

CITY OF NAPERVILLE

Steve Chirico, Mayor

CITY CLERK'S OFFICE

2020-2024
CONSOLIDATED PLAN
2020 ANNUAL
ACTION PLAN –
YEAR 1
(REVISED 7-21-20)



Contents

Executive Summary.....	1
ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)	1
The Process	4
PR-05 Lead & Responsible Agencies - 91.200(b)	4
PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l).....	6
PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)	23
Needs Assessment	26
NA-05 Overview	26
NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)	27
Housing Market Analysis.....	31
MA-05 Overview	31
MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)	34
MA-50 Needs and Market Analysis Discussion.....	41
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)	45
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)	46
Strategic Plan	47
SP-05 Overview	47
SP-10 Geographic Priorities - 91.415, 91.215(a)(1)	48
SP-25 Priority Needs - 91.415, 91.215(a)(2)	50
SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)	55
SP-40 Institutional Delivery Structure - 91.415, 91.215(k)	60
SP- 45 Goals - 91.415, 91.215(a)(4).....	67
SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)	71
SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)	72
SP-80 Monitoring - 91.230	75

Expected Resources	77
AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)	77
AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3 & (e)	82
AP-35 Projects - 91.420, 91.220(d)	87
AP-38 Project Summary	89
AP-50 Geographic Distribution - 91.420, 91.220(f)	94
AP-85 Other Actions - 91.420, 91.220(k)	95
Program Specific Requirements.....	99
AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)	99

Executive Summary

ES-05 Executive Summary – 24 CFR 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.

The Consolidated Plan is a planning document that CDBG entitlement communities are required to submit every five years. This document is designed to help communities to assess their affordable housing, homeless and non-housing community development needs and market conditions, set goals and objectives, and develop funding priorities for their CDBG programs based on an analysis of this data. The most recent Consolidated Plan covered Program Years 2015-2019 and the proposed Consolidated Plan will cover Program Years 2020-2024, beginning April 1, 2020 and ending March 31, 2024.

Naperville is a member of the DuPage County Consortium which includes DuPage County, Downers Grove and Wheaton, as well as Naperville. Participating in the Consortium enables Naperville residents to benefit from federal funding programs in addition to CDBG. The lead agency for the DuPage County Consortium is DuPage County. DuPage County's Consolidated Plan can be viewed on the County's website at:

http://www.dupageco.org/Community_Services/Community_Development_Commission/1310/

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

The Consolidated Plan summarizes the City's non-housing community development needs and assets and presents a Strategic Plan for the 2020-2024 period. The Strategic Plan prioritizes both non-housing community development needs, and housing and homeless needs and presents goals in all three categories.

High priority needs and goals are summarized below:

Housing

- ***Affordable Renter-Occupied Housing*** - Preserve and increase the supply of affordable renter-occupied housing through housing rehabilitation, acquisition and new construction.
 - construction.

- ***Affordable Renter-Occupied Housing*** - Preserve and increase the supply of affordable owner-occupied housing through housing rehabilitation, acquisition and new construction.
- ***Special Needs Housing*** - Preserve and increase the supply of housing with supportive services for special needs populations, including elderly and disabled persons through housing rehabilitation, acquisition and new construction.

Homeless

Assist homeless individuals and families at all points in the Continuum of Care, or cycle of homelessness.

- ***Homelessness Prevention*** – Prevent homelessness through outreach to at-risk households and assistance with basic needs, such as rent, mortgage and utility assistance. **Work to prevent homelessness among persons whose income has been reduced due to COVID-19.**
- ***Homeless Housing*** – Support housing for the homeless, including emergency housing, transitional housing, and permanent housing with supportive services for chronically homeless persons.
- ***Homeless Public Services*** – Support public services that help the homeless to gain life skills and self-sufficiency.

Neighborhood Investment – Public Improvements, Public Facilities and Public Services

- ***Public Improvements*** – Maintain the City’s infrastructure through investment in water/sewer, streets, and other infrastructure, as needed.
- ***Public Facilities*** – Ensure that public facilities are ADA-compliant and that there are sufficient facilities available for special needs populations, such as elderly persons and persons with disabilities. **Support facility improvements to prevent and respond to impacts of COVID-19.**
- ***Public Services*** – Provide public services to address the special needs of vulnerable populations, such as elderly, persons with disabilities and youth; and to help low-income residents achieve greater self-sufficiency. **Assist residents impacted by job losses and reductions in income due to COVID-19. Utilize public services to prevent COVID-19 among vulnerable populations.**
- ***Economic Development*** – Provide technical and financial assistance to small businesses impacted by the COVID-19 pandemic.

3. Evaluation of past performance

The CDBG program provides an extraordinary benefit to the City of Naperville and the City is committed to compliance with all HUD regulations and requirements. From 2015-2019, the City of Naperville used its CDBG funds to assist in the rehabilitation of owner and renter-occupied housing affordable to low and moderate-income residents, provided for the acquisition and rehabilitation of transitional housing for homeless people and people with disabilities, upgraded public facilities to achieve full compliance with the Americans with Disabilities Act (ADA), provided emergency rent and utility assistance to

households at-risk of homelessness and helped to provide social services to help formerly homeless households remain housed.

The City of Naperville achieved a timeliness ratio less than 1.5 times its annual grant allocation in each year between 2015 and 2019.

4. Summary of citizen participation process and consultation process

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 at least two public meetings or hearings and a public comment period for citizens to provide feedback on proposed plans. This year, a public meeting/information session took place on August 28, 2019 and a public hearing was held on March 17, 2020. Public comments were received from February 17, 2020 to March 17, 2020. A second public comment period took place from July 17, 2020 to July 21, 2020 to receive comments on the updated Consolidated Plan. A public hearing will take place on July 21, 2020.

In addition to the public hearings, extensive consultation was undertaken with government and non-profit organizations by both the City of Naperville and DuPage County. This consultation is further described in **Section PR-10 Consultation**.

5. Summary of public comments

No public comments were received.

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

No comments or views were not accepted.

7. Summary

During the 2015-2019 Consolidated Plan period, the City of Naperville used CDBG funds to assist over 50 projects benefitting low and moderate-income residents through a variety of activities. Since requests for funding always outstrip available resources, the City must allocate funds to the highest priority projects that make the most cost-efficient use of these limited funds. The proposed 2020-2024 Consolidated Plan builds on these efforts using new data to develop new policies and programs. Funds will be allocated to programs to prevent, prepare for and respond to the COVID-19 pandemic, with a focus on assisting low- and moderate-income residents and businesses.

The Process

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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

Agency Role	Name	Department/Agency
CDBG Administrator	NAPERVILLE	City Clerk's Office

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 *City Clerk's Office* has full responsibility for implementing Naperville's CDBG program, including administering all grants, preparing the Naperville sections of the Consolidated Plan 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 City Clerk's Office works closely with other city departments, including the 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's 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

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

1. Introduction

Naperville consulted with a wide variety of governmental and non-governmental agencies and organizations, using techniques that included public meetings and hearings, board and commission presentations, surveys, task force meetings, focus groups and stakeholder interviews. A summary of these efforts and the participants is provided below:

- **Kickoff Meeting:** A public meeting/information session was held on Wednesday, August 28, 2019 to provide an explanation of the Consolidated Plan and Annual Action Plan, and a review of the City's current funding policies and priorities.
- **Non-Housing Community Development Needs:** Using a survey on Municipal Needs as a starting point, staff consulted with City departments and other local government and private agencies on the City's public facility, infrastructure, planning and economic development needs. City departments consulted included the Department of Public Works; Transportation, Engineering and Development Business Group; and Water Utility. Other governmental and stakeholder groups included the Naperville-Area Chamber of Commerce and Naperville Park District.
- **Housing Needs and Market Analysis:**
 - The City's Housing Needs Assessment consultant conducted focus groups on affordable housing, housing for people with disabilities, senior housing and housing for extremely low-income people, including at-risk and homeless households.
 - Personal interviews were conducted with members of the Naperville Homeowners Confederation, DuPage Housing Alliance and local developers and realtors.
 - The Housing Advisory Commission devoted two Commission meetings to presentations on findings and policy and program recommendations from the Housing Needs Assessment.
- **Housing and Services for Seniors and People with Disabilities:** Staff met with the Senior Task Force, Advisory Commission on Disabilities and Accessible Community Task Force to learn their views and recommendations on housing, public facility and public services needs of their constituents.
- **Anti-Poverty Strategy:** Meeting with organizations that provide social services, rent and utility assistance, and emergency and transitional housing.

The City of Naperville also 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 the homeless in DuPage County.

(Additional information on the public meeting/information session, public comment period and public hearing is provided in **AP-12, Citizen Participation.**)

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

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 participates in 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.

Supporting agencies that provide assistance to the homeless is a high priority for both the CDBG and SSG programs. City staff works closely with subrecipients and grantees to implement the goals of the DuPage County Plan to End Homelessness (2008 and updates), 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 recovering substance abusers; permanent housing for 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.

Continuum of Care agencies the City of Naperville works with and supports directly include:

- *Homelessness Prevention* - Loaves & Fishes CARES Program (persons at-risk of homelessness)
- *Emergency Shelter and Transitional Housing* - 360 Youth Services (unaccompanied youth/ youth in foster care), Bridge Communities, Inc. (families with children), ChildServ (unaccompanied youth/youth in foster care), DuPage PADS (chronically homeless individuals and families, families with children, veterans), Family Shelter Service (domestic abuse - individuals and families with children), Loaves & Fishes CARES Program (families with children, veterans), Serenity House (individuals recovering from substance abuse).
- *Permanent Supportive Housing* - DuPage PADS (Olympus Place - formerly chronically homeless individuals and families)

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

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

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	360 YOUTH SERVICES
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	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. Council Workshop - speaker. Coordinate with other homeless services providers.
3	Agency/Group/Organization	BRIDGE COMMUNITIES, INC.
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children 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. Fund additional services to newly acquired transitional housing. Focus group – discuss needs/recommend strategies
4	Agency/Group/Organization	CHILDSERV
	Agency/Group/Organization Type	Housing Services-Children Services - Victims

	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Public Services - Abused Children
	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's-funded rehab of housing for abused/neglected children.
5	Agency/Group/Organization	COMMUNITY ACCESS NAPERVILLE
	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. Coordinate with other providers of recreational programs for disabled children.
6	Agency/Group/Organization	CAREER & NETWORKING CENTER
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development 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 employment services.
7	Agency/Group/Organization	DUPAGE HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	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. Interview - Create new CDBG-funded housing rehab program.

