

CITY OF NAPERVILLE

Scott Wehrl, Mayor

COMMUNITY SERVICES
DEPARTMENT

2026 CDBG
ANNUAL ACTION PLAN
(YEAR 2)



Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The City of Naperville is a Community Development Block Grant (CDBG) entitlement community as defined by Title I of the Housing and Community Development Act of 1974. Naperville receives an annual block grant that can be used to address critical and unmet community needs, including housing rehabilitation, public facilities, infrastructure, economic development and public services. Grants are allocated by the U.S. Department of Housing and Urban Development (HUD) on a formula basis. This Annual Action Plan (AAP or "Plan") describes the programs that will be funded with CDBG funds during the 2026 Program Year, which will run from April 1, 2026 to March 31, 2027.

Naperville is a member of the DuPage County Consortium which includes DuPage County, Downers Grove, and Wheaton. DuPage County is the lead agency for the Consortium. In 2025, Naperville worked with DuPage County to complete a five-year Consolidated Plan for Program Years 2025-2029, beginning April 1, 2025 and ending March 31, 2030. The Consolidated Plan assessed the City's affordable housing, homeless and non-housing community development needs and market conditions, set goals and objectives, and developed funding priorities for CDBG programs. The 2026 Annual Action Plan will be completed by the City of Naperville and covers the second year of the Consolidated Plan period.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

In Program Year 2026, the City of Naperville will fund a total of 9 CDBG projects, including grant administration expenses. The final awards are based on an estimated PY 2026 allocation of \$535,000. The projects reflect the City's commitment to preserving and increasing affordable housing options for its most vulnerable residents. Projects include:

1. Rehabilitation of housing for disabled adults
2. Rehabilitation of housing for seniors
3. Rehabilitation of transitional housing for homeless families
4. Public facility improvements to expand services to low and moderate income households
5. Financial assistance to prevent at-risk families from becoming homeless
6. Public services for chronically homeless individuals in permanent supportive housing

7. Public facility improvements to improve accessibility and safety
8. Continuation of our single-family home repair program for eligible low and moderate income households

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The CDBG Program provides an extraordinary benefit to the City of Naperville and the City is committed to executing our program in full compliance with all HUD regulations and requirements. In PY 2025 (April 1, 2025 – March 31, 2026), the City allocated \$566,641 in regular entitlement funding, completed projects and activities for previous program years, maintained a timeliness ratio less than 1.5 times its annual grant allocation and completed the allocation and award of \$1,340,693 in special funding to address COVID-19. The City maintained an ongoing CDBG-funded Single Family Home Repair program for low and moderate income seniors and individuals with disabilities.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Citizen Participation Process is conducted according to public participation policies and procedures detailed in the City's CDBG Standard Procedures manual. The process includes a minimum of two public meetings/hearings and a public comment period for citizens to provide feedback on proposed plans. This year, a public meeting/information session took place in City Council Chambers on September 11, 2025 announcing a call for projects for the PY 2026 CDBG Program Year and providing information on the application process, anticipated funds available, eligible activities and estimated benefit to low and moderate income persons. A press release announcing the public meeting/information session and call for projects was published in multiple media outlets on August 15, 2025. A public comment period on the development of the PY 2026 Annual Action Plan will begin on Wednesday, December 31, 2025, concluding on Tuesday, February 3, 2026, with a public hearing at the regularly scheduled City Council meeting, held on the same evening.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

TBA

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

TBA

7. Summary

The Citizen Participation Process is conducted according to public participation policies and procedures detailed in the City's CDBG Standard Procedures manual. The process includes a minimum of two public meetings/hearings and a public comment period for citizens to provide feedback on proposed plans. This year, a public meeting/information session took place in City Council Chambers on September 11, 2025 announcing a call for projects for the PY 2026 CDBG Program Year and providing information on the application process, anticipated funds available, eligible activities and estimated benefit to low and moderate income persons. A press release announcing the public meeting/information session and call for projects was published in multiple media outlets on August 15, 2025. A public comment period on the development of the PY 2026 Annual Action Plan will begin on Wednesday, December 31, 2025, concluding on Tuesday, February 3, 2026, with a public hearing at the regularly scheduled City Council meeting, held on the same evening.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role		Name	Department/Agency
CDBG Administrator		NAPERVILLE	Community Grants/Community Services Department

Table 1 – Responsible Agencies

Narrative

Naperville Role: The City of Naperville is a Community Development Block Grant (CDBG) entitlement community as defined by Title I of the Housing and Community Development Act of 1974. This means that Naperville is eligible to receive an annual grant that can be used to address critical and unmet community needs, including those for housing rehabilitation, public facilities, infrastructure, economic development and public services. The CDBG Program is administered by the U.S. Department of Housing and Urban Development (HUD), which allocates CDBG funds annually on a formula basis. Counties and entitlement municipalities are required to submit a Consolidated Plan (ConPlan) every five years.

The City of Naperville Community Services Department has full responsibility for implementing Naperville’s CDBG program, including administering all grants, preparing the Naperville sections of the Consolidated Plan (ConPlan) and preparing Naperville’s Annual Action Plan (AAP).

The ConPlan analyzes affordable housing and community development needs and market conditions and uses the data to develop five-year funding priorities for CDBG and other federal programs. Naperville’s ConPlan includes its own housing market analysis and needs assessment, analysis of non-housing community development needs and strategic plan. The AAP outlines the actions, activities and programs that the City will undertake during each program year to address the ConPlan priorities and goals. The AAP explains how these projects will move the goals of the ConPlan forward. The Community Services Department works closely with other City departments and commissions, including the City

Manager's Office (Diversity, Equity and Inclusion Manager); the Human Rights and Fair Housing Commission; Transportation, Engineering and Development (TED) Business Group; Department of Public Works and Finance Department to prepare both the ConPlan and AAP.

