human Services 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 Human Services 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 to 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 daycare, 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 Treasurers 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 per annum; to be repaid at the time the property is sold or after the taxpayer's death.

**Social Services Grant** – Annual allocation of \$250,000 from the City of Naperville's general fund to help fund human services, which benefit Naperville residents.

### **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 funds in affordable housing, this increasing level of interest may have the potential in the future to develop into an additional affordable housing resource.

### **Other City of Naperville Resources**



The City of Naperville Social Services Grant is designed to provide funds for the provision of social services (including labor, supplies, and materials) including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, emergency financial assistance, recreational needs, senior services, or training for local agencies and institutions.

**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 contributions of dollars to non-profit groups that aid in the delivery of affordable 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.

**A. 2009 Projects**

**List of Proposed Projects**

<b>Organization</b>	<b>Project</b>	<b>Allocation</b>
City of Naperville	Sidewalk	\$173,600
Family Shelter Service	Safety Alarm and HVAC at Naperville Immediate Shelter	\$12,000
Heritage YMCA Group	Neighborhood Resource Center	\$20,000
Naperville CARES	Down Payment Rental Assistance	\$14,545
Naperville Elderly Homes	Elevators	\$43,984
Naperville Elderly Homes	Elevator Upgrades	\$4,448
Ray Graham Assoc	Rehabilitation to housing for adults with disabilities	\$17,000

Turning Pointe Autism	Housing and school for children with autism	\$15,000
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**Total \$300,577**

## **One-Year Action Plan**

### **Actions to Address Priority Needs**

There are 8 proposed projects for the 2009 program year. Many of them address multiple priorities and objectives outlined in the 2008 - 2012 Consolidated Plan. The proposed actions to address priority needs are as follows:

### **Housing Priorities**

1. Bridge the gap between homelessness and self-sufficiency for the homeless and those at risk of becoming homeless.

*Objectives:*

a) Assist in 1 project for the rehabilitation of existing transitional units and shelters.

2. Expand the availability of permanent housing for people with developmental, mental, or physical disabilities.

*Objectives:*

- a) Provide rehabilitation assistance for the improvement of 3 homes for people with developmental, mental, or physical disabilities.
- b) Provide assistance for design costs of residential facilities for people with developmental disabilities.

3. Expand the availability of housing for low-income elderly persons.

*Objectives:*

a) Provide 2 rehabilitation projects for senior supportive housing and senior public facilities.

4. Expand the availability of affordable housing for low to moderate income individuals and families.

### **Non-Housing Priorities**

5. Remove architectural barriers to enhance the access of persons with disabilities to facilities and services.

*Objectives:*

- a) Enhance accessibility of owner-occupied homes or non-profit owned, occupied rental units.
- b) Enhance overall accessibility of Naperville by reducing architectural barriers in public facilities.

6. Provide for needed improvements in supportive housing and public facilities.

*Objectives:*

- a) Enhance the inventory of supportive housing through general maintenance and rehabilitation.
- b) Enhance the services provided by public facilities through general maintenance and rehabilitation.

**C. Activity Completion**

When the original 2009 Annual Action Plan was adopted, all 2009 activities were expected to be completed by March 31, 2010. Since that time, the City has been working with HUD to address issues involving the 2009 CDBG allocation. All issues are expected to be resolved and 2009 projects completed by March 31, 2013.

**D. Program Income**

No program income is anticipated in program year 2009

**E. Geographic Distribution**

The City of Naperville has directed \$173,600 to a specific geographic area in the City for a sidewalk project. That project meets the national objective based on the area benefit. The City of Naperville is an exception grantee and conforms with the exception rule of upper quartile of 18.24 percent. Remaining projects are funded on a citywide basis. Many of them border the older downtown area of the City. This occurrence is coincidental. In the future, the City expects to use more CDBG funds for area benefit projects in its low and moderate-income areas.



## **F. Homelessness**

The City has identified services for the homeless and homelessness prevention as a priority need in the 2008-2012 Consolidated Plan. The city is a part of the DuPage Homeless Continuum and will work with regional entities on the DuPage Plan to End Homelessness.