8	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 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. Continue funding services and rehab of permanent supportive housing for chronically homeless. Focus group – discuss needs/recommend strategies
9	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 Public Services - Elderly
	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.
10	Agency/Group/Organization	RIVERWALK ADULT DAY CARE
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Pubic Services - Elderly
	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.
11	Agency/Group/Organization	FAMILY SHELTER SERVICE/METROPOLITAN FAMILY SERVICES
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence

	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy Public Services - Victims of Domestic Violence
	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 services.
12	Agency/Group/Organization	ILLINOIS INDEPENDENT LIVING CENTER, KATHARINE MANOR APARTMENTS
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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's funding of capital improvements for housing for persons with disabilities.
13	Agency/Group/Organization	LOAVES & FISHES COMMUNITY SERVICES
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Public Services - Food & Nutrition
	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. Coordinate with other homeless services providers.
14	Agency/Group/Organization	Naperville Elderly Homes
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Housing - Elderly Persons

	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. CDBG funding of capital improvements for housing elderly persons. Focus group – discuss needs/recommend strategies.
15	Agency/Group/Organization	NAPERVILLE HERITAGE SOCIETY
	Agency/Group/Organization Type	Other government - Local Foundation
	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. Information on architectural barrier removal in public facilities.
17	Agency/Group/Organization	SANJEEVANI 4 U
	Agency/Group/Organization Type	Services-Mental Health/Domestic Violence
	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 persons with disabilities.
18	Agency/Group/Organization	RAY GRAHAM ASSOCIATION FOR PEOPLE WITH DISABILITIES
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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's and local funding of capital improvements for housing elderly persons. Focus group – discuss needs/recommend strategies.

19	Agency/Group/Organization	SENIOR HOME SHARING
	Agency/Group/Organization Type	Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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 for services for elderly persons in shared housing.
20	Agency/Group/Organization	SERENITY HOUSE INC
	Agency/Group/Organization Type	Housing Services-homeless Services - Substance Abuse
	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 housing and services for recovering substance abusers.
21	Agency/Group/Organization	TURNING POINTE AUTISM FOUNDATION
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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. Focus group – discuss needs/recommend strategies.
22	Agency/Group/Organization	YMCA OF METROPOLITAN CHICAGO
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Public Services - Children

	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 after-school services to low-income children.
23	Agency/Group/Organization	UCP SEGUIN SERVICES, INC.
	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 persons with disabilities.
24	Agency/Group/Organization	LITTLE FRIENDS
	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 persons with disabilities.
25	Agency/Group/Organization	NAMI DUPAGE
	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 persons with disabilities.
26	Agency/Group/Organization	WDSRA (Western DuPage Special Recreation Association)
	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 persons with disabilities.
27	Agency/Group/Organization	NORTHERN ILLINOIS FOOD BANK
	Agency/Group/Organization Type	Food Bank
	What section of the Plan was addressed by Consultation?	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.
28	Agency/Group/Organization	EDWARD FOUNDATION
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Health 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 - provided information.
29	Agency/Group/Organization	SAMARACARE
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Mental Health 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. Additional mental health services.
30	Agency/Group/Organization	TEEN PARENT CONNECTION
	Agency/Group/Organization Type	Services-Children

	What section of the Plan was addressed by Consultation?	Services for 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. Continued funding for services to teen parents.
31	Agency/Group/Organization	PROJECT HELP/YWCA
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Services to 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.
32	Agency/Group/Organization	ALIVE TEEN CENTER
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Services for Children
	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 children.
33	Agency/Group/Organization	NAPERVILLE YOUTH DEVELOPMENT COALITION D/B/A KIDSMATTER
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Services for Children 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 families and children.

34	Agency/Group/Organization	LITERACY DUPAGE
	Agency/Group/Organization Type	Services - Education
	What section of the Plan was addressed by Consultation?	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.
35	Agency/Group/Organization	DUPAGE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation and information provided on Housing Choice Voucher users residing in Naperville; develop strategies to increase acceptance of Housing Choice Voucher holders by local landlords increasing housing options for extremely low and low-income populations. Information provided on disposition of affordable rental housing apartments originally purchased by DuPage Housing Authority using CDBG funding. Stakeholder Interview – development of housing needs assessment
36	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 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 with to increase communication and improve programs. Member of HOME Advisory Group - monthly meeting to exchange information and adopt changes to programs and policies, when necessary.

37	Agency/Group/Organization	DUPAGE COUNTY HEALTH DEPARTMENT
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Health Agency
	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?	
38	Agency/Group/Organization	HOPE FAIR HOUSING CENTER
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Fair Housing
	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
39	Agency/Group/Organization	EVERGREEN REAL ESTATE GROUP
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Affordable housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public Meeting/Focus Group/Interviews - provide information.
40	Agency/Group/Organization	NAPERVILLE PARK DISTRICT
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Barrier removal and park infrastructure

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consult on improvements to parks in low and moderate-income concentration areas and improving accessibility in parks. Provide funding for park accessibility projects
41	Agency/Group/Organization	CITY OF AURORA
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Review Annual Action Plan. Provide notice of public meetings and availability of draft Annual Action Plans.
42	Agency/Group/Organization	CONTINUUM OF CARE AGENCIES
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attend public meetings - provide information. Funding to agencies for homeless housing and services in line with CoC strategies.
43	Agency/Group/Organization	HOUSING ADVISORY COMMISSION
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Housing Programs

	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. Sponsored and held meetings on Housing Needs Assessment, fair housing and housing strategies.
44	Agency/Group/Organization	ADVISORY COMMISSION ON DISABILITIES
	Agency/Group/Organization Type	Other government - Local
	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?	Met with Commission – provide information and recommendations for addressing needs of people with disabilities.
45	Agency/Group/Organization	ACCESSIBLE COMMUNITY TASK FORCE
	Agency/Group/Organization Type	Other government - Local
	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?	Met with Task Force – provide information and recommendations for addressing needs of people with disabilities.
46	Agency/Group/Organization	SENIOR TASK FORCE
	Agency/Group/Organization Type	Other government - Local
	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?	Met with Commission – provide information and recommendations for addressing housing, public service and other needs of senior residents.
47	Agency/Group/Organization	Homeless Service Providers (Bridge Communities, DuPage PADS, Loaves and Fishes CARES Program)
	Agency/Group/Organization Type	Services – Homeless, Very Low-Income

What section of the Plan was addressed by Consultation?	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?	Met with organizations - provide information and recommendations for anti-poverty strategy.

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

The City of Naperville attempted to consult with a wide variety of nonprofit agencies and local organizations to complete the Annual Action Plan. All Naperville grantees and subrecipients who received or applied for funding over the past three years were invited to the City's public meetings/hearings. 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
Go to 2050	Chicago Metropolitan Agency for Planning (CMAP)	Needs Assessment/Goals and Objectives

Table 3– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Naperville works closely with DuPage County through participation in monthly HOME Consortium meetings. The City seeks input from the City of Aurora and Will County via public hearings/meetings involving the Community Development Block Grant Program. The City will continue its efforts to collaborate with other local, regional, state, and federal agencies when appropriate to develop future projects, improve efficiency and reduce the duplication of efforts.

Narrative

In addition to the actions described above, the City will work to strengthen relationships with DuPage and Will Counties and nonprofit social services agencies throughout both Counties. We will pay attention to subrecipients and agencies that directly serve Naperville as these organizations have the best understanding of the community's needs.

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

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

The City of 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 2020-2024 Consolidated Plan and 2020 Annual Action Plan with a Public Meeting/Information Session from 10:00 a.m. – 12:00 noon on Wednesday, August 28, 2019 at the Naperville Municipal Center. The Public Meeting/Information Session also included the city-funded Social Services Grant (SSG) program for Fiscal Year 2021 (May 1, 2020-April 30, 2021). City staff provided an overview of both programs and presented information on the Consolidated Plan and Annual Action Plan (AAP), including funding priorities, application procedures, timelines, evaluation criteria and changes from previous years. The Public Meeting/Information Session was publicized in advance on the City's website, <http://www.naperville.il.us>, and through press releases to local media outlets. Materials presented at the public meeting, including PowerPoint presentations and applications, were available on the website the day following the meeting. Nonprofit organizations with a presence in Naperville also received direct emails advertising the information session and call for projects. A total of 69 participants attended the Public Meeting/Information Session and had the opportunity to comment and ask questions on community development priorities, plans and programs. City staff was also available to answer additional questions and provide technical assistance prior to the application deadline on Wednesday, October 2, 2019.

Between the Public Meeting/Information Session and the conclusion of the public comment period, the City undertook extensive consultation with government and non-profit organizations, including city agencies, boards and commissions, task forces, housing and social service agencies and advocacy organizations. Consultation was done through surveys, focus groups, key informant interviews and public meetings. The consultation process is further described in ***Section PR-10 Consultation***.

A notice announcing the public comment period and public hearing for the City's Consolidated Plan and Annual Action Plan was published in the Naperville Sun on Sunday, February 16, 2020. The notice included 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 Program Year 2020-2024 Consolidated Plan and Program Year 2020 Annual Action Plan were posted on the City of Naperville website, www.naperville.il.us, at the Naperville Municipal Center and at three Naperville public library locations from Monday, February 17, 2020 to Tuesday, March 17, 2020. The website and public notice also included directions on how to view the full Consolidated Plan on DuPage County's website or at the County offices.

A public hearing to hear citizen comments on the plan was held at the regularly scheduled City Council meeting on Tuesday, March 17, 2020, after which the City Council voted to formally adopt both the Consolidated Plan and Annual Action Plan. No comments were received either in writing during the public comment period or at the public hearing.