DuPage County Role: DuPage County is the Lead Agency of the DuPage County HOME Consortium. Naperville is a Participating Jurisdiction in the Consortium. As Lead Agency, the Consortium is responsible for administration of HOME funds available to DuPage County and the Participating Jurisdictions. Membership in the HOME Consortium allows Naperville access to HOME funding that can be used to finance affordable housing projects that are not eligible for CDBG funding. DuPage County is also responsible for submitting the ConPlan and AAP on behalf of all members of the Consortium.

In addition to Naperville and DuPage County, the DuPage County HOME Consortium also includes the municipalities of Downers Grove and Wheaton. The three municipalities all qualify as entitlement communities for the CDBG Program, but Wheaton and Downers Grove are joint recipients with DuPage County while Naperville receives its own CDBG allocation.

Consolidated Plan Public Contact Information

Naperville - Community Development Block Grant (CDBG) Program

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DuPage County-DuPage HOME Consortium

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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

As part of its Citizen Participation Plan, Naperville holds public meetings to discuss the priorities and procedures of the CDBG program. The Pre-Application workshop for the PY 2026 Call for Projects was held on September 11, 2025 and preliminary information on CDBG was provided to all attendees. A press release announcing the pre-application workshop and call for projects was published in multiple media outlets on August 15, 2025. Additional information on the Pre-Application workshop, public comment period and public hearing is provided in AP-12. The draft PY 2026 Annual Action Plan will be posted for public comment on Wednesday, December 31, 2025. The public comment period will conclude on Tuesday, February 3, 2026 with a public hearing at the City Council meeting beginning at 7:00 p.m.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Naperville maintains close contact with its CDBG grantees and the broader network of non-profit agencies serving Naperville residents. Social service providers are utilized for referrals and information for residents. Our Community Grants office maintains close contact through the continual monitoring of our CDBG program, and our additional city grant programs that comprise a comprehensive funding, referral and networking pipeline to assist residents of Naperville. In the past year, the City convened mental health and social service public and private entities for targeted planning efforts to impact youth mental health in Naperville and to create plans for coordination of care and services for emergencies. These meetings have enhanced coordination of care in Naperville. The City has also maintained phone, video and in-person meetings with all grant recipients and applicants and continued to review applications and reports submitted by agencies to ensure broad, effective and coordinated community impact, the efficient use of funding resources and non-duplication of services.

The City of Naperville consulted with DuPage County and other municipalities through its membership in the HOME Advisory Group and the DuPage Continuum of Care (DuPage CoC). The HOME Advisory Group advises the County on the use of HOME funds for affordable housing; the Continuum of Care is a coalition of public and private agencies which develops strategies to meet the needs of persons who are homeless in DuPage County.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Naperville is a member of the DuPage County Continuum of Care (DuPage CoC), composed of public and private agencies charged with meeting the housing, health, and social service needs of the chronically homeless, families with children, veterans and other homeless populations. The long-term mission of the DuPage CoC is to develop and support effective strategies to end homelessness in DuPage County. The DuPage County Department of Community Services is the lead agency for the DuPage CoC.

City staff works closely with subrecipients and grantees to implement Continuum of Care goals, including homelessness prevention, outreach, rapid rehousing, maintaining/increasing affordable housing, providing supportive services and moving towards self-sufficiency. The City directly funds emergency rent/utility assistance; transitional housing for individuals and families; transitional housing for victims of domestic violence; outreach, counseling and transitional housing for youth; transitional housing and counseling for individuals recovering from substance abuse; permanent housing for formerly chronically homeless individuals; affordable rental housing rehabilitation; and a wide variety of supportive services including mental health counseling, substance abuse prevention, food assistance and employment counseling.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Naperville does not receive ESG funds, but does provide feedback and assistance with the development of performance standards, evaluation, and development of policies and procedures for HMIS administration through its participation in the DuPage CoC.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	360 Youth Services
	Agency/Group/Organization Type	Housing Services-Children
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information, inclusion of housing and social service needs of unaccompanied youth in funding programs
2	Agency/Group/Organization	BRIDGE COMMUNITIES
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information, focus group to discuss needs/recommend strategies for improved homeless housing and services, inclusion in funding programs
3	Agency/Group/Organization	DUPAGE PADS
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information, funding of services for chronically homeless, shelter services and management and rehabilitation of permanent supportive housing
4	Agency/Group/Organization	DuPage Senior Citizens Council
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information, local funding of Meals-on-Wheels, food services, wellness checks and repair services for seniors
5	Agency/Group/Organization	Riverwalk Adult Day Services
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information, local funding of services for elderly and disabled persons

6	Agency/Group/Organization	Family Shelter Service of Metropolitan Family Services DuPage
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information, local funding of services for domestic violence victims
7	Agency/Group/Organization	Kids Above All (formerly ChildServ)
	Agency/Group/Organization Type	Housing Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information. Capital improvements and social service funding for abused, neglected youth
8	Agency/Group/Organization	Loaves and Fishes
	Agency/Group/Organization Type	Services - Housing Services-Employment

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy Services - Food Assistance
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information, institutional coordination, funding for homelessness prevention, food assistance and emergency assistance
9	Agency/Group/Organization	Naperville Elderly Homes
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Elderly Housing and Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email and in-person consultation on projects and application assistance. Capital funding of housing and services for low-income elderly
10	Agency/Group/Organization	RAY GRAHAM ASSOCIATION FOR PEOPLE WITH DISABILITIES
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Housing and services for adults with disabilities
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information. Local funding for capital improvements for housing of persons with disabilities