### **Specific action steps to end chronic homelessness:**

The City of Naperville has identified services for the homeless and homelessness prevention as a priority need in the 2008-2012 Consolidated Plan. The following 2009 CDBG projects provide assistance to homeless persons, or persons at risk of becoming homeless:

Family Shelter Service - \$12,000 provided to rehab immediate shelter for victims of domestic violence

Naperville CARES - \$14,545 provided to for rental deposits for low-income Naperville residents who may otherwise become homeless

## **G. Other Special Needs Activities**

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

### **Elderly Services:**

Naperville Elderly Homes - \$43,984 provided to replace elevators at affordable rental units for low-income seniors

### **Services for Persons with Disabilities:**

Ray Graham Association for People with Disabilities - \$17,000 provided to rehab a group home for individuals with disabilities



Turning Pointe Autism Foundation - \$15,000 provided for engineering and design costs for a 7-acre autism campus that provides education, recreation, and residential facilities for children and young adults with autism

## **H. Other Actions**

### Elderly Services Team

In 2000, upon realizing the challenges of dealing effectively with seniors, their caretakers, family members, and others, the Naperville “Elderly Services Team” (EST) was formed.

Working together, team members found that problems could be more easily and effectively solved. The EST then became a citywide effort involving various city departments and has expanded membership to include a number of local senior services providers as well. The EST provides a number of services to senior citizens, including fraud prevention assistance, the senior home inspection program, emergency use cell phones for seniors, an annual senior fair, and the City of Naperville Senior Services Directory. The TED Business Group has been a part of the EST since its inception and will continue to work with the team to assess and address the needs of the City’s aging population.

### Social Services Grant

The Social Services Grant Program is a City of Naperville initiative that began in 2006 as a complement to the CDBG program to provide greater flexibility in funding social service activities. Whereas the CDBG program limits the allocation of funds to social service activities to 15% of the total funding, the Social Services Grant Program, appropriated through the Annual Operating Budget, can fund organizations that respond to multiple needs in the community without the restrictions of CDBG. The Naperville City Council allocated \$250,000 for this program in 2006. The staff funding recommendation was based on the same level for 2007.

### **Other Actions:**

### **ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS:**

#### **Foster and maintain affordable housing**

In accordance with the City’s 2008-2012 Consolidated Plan, the City will continue to work with local agencies to assess the demand for affordable housing units in Naperville, help local agencies update and maintain the City’s aging housing stock for low-income residents, and rehabilitate existing homes so that low-income residents who already own these



properties can afford to stay in their homes. In 2008, the city conducted a Housing Market Needs Analysis, discussed previously in the Action Plan. In the analysis, four key findings found people groups most affected by a lack of affordable housing stock in Naperville. The most significant population was low-income seniors. Therefore the city will conduct further research and present policy options this year to election officials to alleviate the housing burden on this people group. The city will work closely with the DuPage Housing authority to ensure that all affordable housing is maintained equitably and efficiently. Several 2009 CDBG projects address affordable housing including the city's Weatherization Program, emergency rental assistance program, and the several residential rehabilitation projects supported through local non-profit organizations to maintain the affordable housing stock.

The primary goal of the city's Attainable Housing Strategic Initiative is to determine if gaps exist between the cost of Naperville's housing stock and the income levels of those who work and live in Naperville. To accomplish this goal, the city's surveying efforts solicited income and demographic data to identify 1) which demographic groups struggle to access Naperville's housing market and, 2) which groups of current residents are at risk of being unable to remain in Naperville because of gaps between earning power and housing cost. The following demographic groups, listed in the order of importance, represent the Key Findings of Naperville's Housing Market and Needs Analysis.

**1) Senior Citizens** - Compared to other demographic groups, a disproportionate number of senior citizens are considered to be at risk in the housing market. Nearly a quarter of seniors spend greater than thirty percent of their income on housing costs and ten percent of all seniors spend greater than fifty percent of their income on housing costs. Additionally, twenty percent of seniors can't afford the median-priced rental in Naperville, which is augmented by a lack of rental options for those at the lower end of the income spectrum.

**2) Renters** – Second to senior citizens, a substantial portion of Naperville's renters are considered to be at risk. Twenty-three percent of renters spend greater than thirty percent of their income on housing costs while eleven percent spend greater than fifty percent of their income on housing costs. The twenty-one percent of Naperville's rental households (~1,900 households) earn less than \$25,000 per year and cannot access ninety-three percent of the Naperville's rental stock without spending greater than thirty percent of their income on housing.

**3) First Time Homebuyers** – Households without equity from an existing home and earning less than \$150,000 annually cannot afford the median-priced single family home in Naperville. Based on the median income figures for Naperville residents and employees of Naperville's businesses, sixty four percent of Naperville residents and eighty two percent of employees of Naperville's business can't afford the median-priced single family home absent equity from already owning a home.