The submission of the Consolidated Plan and Annual Action Plan was delayed to allow the plan to be updated to account for any changes that needed to be made due to the COVID-19 pandemic. A second public comment period and public hearing were held to allow the public to comment and the revised plan. A notice announcing the new public comment period and public was published in the Naperville Sun on Wednesday, July 15, 2020. In accordance with new emergency citizen participation procedures, the public comment period was reduced to five days, beginning Friday, July 17, 2020 and ending Tuesday, July 21, 2020. The public hearing will take place at the regularly scheduled City Council meeting on Tuesday, July 21, 2020. The meeting was held virtually, using the Zoom platform. Documents were available on the City's website and at the City Clerk's Office at the Naperville Municipal Center.

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 69 people attended the public meeting/information session on August 28, 2019 not including city staff.	Attendees commented on the priorities and asked numerous 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 Hearing	Non-targeted/broad community	The public hearing was held during the regularly scheduled City Council meeting on Tuesday, March 17, 2020.	No persons spoke or asked to speak at the public hearing.	No comments were declined.	
3	Public Comment Period	Non-targeted/broad community	The public comment period took place from Monday, February 17, 2020 to Tuesday, February 17, 2020.	No comments were received.	No comments were declined.	
4	Public Hearing	Non-targeted/broad community	The public hearing was held during the regularly scheduled City Council meeting on Tuesday, July 21, 2020.	TBD.	TBD.	
5	Public Comment Period	Non-targeted/broad community	The public comment period took place from Friday, July 17, 2020 to Tuesday, July 21, 2020.	No comments were received.	No comments were declined.	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Naperville has identified the following high and medium priority Non-Housing Community Development needs in three categories: public facilities, public improvements/infrastructure, and public services. The City will use these priorities as a guide when evaluating projects for CDBG funding in the 2020-2024 period.

Public Facilities:

PUBLIC FACILITY NEED	PRIORITY LEVEL
ADA Compliance Improvements	High
Handicapped Centers	Medium
Homeless Facilities	Medium
Neighborhood Facilities	Medium
Parks and/or Recreation Facilities	Medium
Senior Centers	Medium
INFRASTRUCTURE NEED	PRIORITY LEVEL
Water/Sewer Improvements	High
Flood/Drainage Improvements	Medium
Street Improvements	Medium
Street Lighting Improvements	Medium
Tree Removal/Replacement in Public ROW	Medium
PUBLIC SERVICE NEED	PRIORITY LEVEL
Emergency Services	High
Handicapped Services	High
Mental Health Services	High
Senior Services	High
Substance Abuse Services	High
Transportation Services	High
Youth Services	High
Domestic Abuse Services	Medium
Employment Services	Medium
Food Assistance	Medium
Homeless Services	Medium

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The Public Facility Needs Table below ranks the need for various types of public facilities either located in low and moderate-income concentration areas or serving low and moderate-income residents in Naperville. High and medium priority needs are divided into three categories:

- **Facilities to serve populations that are either growing, underserved and/or have special needs that may require specially-designed facilities:** These populations include seniors and people with disabilities.
- **Needs that affect all types of Public Facilities:** Needs include removal of remaining architectural barriers in all public facilities and insuring that all public facilities meet current ADA standards, and rehabilitation of existing facilities, where needed.
- **Facilities Located in Specific Neighborhoods/Geographic Areas:** These facilities may include neighborhood facilities, such as learning centers/family service centers, parks and recreation facilities in low and moderate-income concentration areas, and rehabilitation of historic buildings in these areas, especially those that are also located in the downtown historic district.
- **Facilities Needed to Prevent, Prepare for, and Respond to COVID-19:** Facilities may include treatment centers and residences for quarantined patients, including privately-owned group homes, CILA's and transitional housing.

How were these needs determined?

In 2014 and again in 2019, DuPage County developed a Municipal Needs Survey asking users to identify needs for public facilities, public improvements and public services and rank them as high, medium, low or no priority. Using this survey as a guide, the Naperville City Clerk's Office held consultations with the following organizations:

- **City of Naperville Departments:** Department of Public Works and Transportation, Engineering and Development (TED) Business Group
- **City of Naperville Commissions and Task Forces:** Advisory Commission on Disabilities, Housing Advisory Commission, Senior Task Force
- **Other Local Government Agencies and Nonprofits** - Naperville Area Chamber of Commerce and Naperville Park District, social service agencies

PUBLIC FACILITY NEEDS	Priority Need Level	Remarks
ADA Compliance Improvements	High	Approximate Cost: \$2,500,000
Child Care Centers	None	N/A
Health Facilities	None	N/A
Handicapped Centers	Medium	Continue rehabilitation of existing facilities.
Historic Preservation	Medium	Some opportunities for assistance to low-moderate income households in historic district.
Homeless Facilities	Medium	Continue rehabilitation of existing facilities.
Neighborhood Facilities	Medium	Consider need and possible locations.
Parks and/or Recreation Facilities	Medium	Rehabilitation of 3 parks. Approximate Cost: \$900,000
Parking Facilities	Low	Must serve low and moderate-income households.
Senior Centers	Medium	Facilities to serve a growing population.
Youth Centers	Medium	Maintain existing facilities.

Describe the jurisdiction's need for Public Improvements:

As shown in the Public Improvements/Infrastructure Needs Table below, one of Naperville's highest priority public improvement/infrastructure needs is for replacement of lead water service lines. Although these lines pose no current danger and make up less than 1% of the City's total water service lines, best practice is for them to be replaced. Street and street lighting repairs are ongoing needs. Flood drainage improvements may be more needed in the future if water levels increase and flood events become more likely. Tree replacements in public rights-of-way are needed in most areas of the City to replace trees removed due to disease and to diversify tree species.

How were these needs determined?

The Naperville City Clerk's Office held consultations with the following organizations:

- **City of Naperville Departments:** Department of Public Works, Transportation, Engineering and Development (TED) Business Group, and Water Utility

Departments were asked to identify and quantify needs for public improvements/infrastructure in low and moderate-income areas and rank them as high, medium, low or no priority.

PUBLIC IMPROVEMENTS/INFRASTRURE NEEDS	Priority Need Level	Remarks
Flood/Drainage Improvements	Medium	35 miles of storm water sewers (32 miles older than 20 yrs.
Green Infrastructure Improvements	Low	N/A
Sidewalk Improvements	Low	Other grant funds are available for low-mod homeowners.
Street Improvements	Medium	Approximately 22 miles of roads.
Street Lighting Improvements	Medium	503 (approximately 95% LED)

Tree Removal/Replacement in Public ROW	Medium	Approximately 438 sites needing planting.
Water/Sewer Improvements	High	Est.345 lead lateral sewer lines; approx. 69% low-mod areas. Replacement cost @\$8,000/line = Approx. \$1.9 M
Solid Waste Disposal Improvements	None	N/A
Water Recycling Facility Improvements	None	N/A

Describe the jurisdiction's need for Public Services:

Public services funding is in high demand in the City of Naperville. Historically, the need has exceeded the dollars available through CDBG funding. The demand for services suggests that more funding is needed to help residents in a wide range of categories from basic needs to legal support. The City-funded Social Services Grant (SSG) was established to help meet resident's social service needs, allowing CDBG funds to be used primarily for capital projects. The City plans to continue this pattern of funding, also using CDBG funds for public services when available.

Public service needs, listed in the table below, are highest for the growing population of senior citizens and people with disabilities, and to address issues that have been identified by municipal agencies such as the Naperville Police Department and health care providers. These services include substance abuse services and counseling, mental health counseling. The Advisory Commission on Disabilities and Accessible Community Task Force identified services for transportation services as a key issue for the disabled community. Additional public services will also be needed to assist residents impacted by the COVID-19 public health crisis. To address these needs, the Priority Need Level for child care services, domestic abuse services, employment services, food assistance, health services, homeless services, mental health services, senior services and substance abuse services were raised from None, Low and Medium to High.

How were these needs determined?

Municipal agencies and local social services providers have maintained statistical information on various issue areas, such as substance abuse, mental health issues, and use of rent/utility assistance and food assistance. Statistical information is compared over time to determine trends and priority areas. In addition, as mentioned previously, the City of Naperville has a separate local funding mechanism for social service agencies, the Social Services Grant (SSG). The City Council develops funding priorities for this program annually, based on internal analysis of public safety, health and other data which are also considered when developing CDBG priorities. Most recently, the priority services identified have been emergency services, senior services, services for special needs populations, youth services and services designed to promote self-sufficiency. Special set-asides have been established for substance abuse services and mental health services. Transportation services are a subset of each of these categories. Consultation with social service providers, economic development agencies and city departments led to additional pub

Consultation with social services agencies, economic development organizations and city departments led to prioritization of additional social services to address potential impacts of COVID-19.

PUBLIC SERVICE NEEDS	Priority Need Level	Projected Funding (PY 2020 – PY2024)
Child Care Services	High	\$100,000
Crime Awareness	Low	N/A
Domestic Abuse Services	High	\$50,000
Emergency Services	High	\$350,000
Employment Services	High	\$100,000
Food Assistance	High	\$300,000
Handicapped Services	High	\$300,000
Health Services	Low	\$100,000
Homeless Services	High	\$300,000
Lead Hazard Screening Services	Low	N/A
Mental Health Services	High	\$250,000
Senior Services	High	\$300,000
Substance Abuse Services	High	\$250,000
Transportation Services	High	\$100,000
Youth Services	High	\$200,000

Public Service Needs

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section presents a brief overview of the Naperville housing market, including both DuPage and Will Counties. This information is based on a Housing Needs Assessment prepared for the City by S.B. Friedman, Inc. Additional information on general housing needs and the housing market for DuPage County, including Naperville, can be found in the DuPage County Consortium Consolidated Plan 2020-2024:

https://www.dupageco.org/Community_Services/Community_Development_Commission/1314/

This information was compiled prior to the COVID-19 pandemic, which is addressed under “Other Unmet Housing Needs.”