11	Agency/Group/Organization	SENIOR HOME SHARING, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Senior housing and services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information. Local funding of services for elderly persons in shared housing
12	Agency/Group/Organization	Turning Pointe Autism Foundation
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information. Additional services for adults with disabilities.
13	Agency/Group/Organization	YMCA OF METROPOLITAN CHICAGO
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Services - Childcare
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information. Local funding for after-school services for low and moderate income children
14	Agency/Group/Organization	UCP Seguin Services, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information. Funding of housing and services for adults with cerebral palsy.
15	Agency/Group/Organization	LITTLE FRIENDS
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information. Additional services for adults with disabilities.
16	Agency/Group/Organization	Samaritan Interfaith Counseling
	Agency/Group/Organization Type	Services-Health Services - Mental Health
	What section of the Plan was addressed by Consultation?	Community Mental Health Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information. Funding of mental health services for low and moderate income populations
17	Agency/Group/Organization	Teen Parent Connection
	Agency/Group/Organization Type	Services-Children Services-Teen Parents
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Youth and Family Services

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information. Funding for services to young parents and families.
18	Agency/Group/Organization	YWCA OF METROPOLITAN CHICAGO
	Agency/Group/Organization Type	Services-Children Services - Families
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Public Services - Youth and Families
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information. Coordination of services for families.
19	Agency/Group/Organization	KidsMatter
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Services -Youth and Families
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information. Additional services for youth and families.
20	Agency/Group/Organization	DUPAGE COUNTY COMMUNITY SERVICES DEPARTMENT
	Agency/Group/Organization Type	Housing Other government - County Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Housing programs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion on use of CDBG funds, CDBG programs, improved coordination of CDBG planning activities
21	Agency/Group/Organization	HOME Advisory Group
	Agency/Group/Organization Type	Housing Other government - County Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Monthly meetings of members of the DuPage County HOME Consortium. Exchange information and adopt changes to HOME/CDBG programs and policies when necessary.
22	Agency/Group/Organization	HOPE Fair Housing Center
	Agency/Group/Organization Type	Housing Service-Fair Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Coordination of fair housing regional efforts and impediments to fair housing choice

23	Agency/Group/Organization	World Relief
	Agency/Group/Organization Type	Services-homeless Services-Health Services-Education Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - provide information. Funding for refugee resettlement.
24	Agency/Group/Organization	CITY OF AURORA
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy Non-housing community development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual public meeting - providing information. Review Annual Action Plan. Provide notice of public meetings and availability of draft plans.
25	Agency/Group/Organization	WILL COUNTY
	Agency/Group/Organization Type	Housing Other government - County Planning organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on community needs for ConPlan development, discussion of use of CDBG funds, CDBG programs, improved coordination of CDBG planning activities
26	Agency/Group/Organization	Human Rights & Fair Housing Commission
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Fair housing strategy and investigation
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Commission meetings - provide information. Planning and implementation of fair and affordable housing strategies.
27	Agency/Group/Organization	Rebuilding Together Aurora
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting - consultation and subrecipient administering City of Naperville single family home repair program

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

All relevant agencies with a local presence were consulted, as well as a wide variety of additional nonprofit agencies and local organizations through the public meeting held in September. No agency types were intentionally excluded from consultation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	DuPage Continuum of Care	Needs Assessment/Goals and Objectives

Table 3 - Other local / regional / federal planning efforts

Narrative

N/A

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

The City of Naperville encourages residents, public service organizations, and other interested parties to participate in the development of the Consolidated Plan and Annual Action Plans by attending public meetings and public hearings held at various stages of plan development.

The City of Naperville opened its public participation process for the 2026 Annual Action Plan with the Pre-Application Workshop held on September 11, 2025 at the Naperville Municipal Center in City Council Chambers. Preliminary information on the CDBG Program was provided to 32 attendees, including a review of the City priorities and application process, anticipated funds available, eligible activities and estimated benefit to low- and moderate-income persons. On August 15, 2025, a press release promoting the Pre-Application Workshop and the call for projects was published in multiple media outlets. The Pre-Application Workshop materials and presentation slides were posted on the City of Naperville website and additionally emailed to area non-profit organizations and public entities. City staff was available to answer questions and provide consultation on projects and technical assistance prior to the CDBG application deadline on October 24, 2025.

Applications for CDBG projects were reviewed and selected for funding and inclusion in the Annual Action Plan by a committee comprised of citizen members of the City of Naperville Senior Task Force, Accessible Community Task Force, Human Rights & Fair Housing Commission, and Community Services Department staff.

A notice announcing the public comment period and public hearing for the City's Annual Action Plan will be published in the Naperville Sun by December 31, 2025. The notice will include the date, time and location of the public hearing, dates of the public comment period, public review locations and information on how to submit comments. The draft Program Year 2026 Annual Action Plan will be posted on the City of Naperville website, <http://www.naperville.il.us>, and at three Naperville Public Library locations December 31, 2025 to February 3, 2026. Copies will also be available by mail, email or pick-up by contacting the Community Services Department.

A public hearing to receive citizen comments on the plan will take place at the regularly scheduled City Council meeting on Tuesday, February 3, 2026.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	A total of 32 individuals from area non-profit agencies and organizations participated in the public meeting/information session on September 11, 2025.	Attendees commented on the priorities and asked questions regarding programs, evaluation criteria and application submission.	All questions were answered in as much detail as possible. No comments or questions were declined.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Comment Period	Non-targeted/broad community	A notice announcing the public comment period and public hearing for the City's Annual Action Plan will be published in the Naperville Sun by December 31, 2025. The Program Year 2026 Annual Action Plan will be posted on the City of Naperville website and at three Naperville Public Library locations from December 31, 2025 to February 3, 2026.	TBA	TBA	naperville.il.us

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Non-targeted/broad community	A public hearing to receive citizen comments on the Program Year 2026 Annual Action Plan will be held at the regularly scheduled City Council meeting on Tuesday, February 3, 2026.	TBA	TBA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Newspaper Ad	Non-targeted/broad community	A press release announcing the pre-application workshop and call for projects for the CDBG Program Year 2026 was published in multiple media outlets on and after August 15, 2025. City staff was available to answer additional questions and provide technical assistance prior to the CDBG application deadline on October 24, 2025.	Applying organizations asked questions regarding programs, evaluation criteria and application submission.	All questions were answered in as much detail as possible. No comments or questions were declined.	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

As a metropolitan city with more than 50,000 residents, Naperville qualifies as an entitlement community for the federal CDBG Program. Entitlement communities receive annual grants from HUD to carry out a wide range of community development activities directed towards revitalizing neighborhoods, increasing economic development, and improving community facilities and services. Grantees must give maximum priority to activities that benefit low and moderate income persons, aid in the prevention or elimination of slums or blight, and meet urgent community development needs that pose a serious risk to the health or welfare of the community. Grantees have broad flexibility to develop their own programs, activities and funding priorities so long as they meet one of these national objectives. The Naperville City Council establishes the allocations for use of the CDBG funds based on the priorities set forth in the five-year Consolidated Plan.