**4) Employees of Naperville Businesses** – Sixty percent of employees of Naperville businesses have expressed a preference to live in Naperville, thus indicating strong demand for housing to serve this demographic group. Additionally, thirty percent of employees of Naperville businesses living outside of Naperville spend less than \$750 per month while only seven percent of Naperville’s rental stock costs less than \$750 per month. The limited rental options available for less than \$750 per month act as an obstacle for employees of Naperville’s businesses seeking to live in Naperville.

*Prioritization of Need*

The HNMA reveals that senior citizens face housing affordability constraints that put a portion of the community’s senior population at risk. Due to the reality that most senior citizens have fixed incomes and limited opportunities to meaningfully supplement their incomes despite increasing housing costs, the senior demographic is seen as being at the greatest risk. While significant portions of renters, first time homebuyers and employees of Naperville’s businesses are either at risk or struggle to access Naperville’s existing housing stock, each of these groups possesses much greater potential for future increases in earning capacity. Conversely, the majority of seniors draw their income from pensions, 401(K)s and other static retirement benefits that do not increase proportionally with healthcare costs, taxes, and other unexpected necessities. Staff recommends that the high percentage of seniors considered to be at risk and the limited earning potential for the demographic as a whole should place the immediate needs of this group before those needs of other groups.

**Public Housing improvements and resident initiatives**

There is no public housing authority in Naperville, but there are approximately 600 assisted units, of which 42 percent are for the elderly. The DuPage Housing Authority is a great asset. A number of assisted housing units for low-income persons with special needs are available at several facilities.

In addition, approximately 220 Naperville households receive Section 8 tenant-based rental assistance through the DuPage County Housing Authority. These tenants must locate a landlord willing to participate in the program and accept the Federally designated Fair Market Rent. The authority reports that high rents in Naperville make use of Section 8 difficult.



### **Evaluation and reduction of lead based hazards**

Preventive and rehabilitative measures will be taken in all CDBG funded housing projects to ensure the extinction of lead-based paint hazards. All rehabilitating projects in which the building was constructed before 1978 will address lead-based paint regulations. The City will monitor to assure lead-based paint regulations are followed on all city housing rehabilitation projects. Information about lead-based paint hazards will be provided to all people who apply for city housing rehabilitation grants through the weatherization program and all property owners will be notified of the ages of the buildings. If lead-based paint is found during initial testing on a project where families with children under the age of six reside they will be referred to the County Health Department for testing for lead-based paint exposure. All city projects in which the building was constructed prior to 1978 and the housing rehabilitation special determines the presence of lead-based paint, contractors certified in safe work practices will be used for abatement. Clearance tests will be performed by an EPA certified risk assessor and a certified laboratory upon project completion. The city has an arrangement with DuPage County to assist the city in lead-based paint abatement. Lead-based paint hazards will also be taken into consideration in all pertinent CDBG funded projects being undertaken by sub-grantees. All CDBG funded projects will also take asbestos into consideration

Most of the potential lead based paint hazards in Naperville are restricted to the older 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. U.S. Census data indicates that there could be as many as 2,700 households that may be at risk of exposure to lead based paint hazards. These households are located in Naperville's low and moderate income area, using the exception criteria figure of 18.45 percent, it is estimated that potentially 500 low and moderate income persons risk 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 Weatherization assistance. The City will partner with DuPage County in the reduction of lead based hazards.

### **Reducing the number of persons below the poverty line**

The following projects are designed to reduce the numbers of people in poverty. The seniors, people with disabilities and low-income at-risk youth are all members of the population who are in poverty.

<b>Organization</b>	<b>Project</b>	<b>Allocation</b>	<b>Performance Indicator</b>	<b>Units</b>	<b>Outcome</b>
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Heritage YMCA Group	Neighborhood Resource Center	\$20,000	People Served	15	Low-income at-risk children have access to a save resource center before and after school and in the summer
Naperville CARES	Emergency Down Payment Rental Assistance	\$14,545	Housing Units	5	Maintaining decent housing for people in crisis
Naperville Elderly Homes	Elevators	\$43,984	Public Facility	1	Maintaining decent housing for low-income seniors with mobility impairment
Naperville Elderly Homes	Elevators Upgrades	\$4,448	Public Facility	1	Maintaining decent housing for low-income seniors
Ray Graham Assoc	Rehabilitation to housing for adults with disabilities	\$17,000	People Served	4	Ensure access to housing adequate for adults with developmental disabilities
Turning Pointe Autism	Housing for children with autism	\$15,000	People Served	36	Providing services and adequate housing for children with autism

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. Persons at risk of homelessness, single mothers, and other groups with a growing need for assistance 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 continue to encourage the provision of affordable, supportive, and transitional housing, identify the needs of those threatened with poverty to find resources to meet those needs, and work with the Heritage YMCA Group to continue after school programs for at-risk youth. The city will continue to market programs that provide financial literacy and training. Through the city sponsored Social Services Grant the city also provides funding for a career center which helps low-income individuals find jobs.