Naperville Housing Today

Population Growth Trends: Naperville’s 2017 population was 146,431, with 51,272 households and approximately 54,000 housing units. The number of households increased 17% since 2000, but only 3% since 2010. Although Naperville’s population growth is leveling off and the City is approaching build-out, the Chicago Metropolitan Agency for Planning (CMAP) projects continued population growth through 2050.

Housing Characteristics:

- **Age:** Naperville’s housing is relatively new. The median year built is 1988, with the oldest housing located near downtown Naperville and the newest housing in the areas south of 75th Street.
- **Housing Type:** Naperville’s housing is somewhat diverse: About 62% are single-family, detached units, and the remaining units include both attached single-family homes and apartments.

Housing Tenure, Price and Affordability:

- Approximately 75% of housing units are owner-occupied, with a median home value of approximately \$399,000. The median rent is approximately \$1,415/month.
- Assuming that occupants should pay no more than 30% of monthly income for housing costs, homeowners would need to earn approximately \$100,000 per year to afford a median-priced house in Naperville, while renters would need to earn approximately \$57,000 per year for a median-priced apartment to be affordable.

Housing Market Analysis:

- The average sales price in 2019 was approximately \$405,000 (Multiple Listing Service). Approximately 7% of the owner-occupied housing stock is sold each year. Sales volume and

prices have risen since the Great Recession and prices appear to be continuing to increase despite a slight decline in volume in 2019.

Naperville Housing Challenges

Continued Housing Demand:

- S.B. Friedman Associates projected that there would continue to be a high demand for Naperville housing over the next 5 years. To meet this demand would require construction of 510-565 units per year. However, between 2010 and 2017, the City added an average of only 340 units per year.

Limited Land Availability:

- Limited availability of land will force costs up and encourage teardowns. Without changes in housing types and density, this is likely to push costs up and further reduce the supply of affordable housing.

Lack of Affordability:

- **Cost Burdened Households:** The high average costs of both owner and renter-occupied housing in Naperville, as described above under ***Housing Tenure, Price and Affordability*** has resulted in unaffordable costs for a significant portion of the population: Recent U.S. Census data showed that about 8,600 or 22% of homeowner households and 5,200 or 43% of renter households are cost-burdened or paying more than 30% of income for housing costs. With homeowners and renters taken together, about 27% of all Naperville households are cost-burdened.
- **Limited Affordable/Workforce Housing/Entry-Level Housing:** Households making less than \$100,000 per year have limited options for homeownership and renter households making less than \$57,000 per year have few affordable options.

Other Unmet Housing Needs:

- **Senior Housing:** Very little housing is available for senior households interested in remaining in the community while downsizing to smaller, more affordable options. This problem is especially acute for the 40% of senior households that are low-moderate income. Other seniors with limited income may face challenges with maintenance costs and adapting housing to accommodate physical disabilities.
- **People with Disabilities:** Approximately 9,400 Naperville residents, 6.5% of the population, have a physical or cognitive disability. About 4,000 or 43% are age 65 or older and 15% live below the poverty line. As the 65+ age group continues to grow, Naperville will need to ensure that housing, public facilities and services are available to meet their needs.
- **Low-Income/At-Risk/Homeless Households:** There is a need for services, transitional and supportive housing for the lowest income segment of the population.

Needs Due to the COVID-19 Pandemic: The full impacts of the COVID-19 pandemic are yet to be determined. Needs that are increasing or expected to increase in the short-term include additional funding for homelessness preventions services due to loss of employment or income, and additional need for short-term housing to replace homeless and domestic violence shelters, due both to social distancing requirements and increased demand for these services. COVID-19 may accelerate the demand for new senior housing options as seniors and their families become more reluctant to make use of congregate housing options.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Naperville is the fifth largest city in Illinois with almost 150,000 residents. Located 30 miles west of Chicago in both DuPage and Will Counties, Naperville's economy has benefited from its proximity to the I-88 Tollway and the Illinois Technology and Research Corridor. The economy is well-diversified and includes Business and Professional, Scientific, and Technical Services, Finance and Insurance, as well as major corporate headquarters. The City's financial health has also enabled it to attract numerous retail establishments, restaurants and entertainment venues.

From 2002-2017, Naperville had an employment growth rate of 33% (1.9% annually), which outpaced both the region overall and DuPage County. From 2011 to 2015, jobs in Naperville increased by approximately 5% from 62,799 to 66,233. During that period, the overall unemployment rate in Naperville was 6.24% which had dropped to 5.3% by 2017 (American Community Survey). The unemployment rate was approximately the same as DuPage County's rate (5.2%) and significantly lower than the unemployment rates for the State of Illinois (7.4%) and the nation (6.6%). It is likely that the COVID-19 pandemic will result in a temporary increase in unemployment, though it remains to be seen how significant or long-lasting these changes will be.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	131	39	0	0	0
Arts, Entertainment, Accommodations	6,159	8,523	11	13	2
Construction	2,106	1,689	4	3	-1
Education and Health Care Services	10,420	14,716	18	22	4
Finance, Insurance, and Real Estate	5,677	6,042	10	9	-1
Information	1,491	1,356	3	2	-1
Manufacturing	4,960	2,007	9	3	-6
Other Services	2,332	2,896	4	4	0
Professional, Scientific, Management Services	10,858	14,562	19	22	3
Public Administration	0	0	0	0	0
Retail Trade	6,935	10,272	12	16	4
Transportation and Warehousing	2,349	1,238	4	2	-2
Wholesale Trade	4,561	2,893	8	4	-4
Total	57,979	66,233	--	--	--

Table 5 - Business Activity

Data 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)
Source:
Data Source <TYPE=[text] REPORT_GUID=[0F583FFC4EF3E92EC8EA8C84899896ED] PLAN_SECTION_ID= [1370200000]>
Comments:

Labor Force

Total Population in the Civilian Labor Force	77,785
Civilian Employed Population 16 years and over	72,950
Unemployment Rate	6.24
Unemployment Rate for Ages 16-24	16.58
Unemployment Rate for Ages 25-65	3.97

Table 6 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	29,305
Farming, fisheries and forestry occupations	2,355
Service	4,585
Sales and office	18,270
Construction, extraction, maintenance and repair	2,100
Production, transportation and material moving	1,500

Table 7 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	32,675	50%
30-59 Minutes	20,875	32%
60 or More Minutes	12,455	19%
Total	66,005	100%

Table 8 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,065	55	580
High school graduate (includes equivalency)	4,740	640	1,830
Some college or Associate's degree	11,515	740	2,805
Bachelor's degree or higher	43,745	1,675	8,670

Table 9 - Educational Attainment by Employment Status

Data Source: <TYPE=[text] REPORT_GUID=[849B607A44611EB8939044AC016B30A5] PLAN_SECTION_ID= [1370601000]>

Educational Attainment by Age

	Age				
	18–24 yrs.	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	70	63	315	330	630
9th to 12th grade, no diploma	1,030	205	210	598	785
High school graduate, GED, or alternative	3,225	1,165	2,080	3,985	3,375
Some college, no degree	5,310	2,435	2,075	5,820	2,640
Associate's degree	465	900	1,168	2,720	875
Bachelor's degree	2,350	5,985	8,150	15,820	3,730
Graduate or professional degree	145	3,810	6,860	13,510	3,530

Table 10 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	94,186
High school graduate (includes equivalency)	100,927
Some college or Associate's degree	159,841
Bachelor's degree	282,696
Graduate or professional degree	379,045

Table 11 - Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Three employment sectors account for over 39,000 jobs or approximately 59.7% of the total 66,233 jobs that employed Naperville workers: Education and Health Care Services; Professional, Scientific and Management Services; and Retail Services. Two other sectors – Finance, Insurance and Real Estate; and Arts, Entertainment and Accommodations account for over 14,000 jobs. Taken together, these five sectors account for over 82% of Naperville jobs. At least two of these sectors – Retail Services and Arts, Entertainment and Accommodations are experiencing significant impacts due to COVID-19 closures and social distancing requirements.

Describe the workforce and infrastructure needs of the business community:

Business and financial management, sales and office occupations are the occupational sectors that predominate in the Naperville workforce. Management occupations alone account for about half of all occupations. Many of these jobs require a highly skilled and well-trained workforce. Naperville appears to be able to attract employees with the necessary level of education and training, though an overwhelming majority of Naperville workers, approximately 85%, do not live in the City.

Naperville recently commissioned an update to its Comprehensive Master Plan, prepared by Houseal Lavigne Associates, that includes an assessment of retail, office and industrial markets:

Retail

Current Conditions:

- Per the Illinois Department of Revenue, Naperville led all Illinois suburbs in retail and food/drink sales in 2017 and 2018. Naperville is experiencing the lowest vacancy and highest average rents for retail since 2009. However, the 7% vacancy rate is still above the preferred standard of 5% vacancy in a retail market. Increased vacancies due to COVID-19 would appear to be likely, though the impact so far has been limited.

Future Development Prospects:

- The success of thriving retail centers in downtown Naperville should help to attract additional investment and activity to the City. This includes businesses and developers looking to locate within or near Downtown and can serve as a model for redevelopment of retail corridors on Route 59 and Ogden Avenue. Opportunities to repurpose some retail sites as residential or mixed-use developments may arise. If COVID-19 does result in increased vacancies, it may accelerate a trend towards new uses for these sites.

Workforce and Infrastructure Needs:

- Corridor redevelopment should include mixed use development with residential components as well as entertainment and cultural uses. Increases in housing diversity, including different price points, housing types, and locations, should help provide options that appeal to a variety of

income levels, including young families and aging residents. Growing diversity may increase demand for specific services and housing types, such as accessory dwelling units.

Office/Industrial

Current Conditions:

- Naperville's office market is healthy with relatively low vacancy rates and average rents. While vacancy and rents have fluctuated, the office market area has been relatively stable for several years. The City should continue to see a demand for office space for the foreseeable future. **If employees who worked at home during the COVID-19 pandemic continue to do so office vacancy rates may be affected.**

Future Development Prospects:

- Naperville's location will continue to position the City to capture a proportionate share of regional demand for industrial space. Naperville's industrial market outperforms the larger regional submarket with lower vacancy and higher rent per square foot.