Allocations for each CDBG entitlement grantee are determined annually by HUD following adoption of the federal budget by Congress. For each year of the 2025-2029 Consolidated Plan an estimate of \$535,000 plus any prior year unspent funds is used for each year's annual action plan, until the actual allocation amount from HUD is confirmed. The City develops and releases a draft Annual Action Plan for public comment using the estimate and includes contingency provisions so that the City can adopt the plan prior to receiving the final allocation amount, since the

timing on that varies considerably from year to year.

A number of prior year activities are still underway making final budget numbers unavailable at this time.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	535,000.00	0.00	0.00	535,000.00	1,605,000.00	Annual CDBG allocation

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

To receive CDBG funds from the City of Naperville, local non-profit organizations must submit a detailed application demonstrating that the project will meet a national objective of the CDBG program, meet the criteria for eligible activities and meet at least one priority of the DuPage County Consortium Consolidated Plan. Although there are no specific matching requirements for CDBG-funding projects, project evaluation criteria also includes the extent to which CDBG funds are leveraged against other funds.

CDBG subrecipients make use of a wide variety of state, local, corporate, foundation and other private funding sources in addition to CDBG and

other federal funds. State and locally-administered funding programs include the Emergency Food and Shelter Program, Community-Based Residential Program, Community Integrated Living Arrangements Program, Community Care Program, Home Care Services Program and Domestic Violence Program. Other important and frequently used funding sources include foundation grants, United Way grants and corporate and individual donations.

The City of Naperville's Social Service Grant Program and Opioid Remediation Grant Program are two important local funding sources leveraging CDBG resources. An annual allocation from proceeds of the City's Food & Beverage Tax and opioid settlement funds is used for funding the grants, which provide direct assistance to social service organizations that assist Naperville residents. Grants may be used for program costs, salaries, supplies, and materials. The call for projects takes place at the same time as the call for CDBG projects and the application and evaluation criteria are similar. This allows us flexibility in funding applications that meet CDBG requirements with CDBG funding and funding other applications with Social Service Grant or Opioid Remediation Grant funds. Recipients can receive funding for different projects from the different funding sources.

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

No publicly owned land or property located in incorporated Naperville is currently designated to address the needs identified in the plan.

Discussion

HUD Notice CPD 19-01, issued February 13, 2019, "Guidance on Submitting Consolidated Plans and Annual Action Plans for Fiscal Year 2019" instructs grantees not to submit their Consolidated Plan and/or Annual Action Plan until after HUD announces the Program Year formula allocation amounts. Since the amount of Naperville's Program Year 2026 grant allocation was unknown when the Annual Action Plan was being developed, the City employed an estimated amount of \$535,000. The draft plan included the following contingency provisions if the final allocation amount was higher or lower than the estimated amount. Naperville's submitted plan will reflect the actual allocation amount.

1) Final grant allocation exceeds \$535,000: If the final grant allocation exceeds \$535,000, the City will undertake the following changes in proposed activities:

- Add additional funding for CDBG-eligible public service activities subject to the public services cap

- Proportionally increase funding for projects that received less than full funding

2) Final grant allocation is less than \$535,000: If the final grant allocation is less than \$535,000, the City will undertake the following change in proposed activities:

- The proposed funding amounts for all activities will be proportionally decreased to match the actual allocation amount.

3) Pre-Award Cost Waiver: In addition to the guidance on submitting Consolidated Plans and Annual Action Plans, NOTICE CPD-19-01 included a waiver of 24 CFR 470.200(h), the section that specifies the situations under which a grantee may incur costs prior to the effective date of its grant agreement. Sections V.8.2 and V.8.3 of the Notice state that the effective date of the grantee's grant agreement will be considered to be the earlier of either the grantee's program year start date or the date that the Consolidated Plan/Annual Action Plan (with actual allocation amounts) is received by HUD. If the City of Naperville decides to use the waiver, the City will document in writing the conditions giving rise to the need to use the waiver, and maintain the documentation for HUD's review. The City of Naperville will include any activity for which the costs are being incurred in its AAP prior to the costs being incurred.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Rental Housing	2025	2029	Affordable Housing	City of Naperville	Housing	CDBG: \$180,000.00	Rental units rehabilitated: 208 Household Housing Unit
2	Affordable Owner-Occupied Housing	2025	2029	Affordable Housing	City of Naperville	Housing	CDBG: \$.00	Homeowner Housing Rehabilitated: 5 Household Housing Unit
3	Homeless Housing and Supportive Services	2025	2029	Homeless	City of Naperville	Extremely Low-Income, At-Risk, Homeless Households	CDBG: \$100,000.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 6 Households Assisted
4	Special Needs Housing and Supportive Services	2025	2029	Non-Homeless Special Needs	City of Naperville	Housing	CDBG: \$45,000.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4 Households Assisted
5	Non-Housing Community Development: Accessibility	2025	2029	Non-Housing Community Development	City of Naperville	Non-Housing Community Development	CDBG: \$9,750.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 288 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Non-Housing Community Development: Homeless	2025	2029	Non-Housing Community Development	City of Naperville	Non-Housing Community Development	CDBG: \$57,250.00	Public service activities other than Low/Moderate Income Housing Benefit: 45 Persons Assisted
7	Non-Housing Community Development: Public Services	2025	2029	Non-Homeless Special Needs	City of Naperville	Non-Housing Community Development	CDBG: \$23,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 11 Persons Assisted
8	Non-Housing Comm Development: Public Facilities	2025	2029	Non-Housing Community Development	City of Naperville	Non-Housing Community Development	CDBG: \$65,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1774 Persons Assisted
9	Administration & Planning	2025	2029	Planning & Administration	City of Naperville	Housing Non-Housing Community Development Extremely Low-Income, At-Risk, Homeless Households	CDBG: \$55,000.00	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Rental Housing
	Goal Description	<p><i>To preserve and increase the quality and availability of affordable rental housing through rehabilitation, acquisition and construction</i></p> <p>Little Friends - \$40,000 will be used to replace 18 apartment doors at Katharine Manor Apartments, an apartment complex housing individuals with physical disabilities located at 1141 Iroquois Avenue, Naperville, IL. The old and damaged doors will be replaced with new commercial wood doors with fire tags.</p> <p>Naperville Elderly Homes - \$140,000 will be used to replace the boilers in the original section of Martin Avenue Apartments (310 West Martin Avenue, Naperville, IL), a 190-unit apartment complex providing affordable rental housing for low and moderate-income seniors.</p>
2	Goal Name	Affordable Owner-Occupied Housing
	Goal Description	<p><i>To preserve and increase the quality and affordability of owner-occupied housing through rehabilitation and other assistance</i></p> <p>Rebuilding Together Aurora will use previously allocated funding to continue the City's provision and management of the Single-Family Home Repair Program. They will rehabilitate a target of 5 owner-occupied single family homes within the municipal boundaries of the City of Naperville. CDBG-funded eligible homes will be occupied by low and moderate income residents who are elderly or disabled and requiring home modifications and/or repairs they are unable to perform on their own due to financial or physical constraints.</p>