### **Developing institutional structures/enhancing coordination between housing and services agencies**

In addition to the formal structure inherent in administering CDBG funds, the city will pursue informal communication and coordination with public and private housing agencies, other governmental agencies, private businesses, non-profit community agencies and other entities who work to meet the housing assistance and support needs of low income and

moderate income people in the community. In particular, the city will continue the activities with Naperville CARES, a local social service provider, and the DuPage Housing Authority. The city will coordinate local agencies to help reduce duplication of programs, to emphasize efficient service delivery for local, state, and federal programs, and to identify and overcome gaps in institutional structure for carrying out the previously described strategies developed to address the priority needs. The city participates in a DuPage Funder's Collaborative designed at creating efficiencies and addressing social service gaps throughout the county. The city also actively recruits agency feedback at an annual meeting before the CDBG grant season. This is an open house to all social service providers to emphasize collaboration and partnerships in service delivery as well as an informative meeting for city staff to ensure efficient delivery of information and CDBG services. The city participates in the Homelessness Continuum of Care, which works towards the elimination of homeless throughout DuPage County. The city will coordinate with the city and state historic preservation officers to evaluate properties for historical significance as part of the environmental review process related to the use of federal funds.

The City Manager's Office will implement strategies for Consolidated Plan priorities with a number of city departments, local service providers, and agencies from DuPage County, and the Will County Development Department.

The City has identified two areas where there are gaps in Naperville's institutional structure for carrying out housing and community development goals: leadership in addressing housing issues and provision of supportive services with housing. The City will continue to work with nonprofit agencies, other government agencies, and private lenders to close this gap, and will participate in the DuPage HOME Investment Partnerships Consortium and develop a quarterly social service networking forum.

## **Geographic Distribution**

The City of Naperville has directed \$173,600 to a specific geographic area in the City for a sidewalk project. That project meets the national objective based on the area benefit. The City of Naperville is an exception grantee and conforms to the exception rule of upper quartile of 18.24 percent. Remaining projects are funded on a citywide basis. Many of them border the older downtown area of the City. This occurrence is coincidental. In the future, the City expects to use more CDBG funds for area benefit projects in its low and moderate-income areas. Currently, there is no data indicating that areas of minority concentration exist in the City.

### **I. Performance Measurement**

Performance measurement is a process for gathering information to determine how well programs and projects are meeting needs. This information can then be used to improve performance and better target resources.



The City of Naperville measures its performance by using its Housing Priorities and Non-Housing Objectives indicated in the 2008-2012 Consolidated Plan as a guide for long-term success. Performance will be measured for productivity and program impact in each year's Comprehensive Annual Performance and Evaluation Report (CAPER).

An example of the performance measurement model used for 2009 projects is listed below:

**2009 CDBG Performance Measurement**

<b>Organization</b>	<b>Project</b>	<b>Allocation</b>	<b>Performance Indicator</b>	<b>Units</b>	<b>Outcome</b>
Family Shelter Service	Safety Alarm and HVAC at Naperville Immediate Shelter	\$12,000	Housing Units	1	Victims of Domestic abuse have access to a safe transitional housing facility
Heritage YMCA Group	Neighborhood Resource Center	\$20,000	People Served	15	Low-income at-risk children have access to a safe resource center before and after school and in the summer
Naperville CARES	Emergency Down Payment Rental Assistance	\$14,545	Housing Units	5	Maintaining decent housing for people in crisis
Naperville Elderly Homes	Elevators	\$43,984	Public Facility	1	Maintaining decent housing for low-income seniors with mobility impairment
Naperville Elderly Homes	Elevator Upgrades	\$4,448	Public Facility	1	Maintaining decent housing for low-income seniors

Ray Graham Assoc	Rehabilitation to housing for adults with disabilities	\$17,000	People Served	4	Ensure access to housing adequate for adults with developmental disabilities
City of Naperville	Sidewalk	\$173,600	People Served	4191	Enhance the services provided by public facilities through general maintenance and rehabilitation of infrastructure in low to moderate income areas.
Turning Pointe Autism	Housing and for children with autism	\$15,000	People Served	36	Providing services and adequate housing for children with autism

**Total \$300,577**

## **J. 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 to be 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 following information:
  - Number of low-income persons benefiting from the project.
  - Number of moderate-income persons benefiting from the project.
  - Breakdown of number of persons/households assisted by the project by HUD reporting classification:
    - 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.
5. Two actions maintain compliance with housing codes: proactive and reactive.