Workforce and Infrastructure Needs:

- Given existing office uses and the lack of developable land, new large-scale office buildings may not be preferred or market viable. Focus should be directed to ensuring existing office buildings remain desirable and continue to meet the needs of current and future tenants. This should include efforts to renovate existing office buildings with modern designs, new and updated building materials, floor plan modifications, technology and infrastructure upgrades, site improvements to increase parking and amenities like recreation and leisure spaces.
- More diverse housing types will help to attract moderate-income workers, including new homeowners and families with children.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

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 a necessity for supplying housing for younger workers, workers in lower paying sectors such as retail and sales, first-time homebuyers, seniors and renters.

Naperville has also been experiencing some significant and ongoing demographic changes, most significantly aging of the population. The percent of people 65 and over doubled from 6% in 2000 to 12% in 2017. During the same period, the percentage of people between 50-64 increased from 13% to 21%, while people 35-49 decreased from 29% to 22% and children 19 and under decreased from 34% to 29%

of the population. As these trends continue, companies may need to change their business and employment models to address a changing market and workforce.

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

Many of the occupations and industries described above require significant technical skills – computers/information technology, engineering, finance and health care. Most of these fields require a bachelor's degree and/or specialized or advanced training. On the other hand, some other fields, such as retail, require a lower level of education and training. Naperville residents include a high percentage of well-educated people, with 69.2% having at least a bachelor's degree and almost 45% of this group also holding a graduate or professional degree. However, only 17% of Naperville residents work in Naperville. This percentage is flipped for Naperville's workforce, with 85% commuting from outside the City. This is reflected by workforce travel times, with 32% of Naperville worker's traveling over 30 minutes to get to work and another 19% commuting over 1 hour.

The Housing Needs Assessment, conducted by S.B. Friedman, Inc., found that Naperville's most common employment sectors had average annual wages ranging from \$78,000 for Professional and Business Service jobs to \$34,000 for Retail. For Naperville residents, the median income is approximately \$114,000, with owner households (75% of total households) earning a median income of approximately \$134,000 and renter households earning a median income of \$61,745. Given that Naperville's median home value is \$398,500 and median monthly rent is \$1,415, requiring incomes approximately \$100,000/year and \$57,00/year, respectively, to be considered affordable, it is likely that many people working in Naperville are unable to afford homeownership and that those on the lower end are also unable to afford average rents.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Most workforce training initiatives are coordinated at the County level, involving partnerships between state and county agencies, economic development agencies, educational institutions, and labor organizations. The availability of these resources has allowed Naperville to focus the use of its CDBG funds on housing, infrastructure and public facilities rather than economic development and workforce training activities. Naperville will work to insure that local nonprofits that serve low and moderate-income populations are aware of, and able to access workforce training initiatives on behalf of their clients.

Key workforce training initiatives are coordinated through the DuPage Workforce Board and the workNet DuPage Career Center.

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

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

Naperville does not participate in a Comprehensive Economic Development Strategy (CEDS). At this time, Naperville does not plan to coordinate any economic development initiatives with the 2020-2024 Consolidated Plan. Other local and regional plans or initiatives that may impact economic growth include *GO TO 2050*, a comprehensive regional plan developed by the Chicago Metropolitan Agency for Planning (CMAP). *GO TO 2050* establishes coordinated strategies to improve transportation, housing, economic development, open space and sustainability throughout northeastern Illinois.

The Naperville Development Partnership is the lead agency promoting economic development in the City of Naperville. The Partnership is a public/private organization with a mission of enhancing the economic vitality of Naperville and maintaining its quality of life through retention and expansion of existing businesses, and attraction of new businesses to the Community. Other agencies promoting Naperville's economic development are the Naperville Area Chamber of Commerce and Choose DuPage, a countywide organization dedicated to establishing DuPage County as a premier global business location by working to expand and diversify the county's economy. Choose DuPage supports municipal economic development initiatives to attract and retain businesses and address policy issues critical to the needs of businesses.

Discussion

The COVID-19 pandemic impacts on local businesses, especially in the retail, entertainment and accommodation sectors, may result in Naperville using supplemental CDBG funds received through the CARES Act (CDBG-CV) to address economic development activities during 2020-2021. The City will closely monitor economic conditions and proposed projects to identify opportunities that could benefit or offer employment to low and moderate-income residents. The City will also support housing affordability activities that support economic development.

MA-50 Needs and Market Analysis Discussion

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

The primary housing problem encountered in Naperville is cost burden due to a lack of affordable housing. As discussed in *Section MA-05 Housing Market Analysis Overview*, 27% of Naperville households are spending over 30% of household income on housing expenses – 22% for owner households and 43% for renter households. In total, approximately 13,800 households, most of them earning less than \$75,000 per year, are spending over 30% of their income on housing costs.

Households are more likely to be cost-burdened the lower their household income. Therefore, cost-burdened households are most likely to be found in neighborhoods with lower median incomes and with higher percentages of rental housing, though Naperville also has higher-end rental apartment complexes that generally do not attract lower-income tenants. Naperville's pattern of rapid development in recent decades resulted in many instances in which newer, more expensive housing was built in close proximity to smaller, older housing. This is especially the case in older neighborhoods near downtown Naperville.

Naperville's Housing Needs Assessment found that cost-burdened owner households were most likely to be located northern and eastern parts of the city, including downtown Naperville. Cost-burdened renter households are located throughout the city, though rental housing is more common in the northern portion of the city. For purposes of mapping these areas, the study divided the city into 10 subareas with comparable socioeconomic and housing characteristics. Cost-burdened owner households ranged from a low of 19% to a high of 32%, while cost-burdened renter households ranged from a low of 37% to a high of 55%.

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

Racial/Ethnic Concentration Areas: Naperville's ethnic and racial composition has changed significantly since 2000, with the minority population increasing from just below 15% in 2000 to 27% in 2017. The largest increase was in the Asian population which went from 9.6% in 2000 to 17.9% in 2017. During the same period, the African-American population increased from 3% to 5%. The Hispanic population, which is counted separately, went from 3.2% of the City's 2000 population to 5.7% in 2017.

In 2016, the city commissioned an Analysis of Impediments to Fair Housing Choice (AI). The AI assessed the conditions, both public and private, that affect fair housing choice in Naperville. As part of their research, the city's consultant, Mullin & Lonergan Associates, mapped concentration areas for Whites, Asians, Blacks and Hispanics. High concentrations of White residents are found in the central areas north of 75th Street in neighborhoods surrounding downtown and east of the I-88/Rt. 59 interchange. Asian households were found throughout the City, but there are significant concentrations both to the north

of Ogden Avenue and in the newer west/southwest areas of the City. There were concentrations of Black residents in the southern part of the City and of Hispanic residents in the northwest corner of Naperville.

Mullin and Lonergan also researched Racially or Ethnically Concentrated Areas of Poverty (RE/CAPS), defined by HUD as areas where the total minority population is 50% or more and the poverty rate is 40% or more. Based on these definitions, no RE/CAPS exist in Naperville. The City defined its own areas of concentrations of lower income minority residents as census block groups with a minority population greater than the citywide median of 30.4% and a poverty rate greater than the citywide rate of 4.3%. They discovered 16 census block groups, referred to as “Focus Areas,” that met these criteria. The highest concentrations were found in the northwest part of the City and near the intersection of Route 59 and 95th Street.

Low-Income Concentration Areas: The Low and Moderate-Income Concentration Area Map shows the areas in the City that meet the U.S. Department of Housing and Community Development’s (HUD) criteria for low and moderate-income concentration areas. For Naperville, a low and moderate-income concentration area is a Census Tract Block Group where a minimum of 28.49% of the population is low to moderate income. The 28.49% figure is based on the most recent information provided by HUD for federal fiscal year 2018. The table below shows the maximum income levels for low and moderate-income households depending on household size (June, 2019). Some, though not all, of the new concentration areas overlap with the Focus Areas defined by the AI study.

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

Both low and moderate-income concentration areas and the Naperville Focus Areas tend to be located in the northern 2/3rds of the City, in close proximity to downtown Naperville, to the BNSF railroad tracks, to I-88/Route 59 highway interchanges and major thoroughfares. Some areas are also near large commercial/retail centers. One of these areas is located near the intersection of Route 59 and 95th Street.

The housing stock in these neighborhoods is older, with higher percentages of multi-family and rental properties, including older apartment and townhome complexes that may feature smaller units with fewer amenities than some newer complexes. Single-family homes in these neighborhoods are also older, with smaller lots and small square footage.

Are there any community assets in these areas/neighborhoods?

Proximity to Metra stations, easy access to highways and downtown Naperville are considered assets. Low-income neighborhoods also have the same access to many of the amenities for which Naperville is known: highly-rated public schools, colleges and libraries, hospitals, parks and recreation areas, and shopping.

Are there other strategic opportunities in any of these areas?