3	Goal Name	Homeless Housing and Supportive Services
	Goal Description	<p><i>To support essential services, facility improvements and facility development to enable homeless and at-risk people to access suitable living environments</i></p> <p><i>Bridge Communities, Inc.</i> – \$100,000 will be used to completely rehabilitate 3 units in a transitional housing building located at 1329 Crab Apple Court, Naperville, IL by replacing cabinetry, countertops, light fixtures, exhausts and sinks in the kitchens, replacing the flooring throughout each unit, installing closet organizers, replacing the vanity, sink, fans, shower/tub and fixtures in the bathrooms, and repainting each unit. These improvements will maintain these units as quality, affordable transitional housing for homeless and at-risk families.</p>
4	Goal Name	Special Needs Housing and Supportive Services
	Goal Description	<p><i>To support essential services, facility improvements and facility development to enable people with special needs to access suitable living environments</i></p> <p><i>Ray Graham Association</i> - \$45,000 will be used to rehabilitate a CILA housing 4 disabled residents located at 52 Starling Lane, Naperville, IL by repairing the outside retention wall and drainage, replacing kitchen lighting, replacing flooring throughout the home, and replacing the HVAC system.</p>
5	Goal Name	Non-Housing Community Development: Accessibility
	Goal Description	<p><i>To enhance the accessibility of public facilities by eliminating architectural barriers and ensuring ADA compliance</i></p> <p><i>YMCA of Metropolitan Chicago</i> - \$9,750 will be used to rehabilitate 2 gender neutral bathrooms at the Fry Family YMCA, located at 2120 95th Street. Improvements will replace flooring, fixtures and door operators to increase ADA access and durability of fixtures.</p>

6	Goal Name	Non-Housing Community Development: Homeless
	Goal Description	<p><i>To reduce the incidence of poverty and homelessness by providing public services to prevent homelessness and assist homeless and at-risk people become self-sufficient</i></p> <p><i>Loaves & Fishes</i> - \$57,250 will be used for homelessness prevention through temporary rent and utility assistance, and counseling services benefiting approximately 45 households.</p>
7	Goal Name	Non-Housing Community Development: Public Services
	Goal Description	<p><i>To assist low-income households, reduce the incidence of poverty and avoid job losses by providing public services to individuals to enhance life skills and self-sufficiency</i></p> <p>DuPage PADS - \$23,000 will be used for on-site services to approximately 10-20 formerly chronically homeless persons now living in permanent supportive housing at 5 Olympus Place Drive, Naperville, IL.</p>
8	Goal Name	Non-Housing Comm Development: Public Facilities
	Goal Description	<p><i>To maintain a viable and sustainable urban community through needed public facility improvements</i></p> <p><i>Loaves & Fishes</i> - \$65,000 will be used to expand cold storage capacity at the Food Distribution Hub located at 580 Exchange Court, Aurora, IL 60504, adding and installing permanently affixed large refrigeration and freezer systems.</p>
9	Goal Name	Administration & Planning
	Goal Description	<p><i>Administration of the CDBG program and planning for community development needs. May include housing, fair housing, community/neighborhood, land use/zoning and other types of plans, as well as expenses to conduct training and implement Analysis of Impediments to Fair Housing Choice or Equity Plans as applicable, and housing/community development plans as adopted</i></p>

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following projects will be undertaken:

- 1) Bridge Communities – Rehabilitation of Apartment Units
- 2) DuPage PADS-Olympus Place Permanent Supportive Housing
- 3) Little Friends – Replace Doors at Katharine Manor Apartment Complex
- 4) Loaves & Fishes Community Services - Emergency Assistance Program
- 5) Loaves & Fishes Community Services – Hub 2.0 Cold Storage Expansion
- 6) Naperville Elderly Homes-Reliable Energy Efficient Building Heating System
- 7) Ray Graham Association – Starling CILA Renovation Project
- 8) YMCA of Metropolitan Chicago – Fry Family YMCA Bathroom Renovation
- 9) City of Naperville – Grant Administration