Our proactive approach is to ensure property maintenance and looking at neighborhoods for ongoing maintenance. Last year the City initiated a Curb Appeal Program. Through this program, a specified section of the City would be inspected every year where we look for property maintenance violations that can be clearly seen from the curb.



Examples include peeling paint, rotting wood and address numbers not displayed properly, just to name a few. It is the intent of the program to have every residential property inspected once every three years.

Our reactive approach is demonstrated by our response to complaints or general housing issues. We also make sure that when individuals or organizations come to the city for permits that they are in line with our codes, including our energy code.

An example of monitoring is the Naperville Weatherization Program. The City of Naperville contracts with DuPage County to administer the Weatherization Program. DuPage County provides reports to the city about the progress of each applicant and provides on-site monitoring reviews of each client, complying with all HUD regulations regarding lead safety, prevailing wages, et cetera. The City of Naperville visits DuPage County for an onsite review. Clients apply to the City of Naperville. Naperville staff review and approve each applicant and keep the files on site. Then a copy of each file is sent to DuPage County. The program is reviewed by City Staff at the end of each year. According to the attached contract, half of the weatherization funds are paid to DuPage County. After those funds are expended, DuPage County sends the City reports about the projects and the City sends the other half of the funding.

We have two actions to maintain compliance with housing codes: proactive and reactive.

Our proactive approach is to ensure property maintenance and looking at neighborhoods for ongoing maintenance. Last year the City initiated a Curb Appeal Program. Through this program, a specified section of the City would be inspected every year where we look for property maintenance violations that can be clearly seen from the curb. Examples include peeling paint, rotting wood and address numbers not displayed properly, just to name a few. It is the intent of the program to have every residential property inspected once every three years.

Our reactive approach is demonstrated by our response to complaints or general housing issues. We also make sure that when individuals or organizations come to the city for permits that they are in line with our codes, including our energy code.

### **LOCAL GOVERNMENT CERTIFICATIONS**

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:



**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
  - (a) The dangers of drug abuse in the workplace;
  - (b) The grantee's policy of maintaining a drug-free workplace;
  - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
  - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
  - (a) Abide by the terms of the statement; and
  - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;



5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
  - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

**Anti-Lobbying --** To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

### **Specific CDBG Certifications**

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income

families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available;

2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year 2009 shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;



**Acquisition and relocation** -- The City of Naperville will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24.

**Compliance with Laws** -- It will comply with applicable laws.

---

Doug Krieger, City Manager

Date



## APPENDIX A CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. For grantees other than individuals, Alternate I applies. (This is the information to which jurisdictions certify).
4. For grantees who are individuals, Alternate II applies. (Not applicable jurisdictions.)
5. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not



identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.

6. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
7. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph five).
8. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

400 S. Eagle Street  
Naperville, IL 60540  
DuPage and Will Counties

Check \_\_\_ if there are workplaces on file that are not identified here; The certification with regard to the drug-free workplace required by 24 CFR part 24, subpart F.

9. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C.812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);



"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).



**Appendix B**  
**Public Notice for Substantial Amendment**

**PUBLIC HEARING AND PUBLIC COMMENT PERIOD NOTICE**  
**CITY OF NAPERVILLE COMMUNITY DEVELOPMENT BLOCK GRANT**  
**SUBSTANTIAL AMENDMENT TO THE 2009, 2010 AND 2011**  
**ANNUAL ACTION PLANS**

**PUBLIC NOTICE** is hereby given to all persons interested that on **March 6, 2012** the City Council of the City of Naperville will hold a public hearing to identify the general housing and community development needs of persons who may benefit from its Community Development Block Grant (CDBG). The public hearing is being held to review substantial amendments to the 2009, 2010 and 2011 Annual Action Plans, which are reports that plan how Community Development Block Grant funds will be spent.

**The hearing will be held in the Council Chambers at 400 S. Eagle Street, Naperville, IL 60540 at 7:00 PM.**

Citizens are invited to address comments either to CDBG Coordinator Anna Straczek at [straczeka@naperville.il.us](mailto:straczeka@naperville.il.us) or 630-305-5315 or by public comment at the March 6, 2012 public hearing. A copy of the amended 2009, 2010 and 2011 Annual Action Plans will be available on February 1, 2012 and the public comment period will be open from February 1, 2012 to March 5, 2012. Information will also be available on the city's website, <http://www.naperville.il.us/cdbg.aspx>.