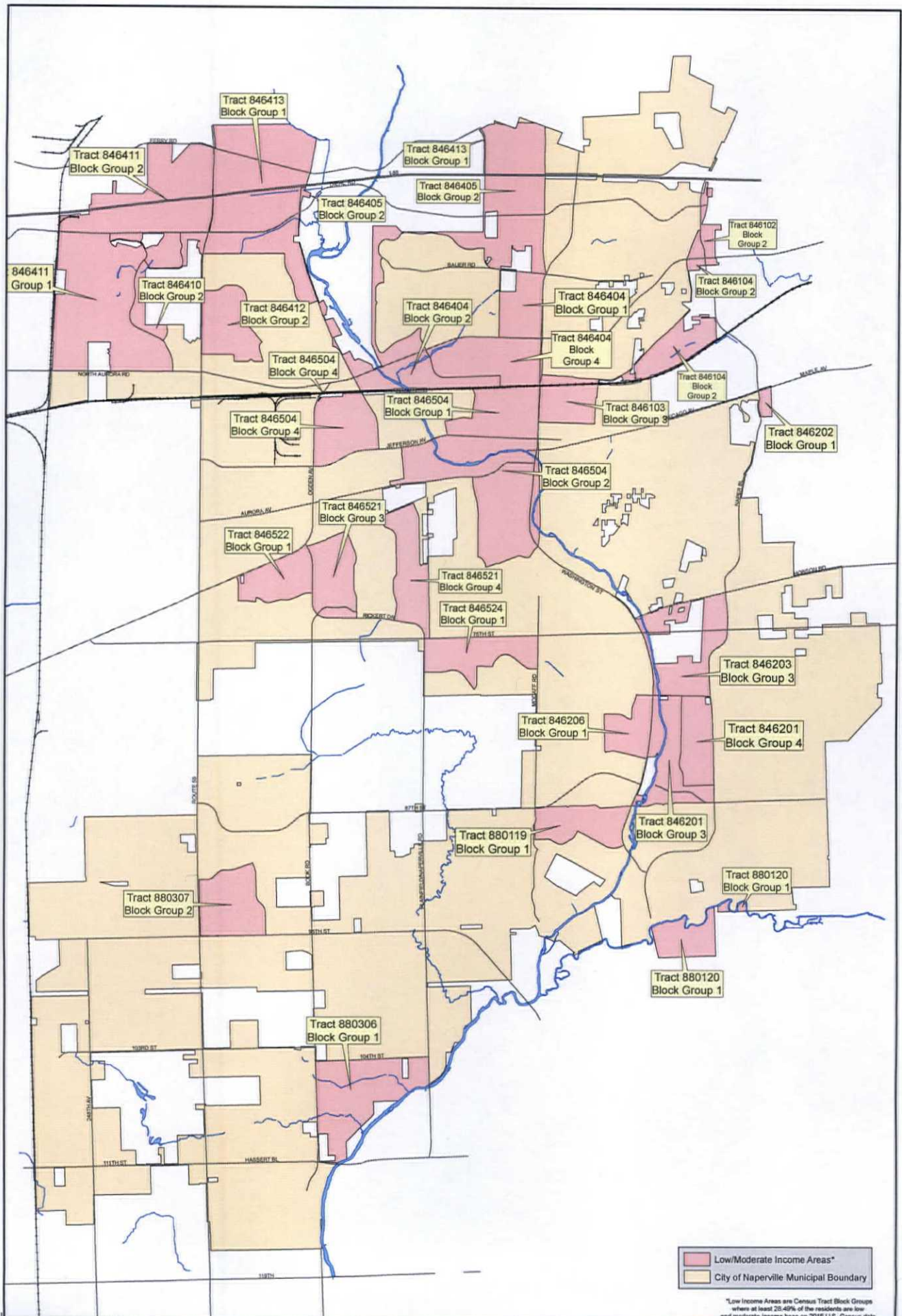
As Naperville continues to become more built out, redevelopment pressure may increase in some low-income areas. While this may threaten the affordability of some of these neighborhoods, it may also present an opportunity for creative use of incentives to preserve existing units or create new affordable housing.

Recently, 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, City Council, acting on a recommendation from the Housing Advisory Commission, adopted a resolution asking the developer to make at least 20% of units affordable to households with incomes up to 60% of the median family income for the region. Other discussions have revolved around potential repurposing of parts of some traditional retail areas to include housing. The updated Comprehensive Master Plan and Housing Needs Assessment will include recommendations on increasing affordable housing. CDBG funds were used to assist in acquisition and rehabilitation of both affordable owner and renter properties during the 2015-2019 Consolidated Plan period and will continue to be used for these purposes in the 2020-2024 period.

Household Size	30% of MFI	50% of MFI	80% of MFI
1	\$18,750	\$31,200	\$49,950
2	\$21,400	\$35,650	\$57,050
3	\$24,100	\$40,100	\$64,200
4	\$26,750	\$44,550	\$71,300
5	\$28,900	\$48,150	\$77,050
6	\$31,050	\$51,700	\$82,750
7	\$33,200	\$55,250	\$88,450
8 and more	\$35,350	\$58,850	\$94,150

Table 12 - HUD Income Limits, Chicago-Joliet-Naperville, Effective June 28, 2019

Low Income Concentration Areas



Transportation, Engineering and
Development Business Group
www.naperville.il.us
Date: 3/25/2019

City of Naperville
Low-Moderate Income Areas by Census Tract & Block Group

This map should be used for reference only.
The data are subject to change without notice.
City of Naperville assumes no liability in the use
or application of the data. Reproduction or
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written consent from the City of Naperville.



MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

AT&T provides internet service over fiber in Naperville; speeds may depend on geographical area, but there do not appear to be significant differences between low and moderate-income concentration areas and other parts of the City. Broadband internet access is also available via Comcast and WOW cable modems using coaxial cables. Given Naperville's strong business environment, it is likely that service providers will continue to invest in new infrastructure and technologies.

The COVID-19 business and school closures resulted in significantly higher use of internet and wifi services to support students engaged in e-learning, adults working from home and unemployed people using the internet to access benefits or look for employment. Increased usage has revealed gaps in internet services affecting residents of older housing, often located in older and lower-income neighborhoods. The City will seek to support these residents through technical assistance and support for physical improvements, where necessary.

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

Naperville has several broadband internet service providers (AT&T, Comcast, WOW, Viasat, etc.) over different technologies, including fiber, DSL, cable modem and satellite.

Naperville's Information Technology (IT) Department has considered the possibility of providing municipal broadband, but determined that private providers are providing sufficient offerings.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Natural hazard risks to Naperville due to climate change generally fall into two categories: 1) temperature extremes, and 2) higher levels of precipitation, resulting in higher water levels in the DuPage River, which may result in a greater danger of flooding.

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

Although the DuPage River does run through several low and moderate-income neighborhoods, it is generally sufficiently separated from residential areas by open space, detention areas and roads to avoid damage to homes. Naperville has had prohibitions against construction in floodplains and floodways since the late 1970's. In succeeding years, the City purchased any existing homes located in these areas and demolished them.

Although the City is not aware of any studies on this subject, extreme temperatures may pose a greater danger to low and moderate-income households. These households may have older HVAC equipment or may be unable to afford professional maintenance, possibly resulting in a greater likelihood of equipment breaking down or functioning poorly during a severe weather incident. City programs subsidizing home repairs for low and moderate-income households are one method of addressing these issues.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan provides an overview of how the City of Naperville will spend CDBG funds over the next five program years (2020-2024). The following issue areas are included:

- **Geographic Areas** – Geographic areas where investment will be directed.
- **Priority Needs** – Highest priority needs to be addressed in the areas of Housing, Homeless, Special Needs and Non-Housing Community Development.
- **Anticipated Resources** – Anticipated federal and other funding resources available.
- **Institutional Delivery Structure** – A description of the government and non-profit institutions that will carry out the projects and activities to meet priority needs.
- **Goals** – Key goals to address priority needs.
- **Lead-Based Paint Hazards** – Strategies to address lead-based paint hazards.
- **Anti-Poverty Strategy** – Strategies to reduce poverty.
- **Monitoring** – How subrecipients will be monitored to carry out projects and activities.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 13 - Geographic Priority Areas

1	Area Name:	City of Naperville
	Area Type:	Incorporated City of Naperville, IL
	Other Target Area Description:	Incorporated City of Naperville, IL
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The target area is the incorporated area of the City of Naperville. See the narrative below on General Allocation Priorities for additional details.
	Include specific housing and commercial characteristics of this target area.	Not applicable.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Not applicable.
	Identify the needs in this target area.	Not applicable.
	What are the opportunities for improvement in this target area?	Not applicable.
	Are there barriers to improvement in this target area?	Not applicable.

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Although there are no plans at this time to direct investments to specific geographic areas during the 2020-2024 Consolidated Plan period, the City will closely monitor conditions in areas with concentrations of low and moderate-income households and will consult with city agencies, and housing and social service organizations serving residents of these areas to determine how best to assist these households. If warranted, Naperville may choose to direct some funds to projects in these neighborhoods that qualify based on Low-Moderate Income Area Benefit or Housing Benefit if suitable projects are presented that result in quantifiable improvements for low and moderate-income residents.

Projects are proposed. In particular, the City will consider projects designed to improve public infrastructure and public facilities, and to preserve existing affordable housing and create new affordable units.

In the meantime, the City will consider funding any capital improvement or public service project located in the City of Naperville, or that provides significant benefits to Naperville residents. Projects selected for funding will be chosen for their ability to meet the national objectives of the CDBG program and the goals of the Consolidated Plan. All projects will benefit low and moderate-income Naperville residents with emphasis on low and moderate-income renters and homeowners, persons with special needs, including seniors, persons with disabilities, people at risk of homelessness, and homeless persons.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 14 – Priority Needs Summary

1	Priority Need Name	Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Frail Elderly Families with Children Large Families Persons with Developmental Disabilities Persons with Mental Disabilities Persons with Physical Disabilities
	Geographic Areas Affected	Incorporated City of Naperville, IL
	Associated Goals	Affordable Rental Housing Affordable Owner-Occupied Housing Special Needs Housing and Supportive Services Preservation of Housing for Persons Impacted by COVID-19
	Description	<u>Housing</u> - Affordable Rental Units – Rehabilitation, New Construction and Acquisition - Affordable Owner-Occupied Units – Rehabilitation, Acquisition, Homebuyer Assistance - Special Needs Housing - Supportive Housing for Seniors and Persons with Disabilities – Rehabilitation, New Construction and Acquisition