#	Project Name
1	Bridge Communities - Rehabilitation of Apartment Units
2	DuPage PADS - Olympus Place PSH Program
3	Little Friends - Replace Doors at Katharine Manor Apartment Complex
4	Loaves & Fishes Community Services - Emergency Assistance Program
5	Loaves & Fishes Community Services - Hub 2.0 Cold Storage Expansion
6	Naperville Elderly Homes - Reliable Energy Efficient Building Heating System
7	Ray Graham Association - Starling CILA Renovation Project
8	YMCA of Metropolitan Chicago - Fry Family YMCA Bathroom Renovation
9	City of Naperville - Grant Administration

Table 7 – Project Information

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

The City of Naperville's 2025-2029 Consolidated Plan guides investment of CDBG funds for PY 2026. The plan includes priorities, goals and objectives based on data analysis, and collaboration and consultation with key stakeholders representing Naperville's low and moderate income residents. The City's strategic plan and affordable housing work plan also guide investment in CDBG projects. Through implementation

of the PY26 AAP, the City seeks to preserve its existing affordable housing stock and impact low and moderate income Naperville residents. All proposed projects were reviewed and approved by a Reviewer Team comprised of volunteer Naperville residents from the City of Naperville's Senior Task Force, Accessible Community Task Force and Human Rights & Fair Housing Commission, as well as Community Services Department staff. The projects reflect City's overall priorities and goals and meet the national objectives of the CDBG program.

AP-38 Project Summary
Project Summary Information

1	Project Name	Bridge Communities - Rehabilitation of Apartment Units
	Target Area	City of Naperville
	Goals Supported	Homeless Housing and Supportive Services
	Needs Addressed	Housing Extremely Low-Income, At-Risk, Homeless Households
	Funding	CDBG: \$100,000.00
	Description	Bridge Communities - \$100,000 will be used to completely rehabilitate 3 units in a transitional housing building located at 1329 Crab Apple Court, Naperville, IL by replacing cabinetry, countertops, light fixtures, exhausts and sinks in the kitchens, replacing the flooring throughout each unit, installing closet organizers, replacing the vanity, sink, fans, shower/tub and fixtures in the bathrooms, and repainting each unit. These improvements will maintain these units as quality, affordable transitional housing for homeless and at-risk families.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	6 homeless households
	Location Description	1329 Crab Apple Ct. Naperville, IL
2	Planned Activities	<i>Bridge Communities, Inc.</i> – \$100,000 will be used to completely rehabilitate 3 units in a transitional housing building located at 1329 Crab Apple Court, Naperville, IL by replacing cabinetry, countertops, light fixtures, exhausts and sinks in the kitchens, replacing the flooring throughout each unit, installing closet organizers, replacing the vanity, sink, fans, shower/tub and fixtures in the bathrooms, and repainting each unit. These improvements will maintain these units as quality, affordable transitional housing for homeless and at-risk families.
	Project Name	DuPage PADS - Olympus Place PSH Program
	Target Area	City of Naperville
	Goals Supported	Non-Housing Community Development: Public Services
	Needs Addressed	Extremely Low-Income, At-Risk, Homeless Households
	Funding	CDBG: \$23,000.00

	Description	DuPage PADS - \$23,000 will be used for on-site services to approximately 10-20 formerly chronically homeless persons now living in permanent supportive housing at 5 Olympus Place Drive, Naperville, IL.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	11 formerly chronically homeless individuals
	Location Description	5 Olympus Drive, Naperville, IL
	Planned Activities	DuPage PADS - \$23,000 will be used for on-site services to approximately 10-20 formerly chronically homeless persons now living in permanent supportive housing at 5 Olympus Place Drive, Naperville, IL.
3	Project Name	Little Friends - Replace Doors at Katharine Manor Apartment Complex
	Target Area	City of Naperville
	Goals Supported	Affordable Rental Housing
	Needs Addressed	Housing
	Funding	CDBG: \$40,000.00
	Description	Little Friends - \$40,000 will be used to replace 18 apartment doors at Katharine Manor Apartments, an apartment complex housing individuals with physical disabilities located at 1141 Iroquois Avenue, Naperville, IL. The old and damaged doors will be replaced with new commercial wood doors with fire tags.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	18 individuals with physical disabilities
	Location Description	1141 Iroquois Avenue, Naperville, IL
	Planned Activities	Little Friends - \$40,000 will be used to replace 18 apartment doors at Katharine Manor Apartments, an apartment complex housing individuals with physical disabilities located at 1141 Iroquois Avenue, Naperville, IL. The old and damaged doors will be replaced with new commercial wood doors with fire tags.

4	Project Name	Loaves & Fishes Community Services - Emergency Assistance Program
	Target Area	City of Naperville
	Goals Supported	Non-Housing Community Development: Homeless
	Needs Addressed	Extremely Low-Income, At-Risk, Homeless Households
	Funding	CDBG: \$57,250.00
	Description	Loaves & Fishes - \$57,250 will be used for homelessness prevention through temporary rent and utility assistance, and counseling services benefiting approximately 45 households.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	45 individuals at risk of homelessness
	Location Description	1871 High Grove Lane, Naperville, IL
	Planned Activities	<i>Loaves & Fishes</i> - \$57,250 will be used for homelessness prevention through temporary rent and utility assistance, and counseling services benefiting approximately 45 households.
5	Project Name	Loaves & Fishes Community Services - Hub 2.0 Cold Storage Expansion
	Target Area	City of Naperville
	Goals Supported	Non-Housing Comm Development: Public Facilities
	Needs Addressed	Non-Housing Community Development Extremely Low-Income, At-Risk, Homeless Households
	Funding	CDBG: \$65,000.00
	Description	Loaves & Fishes - \$65,000 will be used to expand cold storage capacity at the Food Distribution Hub located at 580 Exchange Court, Aurora, IL 60504, adding and installing permanently affixed large refrigeration and freezer systems.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	1774 Naperville residents
	Location Description	1871 High Grove Lane, Naperville, IL

	Planned Activities	<i>Loaves & Fishes</i> - \$65,000 will be used to expand cold storage capacity at the Food Distribution Hub located at 580 Exchange Court, Aurora, IL 60504, adding and installing permanently affixed large refrigeration and freezer systems.
6	Project Name	Naperville Elderly Homes - Reliable Energy Efficient Building Heating System
	Target Area	City of Naperville
	Goals Supported	Affordable Rental Housing
	Needs Addressed	Housing
	Funding	CDBG: \$140,000.00
	Description	Naperville Elderly Homes - \$140,000 will be used to replace the boilers in the original section of Martin Avenue Apartments (310 West Martin Avenue, Naperville, IL), a 190-unit apartment complex providing affordable rental housing for low and moderate-income seniors.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	190 senior citizens
	Location Description	310 West Martin Avenue, Naperville, IL
	Planned Activities	Naperville Elderly Homes - \$140,000 will be used to replace the boilers in the original section of Martin Avenue Apartments (310 West Martin Avenue, Naperville, IL), a 190-unit apartment complex providing affordable rental housing for low and moderate-income seniors.
7	Project Name	Ray Graham Association - Starling CILA Renovation Project
	Target Area	City of Naperville
	Goals Supported	Special Needs Housing and Supportive Services
	Needs Addressed	Housing
	Funding	CDBG: \$45,000.00
	Description	Ray Graham Association - \$45,000 will be used to rehabilitate a CILA housing 4 disabled residents located at 52 Starling Lane, Naperville, IL by repairing the outside retention wall and drainage, replacing kitchen lighting, replacing flooring throughout the home, and replacing the HVAC system.

	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	4 adults with disabilities
	Location Description	52 Starling Lane, Naperville, IL
	Planned Activities	<i>Ray Graham Association</i> - \$45,000 will be used to rehabilitate a CILA housing 4 disabled residents located at 52 Starling Lane, Naperville, IL by repairing the outside retention wall and drainage, replacing kitchen lighting, replacing flooring throughout the home, and replacing the HVAC system.
8	Project Name	YMCA of Metropolitan Chicago - Fry Family YMCA Bathroom Renovation
	Target Area	City of Naperville
	Goals Supported	Non-Housing Comm Development: Public Facilities
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$9,750.00
	Description	YMCA of Metropolitan Chicago - \$9,750 will be used to rehabilitate 2 gender neutral bathrooms at the Fry Family YMCA, located at 2120 95th Street. Improvements will replace flooring, fixtures and door operators to increase ADA access and durability of fixtures.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	288 individuals
	Location Description	2120 95th Street, Naperville, IL
	Planned Activities	<i>YMCA of Metropolitan Chicago</i> - \$9,750 will be used to rehabilitate 2 gender neutral bathrooms at the Fry Family YMCA, located at 2120 95th Street. Improvements will replace flooring, fixtures and door operators to increase ADA access and durability of fixtures.
9	Project Name	City of Naperville - Grant Administration
	Target Area	City of Naperville
	Goals Supported	Administration & Planning

	Needs Addressed	
	Funding	CDBG: \$55,000.00
	Description	City of Naperville - \$55,000 will be used to fund administration activities for the Program Year 2026 CDBG Program
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	400 S. Eagle Street, Naperville, IL
	Planned Activities	City of Naperville - \$55,000 will be used to fund administration activities for the Program Year 2026 CDBG Program

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Eight of the 9 projects are physically located in the City of Naperville and 1 project is located in the neighboring suburb of Aurora and directly impacts low and moderate income Naperville residents with food assistance needs. Projects will primarily or exclusively benefit low and moderate income individuals with emphasis on families with children, special needs and senior populations and individuals who are homeless or at risk of becoming homeless.

Geographic Distribution

Target Area	Percentage of Funds
City of Naperville	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Naperville generally has not directed assistance to specific geographic areas within Naperville. The types of projects assisted are located throughout the City.

Discussion

N/A

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

Naperville experienced high growth during the 1990's and 2000's and is rapidly approaching buildout. As a result, most new development will result from rehabilitation or replacement of aging buildings in already developed areas. These factors may make new commercial development more expensive and is likely to create a demand for more dense development. The high cost of vacant land also creates a barrier to developing and maintaining affordable housing, which will be necessary for supplying housing for younger workers, workers in lower paying sectors, first-time homebuyers, seniors and renters. Naperville has also been experiencing population growth and ongoing demographic changes including an aging population, a growing Asian population and less age diversity than the nation as a whole. Naperville's population grew 5.42% from 2010 to 2020. Our age diversity index is .87. The median age in Naperville is 39.1 and the AARP livability index score is 57 out of 100.

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

As Naperville continues to become more built out, redevelopment pressure may increase in some low income areas. While this may threaten the affordability of some of these neighborhoods, it may also present an opportunity for creative use of incentives to preserve existing units and create new affordable housing. The City has discussed redevelopment of surface parking lots near the downtown Naperville AMTRAK/METRA station as a mixed-use area, including parking structures, retail/commercial and residential uses. Although no plan has been adopted, efforts to study this area for redevelopment have recently restarted. Other discussions have revolved around potential repurposing of parts of some traditional retail areas to include housing. The Naperville Affordable Housing Plan, accepted by IHDA in 2023, calls for an additional 1,263 affordable units to meet the 10% affordable housing minimum, identification of lands within Naperville appropriate for construction of affordable housing, and developing incentives that Naperville may provide for the purpose of attracting affordable housing. Much progress has already occurred, including zoning changes on private property to permit the redevelopment of an underutilized commercial motel for use as residential microunits and declaring 6.1 acres of city-owned land as surplus to be sold for use as affordable housing for seniors and people with intellectual disabilities.