	Basis for Relative Priority	Housing cost burden and lack of affordable housing are the most serious housing-related problem for Naperville households. - Recent census data shows that about 8,600 or 22% of homeowner households and 5,200 or 43% of renter households are cost-burdened or paying more than 30% of income for housing costs. With homeowners and renters taken together, about 27% of all Naperville households are cost-burdened. - Households making less than \$100,000 per year have limited options for homeownership and renter households making less than \$57,000 per year have few affordable options. - Very little housing is available for senior households interested in remaining in the community while downsizing to smaller, more affordable options. This problem is especially acute for the 40% of senior households that are low-moderate income. Other seniors with limited income may face challenges with maintenance costs and adapting housing to accommodate physical disabilities. - Approximately 9,400 Naperville residents, 6.5% of the population, have a physical or cognitive disability. About 4,000 or 43% are age 65 or older and 15% live below the poverty line. As the 65+ age group continues to grow, Naperville will need to ensure that housing, public facilities and services are available to meet their needs. - Senior housing, housing for persons with disabilities and transitional apartments for homeless persons may require physical improvements and operating assistance to prevent, prepare for and respond to COVID-19
2	Priority Need Name	Non-Housing Community Development Needs
	Priority Level	High
	Population	Non-Housing Community Development
	Geographic Areas Affected	Incorporated City of Naperville, IL
	Associated Goals	Non-Housing Community Development: Public Facilities Non-Housing Community Development: Public Improvements/Infrastructure Non-Housing Community Development: Public Services Economic Development

	Description	<u>Non-Housing Community Development Needs</u> <i>Public Facilities</i> • Removal of Architectural Barriers/ADA Compliance Improvements • Senior Centers • Handicapped Centers • Homeless Facilities (Housing and facilities housing supportive services) • Neighborhood Facilities • Parks and Recreation Facilities • Other Facilities Servicing Low and Moderate-Income Households <i>Public Improvements</i> • Water/Sewer – New construction, Replacement of lead service lines • Flood/Drainage – New construction, Rehabilitation • Streets – New construction, Rehabilitation • Street Lights – New construction, Rehabilitation • Tree Removal/Tree Replacement in Pubic ROW <i>Public Services</i> • Basic Needs/Life Skills (Emergency Assistance, Financial Literacy, Food, Parenting, Employment/Job Counseling/Training, Child Care, etc.) • Substance Abuse • Mental Health • High Need Groups – Elderly, Frail Elderly, Disabled Persons, Youth, Homeless, Domestic Violence • Transportation <i>Economic Development</i> • Assistance to small businesses to avoid job losses and ensure availability of necessary equipment and supplies to mitigate the impacts of COVID-19.
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	Basis for Relative Priority	Non-housing Community Development Needs encompass a broad set of activities, including public infrastructure, public facilities and public services. Several activities were ranked high by City departments, Commissions and Task Forces and Social Service providers. These include infrastructure improvements, especially replacement of lead water service lines, public facility needs including ADA compliance and facilities for special populations, and a wide variety of public service programs described above. Economic development, job counseling and child care have emerged as significant areas of need due to COVID-19 disruptions.
3	Priority Need Name	Extremely Low-Income, Homeless and At-Risk Households, Households impacted by COVID-19
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse Victims of Domestic Violence Unaccompanied Youth Persons Impacted by COVID-19 job and income losses
	Geographic Areas Affected	Incorporated City of Naperville, IL
	Associated Goals	Homeless Housing and Supportive Services Non-Housing Community Development: Homeless Services
	Description	All points on the continuum of care: Homelessness Prevention- Emergency Rent, Mortgage and Utility Assistance Emergency Shelter – Rehabilitation, New Construction and Acquisition Rapid Rehousing/Transitional Housing = Rehabilitation, New Construction and Acquisition Permanent Housing for Chronically Homeless – Rehabilitation, New Construction and Acquisition

	Basis for Relative Priority	Although poverty-level households make up only 4.4% of the City’s population, the percentage has doubled since the 2000 census. Currently, it is estimated that over 6,000 Naperville residents have incomes below the poverty level. At-risk and homeless households represent the most vulnerable populations and are most likely to have below poverty-level incomes. Job and income losses due to COVID-19 are likely to increase the need for homelessness prevention assistance.
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SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

As a metropolitan city with over 50,000 residents, Naperville qualifies as an entitlement community for the federal Community Development Block Grant (CDBG) Program. Entitlement communities receive annual grants from the U.S. Department of Housing and Urban Development (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 threat to the health or welfare of the community. Grantees have wide 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 the use of 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. On February 20, 2020, the City of Naperville was notified that it would receive \$537,144 for its Program Year 2020 allocation. No program income is anticipated, though the City does anticipate that approximately \$30,691 in funds from prior year activities that were canceled or came in under budget will also be available, for a total of \$567,835. Prior to receiving the actual allocation amount, the City had developed, and released for public comment, a draft Consolidated Plan, including the Annual Action Plan for Program Year 2020. The draft plan was based on an estimated allocation amount of \$535,000, plus the prior year unspent funds. **Please see the Discussion below for information on Contingency Provisions the City adopted prior to receiving the final allocation.** Due to the small difference between the estimated allocation and actual allocation, changes to program funding amounts were very minor. As described in the Discussion, if it is deemed necessary to assist any of the funded programs, the City will also utilize a waiver of pre-award costs if receipt of funds is delayed beyond the program year start date, April 1, 2020.

In addition to the annual allocation, Naperville receiving \$315,985 in supplemental CDBG funds to prevent, prepare for and respond to COVID-19. These funds were included in a Substantial Amendment to the PY 2019 Annual Action Plan.

For succeeding years covered by this Consolidated Plan, the City is currently estimating that annual CDBG allocations will average approximately \$525,000 for a total of \$2,100,000 in years 2021-2024. Actual allocations are expected to vary based on several factors, including the amount of funds appropriated by Congress, the total number of entitlement communities, and changes in the components of the formula used by HUD to determine allocation amounts. Therefore, allocations will vary from year to year. If current trends persist, the allocation amount is likely to

decline by a very small percentage each year (less than 1%). It is also anticipated that each year's available funds will include some reallocated funds from projects that did not use their full funding allocation.

Other federal resources that may be available to Naperville residents include funds from the Housing Choice Voucher Program, Social Security Disability (SSI) Program, HOME Investment Partnerships Act (HOME), Emergency Solutions Grant (ESG, Homeless Continuum of Care programs, Permanent Housing for the Handicapped Program, Emergency Community Services Homeless Grant Program, Low-Income Energy Assistance Program (LIHEAP), and Low-Income Housing Tax Credits (LIHTC). These programs are available to low and moderate-income individuals and households directly, and to nonprofit organizations, private developers and local governments for programs to assist these persons. The funds are administered by DuPage County, federal, state and local agencies. Actual dollar amounts available are dependent on income eligibility and funding availability.

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	\$537,144	0	\$30,691	\$567,835	2,100,000	Annual CDBG allocation plus any prior year resources available.

Table 15 - Anticipated Resources

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

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-funded projects, project evaluation criteria also include the extent to which CDBG funds are leveraged against other funds.

CDBG subgrantees make use of a wide variety of state, local, corporate, foundation and 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 (CILA) 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 Services Grant (SSG) Program is an important local funding source leveraging CDBG resources. An annual allocation from proceeds of the City's Food and Beverage Tax is used to fund the SSG which provides direct grants to social service organizations that assist Naperville residents. Grants may be used for program costs, salaries, supplies and materials. The call for projects for the SSG takes place at the same time as the CDBG call for projects and the applications and evaluation criteria are similar. Applications for SSG funding that meet CDBG requirements may be funded under that program depending on funding availability. For PY 2020, three social service providers have been recommended to receive both SSG funding for social services programs and CDBG funding for related capital improvements:

Bridge Communities

SSG: \$25,500 for the Essential Transitional Housing Program providing support services for homeless families participating in Bridge's Transitional Housing Program.

CDBG: \$100,000 to replace obsolete windows and doors at transitional housing apartments for homeless families

ChildServ

SSG: \$5,000 for a therapist to assist abused and neglected children at the Naperville Group Home

CDBG: \$15,000 for capital improvements to the Naperville Group Home

Ray Graham Association for People with Disabilities

SOG: \$14,000 for salaries of support staff at the Starling and Swift CILA's (Community Integrated Living Arrangements) for severely disabled adults

CDBG: \$87,000 for rehabilitation of the kitchens and bathrooms at the Starling and Swift CILA's

If appropriate, describe publicly 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 (FY) 2019" instructs grantees not 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 2020 grant allocation was unknown when the Annual Action Plan was being developed, the City employed an estimated amount of \$565,691 (Program Year 2019 allocation - \$6,270 + 30,691 in prior year funds). 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 plus prior year funds.

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

- a) Add additional funding for CDBG-eligible public services activities 1) Loaves & Fishes CARES Emergency Financial Assistance Program up to \$70,000, and 2) DuPage PADS Olympus Place Supportive Housing Program up to \$30,000 with total public services costs to remain within the 15% HUD cap on public service activities;
- b) Proportionally increase funding for PY 2020 projects that received less than full funding.

c) Add funding for infrastructure and facility improvement projects located in low and moderate-income concentration areas (based on census tract block group data), or for infrastructure improvement projects targeted to low and moderate-income single-family homeowners or rental properties occupied by a minimum of 51% low and moderate-income residents, or barrier removal/ADA compliance projects in City-owned properties. These projects will be managed by the City of Naperville Transportation, Engineering & Development Business Group (TED) or the City of Naperville Department of Public Works;

d) Add funding for fair housing activities (subject to planning and administration cap);