Discussion

The 2025-2029 CON Plan includes affordable housing as a goal and priority. We seek to develop and continue programs to preserve existing affordable housing and develop new affordable options focusing on high-risk groups, including low and moderate income households, single parents, and people with disabilities. Our CDBG-funded efforts are primarily to:

- 1) Fund acquisition and rehabilitation of housing for individuals with special needs, including transitional housing and Community Integrated Living Arrangements (CILAs) or group homes for adults with disabilities.
- 2) Identify and fund programs that add to the existing inventory of affordable rental and owner-occupied housing, while preserving housing that is already part of the inventory. Special emphasis should be placed on senior housing, housing for people with disabilities, and low-income families.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Naperville will undertake additional actions to address the following areas of concern:

1. Meeting Underserved Needs
2. Fostering and maintaining affordable housing
3. Reducing Lead-Based Paint Hazards
4. Reducing the Number of Poverty-Level Families
5. Developing Institutional Structure
6. Enhancing Coordination Between Public and Private Housing and Social Service Agencies

Actions planned to address obstacles to meeting underserved needs

The City will use the priorities established in the Consolidated Plan for Program Years 2025-2029 to guide the allocation of CDBG funds. The City will continue to utilize public meetings, workshops, surveys and consultations with service providers, as well as analyzing new data, as it becomes available, to improve its understanding of community needs. During future program years, the City may consider requesting proposals for both CDBG and Social Service Grants that are specifically targeted towards underserved needs or population groups.

City staff will also continue to participate in the DuPage County HOME Advisory Commission to learn about available services and advise the Commission about Naperville's specific needs. Knowledge obtained from studies and consultation with local service providers is being used to determine which community needs are not currently being addressed adequately by existing programs, prevent duplication of services and improve coordination between service providers.

An additional obstacle to meeting underserved needs is the unavailability and uncertainty of adequate funding for projects. The actual amount of the CDBG allocation fluctuates from year to year and is influenced by factors beyond the City's control. Funding amounts are generally not adequate to meet the City's needs, especially in the areas of public services and affordable renter and owner-occupied housing. In future years, the City may consider researching and applying for additional sources of community development funding.

Actions planned to foster and maintain affordable housing

For 2026, the City will prioritize actions designed to prevent homelessness and support renters and owners negatively impacted by job loss and income disruption. These actions will include continued funding for rent and mortgage assistance, specialized housing and services for homeless persons and persons at risk of homelessness, acquisition and rehabilitation of existing housing for affordable rentals,

and providing additional supportive services, such as food, mental health and employment assistance.

Actions planned to reduce lead-based paint hazards

An assessment of the need for lead-based paint remediation will be undertaken for all CDBG-funded housing projects. The City will communicate with subrecipients and monitor all projects to ensure that lead-based paint regulations are implemented correctly in rehabilitation projects. Applicable lead-based paint regulations will be followed for all rehabilitation projects in which the building was constructed prior to 1978. If necessary, contractors certified in safe work practices will be used for rehab work. The City has an arrangement with DuPage County to assist the City in lead-based paint abatement.

Most of the potential lead-based paint hazards in Naperville are restricted to the older area of the City where most 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. The City will pay special attention to monitoring rehabilitation projects located in these areas.

Actions planned to reduce the number of poverty-level families

Community Development Block Grant (CDBG) Program: The following CDBG awards to impact poverty-level families are proposed for PY 2026 funds:

- **Transitional Housing for Homeless Families and Youth:** \$100,000 to Bridge Communities to rehabilitate transitional housing for homeless families
- **Rental Housing for Low-Income Seniors:** \$104,000 to Naperville Elderly Homes to replace the boilers at their complex providing affordable rental housing for low income seniors.
- **Housing for People with Special Needs:** \$85,000 in total to 2 non-profit housing providers, Little Friends, Inc. and Ray Graham Association, for rehabilitation work on their facilities providing housing and services to individuals with severe physical and mental disabilities
- **Public Services for At-Risk, Homeless and Formerly Homeless Households:** \$57,250 to Loaves & Fishes Community Services to provide emergency rent and utility assistance to families at risk of homelessness due to severe financial difficulties, \$23,000 to DuPage PADS to provide support services to chronically homeless individuals.

Social Services Grant (SSG) Program: The Social Services Grant (SSG) Program is another crucial component of the City's strategy to reduce the number of poverty-level families. For the Calendar Year 2026, a total of \$750,000 has been allocated to programs including emergency rent and utility assistance, services to single parents, emergency housing, food assistance, employment counseling,

substance abuse counseling, mental health counseling, youth services and after-school programs.

Actions planned to develop institutional structure

Staff will work with other City departments, local service providers, and agencies from DuPage County and Will County to implement the Consolidated Plan goals and strategies for 2025-2029.

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 organizations working to meet the housing assistance and support needs of low and moderate-income people in the community.

The City will work with local agencies to coordinate services to eliminate gaps, reduce duplication of programs, and emphasize efficient service delivery for local, state, and federal programs.

The City will continue to participate in the DuPage County HOME Advisory Commission and will increase participation in the Continuum of Care (CoC) and other organizations, such as Impact DuPage to learn and provide input on how implementation of homelessness and affordable housing programs can be improved county-wide.

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

The City will continue to work to strengthen relationships with DuPage County and with county-wide nonprofit social service agencies and housing providers, including the DuPage Housing Authority. Staff will work with these organizations to enhance coordination between public and private agencies and between non-profit agencies providing different services to the same clientele. Many non-profit agencies have already developed these partnerships and the City will consult with them to determine how we can help to enhance these efforts.

Discussion

N/A

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

This section reports on Naperville's expected Program Income for Program Year 2026, the amount of funds that will be used for urgent needs, and the percentage of CDBG funds that will be used to benefit low- and moderate-income residents.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	99.98%

Discussion

The City of Naperville does not anticipate receiving program income from any of the sources listed above during Program Year 2026 and the City does not anticipate classifying any activities as Urgent Need. This means that 99.98% of PY2026 CDBG funds will be used to benefit low and moderate-income residents.