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 a grantee's FY2019 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/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.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
DUPAGE COUNTY COMMUNITY SERVICES DEPARTMENT	Government	Ownership	Other
DUPAGE HABITAT FOR HUMANITY	Non-profit organizations	Ownership	Other
DUPAGE HOMEOWNERSHIP CENTER	Non-profit organizations	Ownership	Other
DuPage Senior Citizens Council	Non-profit organizations	Non-homeless special needs Ownership public services	Other
Community Housing Advocacy and Development	Subrecipient	Rental	Region
ILLINOIS INDEPENDENT LIVING CENTER, KATHARINE MANOR APARTMENTS	Subrecipient	Rental	Jurisdiction
Naperville Elderly Homes	Subrecipient	Rental	Jurisdiction
SENIOR HOME SHARING	Subrecipient	Rental	Jurisdiction
360 Youth Services	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
Bridge Communities	Subrecipient	Homelessness Non-homeless special needs public services	Jurisdiction
DUPAGE PADS, INC	Subrecipient	Homelessness	Other
LOAVES & FISHES COMMUNITY PANTRY	Non-profit organizations	Homelessness Non-homeless special needs public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
LOAVES & FISHES CARES PROGRAM	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
SERENITY HOUSE	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
Community Career Center - Naperville	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
DUPAGE COUNTY	Government	Non-homeless special needs public services	Other
Edward Foundation	Non-profit organizations	Non-homeless special needs public services	Region
LITTLE FRIENDS, INC.	Non-profit organizations	Non-homeless special needs Public services	Region
Riverwalk Adult Day Care	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Hope Fair Housing Center	Non-profit organizations	Non-homeless special needs Ownership Rental public services	Region
KidsMatter	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Literacy DuPage	Non-profit organizations	Non-homeless special needs public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
FAMILY SHELTER SERVICE/METROPOLITAN FAMILY SERVICES	Non-profit organizations	Homeless Non-homeless special needs public services	Jurisdiction
NAMI OF DUPAGE	Non-profit organizations	Non-homeless special needs public services	Other
Northern Illinois Food Bank	Subrecipient	Homelessness Non-homeless special needs public services	Region
Project HELP/YWCA	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Samaritan Interfaith Counseling	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
GREATER DUPAGE MYM, NOW TEEN PARENT CONNECTION	Non-profit organizations	Non-homeless special needs public services	Other
WDSRA (Western DuPage Special Recreation Association)	Non-profit organizations	Non-homeless special needs public services	Region
YMCA of Metropolitan Chicago	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
LITTLE FRIENDS, INC	Non-profit organizations	Non-homeless special needs public facilities public services	Region
RAY GRAHAM ASSOCIATION FOR PEOPLE WITH DISABILITIES	Subrecipient	Non-homeless special needs public facilities public services	Jurisdiction
Turning Pointe Autism Foundation	Non-profit organizations	Non-homeless special needs public facilities public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
WILL COUNTY	Government	Non-homeless special needs public services	Other
DuPage Housing Authority	PHA	Rental	Other

Table 16 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Naperville residents have access to an exceptional number of community-based non-profit agencies working in partnership with each other and with the City of Naperville, DuPage and Will Counties to improve their quality of life. All of the agencies listed, whether headquartered in Naperville or in DuPage or Will County, deliver high-quality direct services to the City's low and moderate-income residents, senior citizens and people with special needs.

Although municipal, county and nonprofit agencies provide a wide spectrum of services, lack of funding makes it difficult for them to adequately serve all potential clients. In particular, nonprofit organizations, which provide crucial services to residents, frequently operate on very low budgets and must compete for funding with other organizations. In recent years, delays and reductions in funding from the State of Illinois have been a particular problem for some organizations.

Nonprofits typically have small staffs, potentially making it difficult to serve the number of clients that are in need of services. Staff turnover and lack of capacity and experience in particular areas may also complicate an organization's ability to serve clients. The City of Naperville, through its CDBG and Social Services Grant (SSG) programs, provides crucial funding to these organizations, monitors their performance, and works to improve efficiency by reducing duplication of services.

In addition, residents sometimes are not aware of the availability of services offered at different levels of government and by different nonprofit agencies. Lack of awareness may result in residents missing opportunities to participate in programs for which they might be eligible. Many agencies work closely together and refer clients to each other, but the existence of many different organizations located in different towns can make coordination more difficult. A positive trend over the last several years have been for organizations with similar or complementary missions and programs to merge, resulting in lower expenses, better coordination of services and less duplication.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	

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

Table 17 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Chronically homeless individuals and families/Homeless families with children: In addition to the services listed, the Continuum of Care (DuPage CoC) works towards the elimination of homelessness throughout DuPage County. The DuPage CoC provides information and referrals for emergency housing assistance through health care providers, including mental health providers, hospitals, clinics and substance abuse treatment centers. The County coordinates with emergency shelters, domestic violence shelters, and transitional housing programs to provide homelessness prevention, rapid rehousing, emergency shelter and transitional housing. Emergency shelters coordinate services with the Health Department, medical providers and educational institutions to identify and develop comprehensive services for those who are chronically homeless or at-risk or who may have special needs. **COVID-19 has resulted in short-term closure of shelters, with clients being housed in motels/hotels and counseling being done individually and via the internet.**

Naperville's CDBG and Social Services Grant (SSG) programs provide funding to several local organizations that deal primarily or exclusively with Naperville residents. These organizations provide crucial services to Naperville households experiencing or at-risk of homelessness:

- **Loaves and Fishes/Loaves and Fishes CARES Program:** Loaves and Fishes operates a food pantry and provides public benefit, health care and tax assistance; literacy and ESL assistance; job search support; computer classes; budgeting assistance; mental health counseling and veterans support program. The CARES Program provides emergency rent and utility assistance, transportation assistance; rental deposits, referrals and advocacy for food assistance, unemployment benefits, social security and social security disability benefits and health services.
- **DuPage PADS:** Overnight shelter and interim housing program; referrals and advocacy; employment and training programs. Permanent supportive housing for chronically homeless individuals and small families is provided at Olympus Place apartment complex.
- **Bridge Communities, Inc.:** Transitional housing and supportive services for homeless families.
- **Family Shelter Service/Metropolitan Family Services:** Domestic violence shelter and interim housing; legal assistance; and counseling services.
- **NAMI DuPage:** Support for persons recovering from mental illness and substance abuse.
- **Project HELP/YWCA:** Parenting classes, mentoring and support groups.
- **Serenity House:** Transitional housing for women recovering from substance abuse; mental health and substance abuse treatment and counseling.

Veterans and their families: Loaves and Fishes has a referral and advocacy program for veterans and veteran's families that works to connect clients with programs provided by the Veterans Assistance Commission of DuPage County.

Although not targeted towards veterans, all the other agencies discussed above provide services to veterans and their families. Other organizations available in DuPage County include the Midwest Shelter for Homeless Veterans, Hines Veterans Hospital, the Illinois Department of Veterans Affairs and Prairie State Legal Services.

Unaccompanied youth: Naperville provides funding to 360 Youth Services through its Social Services Grant (SSG) program. 360 Youth Services provides a transitional housing program for homeless young adults who receive counseling and services to help them attain job skills and self-sufficiency. Clients include youth who have "aged out" of foster care.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Despite the excellent work done by the organizations discussed above and the close collaboration between organizations, and between DuPage County, the DuPage CoC and faith-based organizations,

there is still a gap between the number of beds needed for permanent supportive housing and the number available. DuPage County has also documented an ongoing need for services for people with chronic mental illness. Edward Hospital has developed a needs assessment focusing on the need for continuing need for mental health and drug abuse prevention services.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Naperville will continue to participate in the DuPage County HOME Consortium and will actively seek opportunities to utilize HOME funds to provide affordable housing in Naperville.

Locally, Naperville will continue to place a high priority on funding projects that assist homeless and at-risk people, particularly homelessness prevention assistance, housing assistance, affordable housing and programs that provide necessary services such as food assistance, employment assistance, access to benefits, mental health and substance abuse counseling.

The City will continue to work to increase coordination between government agencies and nonprofit housing and social service providers to determine where gaps exist and to reduce duplication of services. Other areas for improvement include outreach to increase public knowledge of available programs at both the City and County level, including improvements to information available on the City's website. Some programs that are not available in Naperville are available through other agencies in DuPage County. The City will work to insure that its residents are aware of these programs and have the ability to access their physical locations.

The City will also work to ensure that all agencies that are part of its institutional delivery system are adequately funded to meet the demand for their services. Actions will include both continued emphasis on maintaining existing funding sources and researching new funding sources.

SP- 45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Rental Housing	2020	2024	Affordable Housing	City of Naperville	Housing	CDBG:	Rental units rehabilitated: 100 Household Housing Unit
2	Affordable Owner-Occupied Housing	2020	2024	Affordable Housing	City of Naperville	Housing	CDBG	Homeowner Housing Rehabilitated: 50 Household Housing Unit
3	Special Needs Housing and Supportive Services	2020	2024	Non-Homeless Special Needs	City of Naperville	Housing	CDBG:	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 25 Households Assisted
4	Homeless Housing and Supportive Services	2020	2024	Homeless	City of Naperville	Homeless Individuals and Families	CDBG	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 150 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Non-Housing Community Development: Infrastructure	2020	2024	Non-Housing Community Development	City of Naperville	Non-Housing Community Development Needs	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
6	Non-Housing Community Development: Public Facilities - Accessibility	2020	2024	Non-Housing Community Development	City of Naperville	Non-Housing Community Development Needs	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4500 Persons Assisted
7	Non-Housing Community Development: Public Facilities – Public Facilities (buildings) serving Low and Moderate-Income Households	2020	2024	Non-Housing Community Development	City of Naperville	Non-Housing Community Development Needs	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Non-Housing Community Development: Homeless Services	2020	2024	Homeless	City of Naperville	Homeless Individuals and Families	CDBG	Public service activities for Low/Moderate Income Housing Benefit: 1500 Households Assisted
9	Non-Housing Community Development: Public Services	2020	2024	Non-Housing Community Development	City of Naperville	Non-Housing Community Development Needs	CDBG	Public service activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted
10	Non-Housing Community Development: Economic Development	2020	2024	Non-Housing Community Development	City of Naperville	Non-Housing Community Development Needs	CDBG	Economic Development Activities: TBD

Table 18 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Rental Housing
	Goal Description	To preserve and increase the quality and availability of affordable rental housing through rehabilitation, acquisition and construction.
2	Goal Name	Affordable Owner-Occupied Housing
	Goal Description	To preserve and increase the quality and availability of affordable owner-occupied housing through rehabilitation and other assistance.
3	Goal Name	Special Needs Housing and Supportive Services
	Goal Description	To support essential services, facility improvements and facility development to enable persons with special needs to access suitable living environments.

4	Goal Name	Homeless Housing and Supportive Services
	Goal Description	To support essential services, facility improvements and facility development to enable homeless and at-risk persons to access suitable living environments.
5	Goal Name	Non-Housing Community Development: Public Improvements/Infrastructure
	Goal Description	To maintain a viable and sustainable urban community through needed infrastructure improvements.
6	Goal Name	Non-Housing Community Development: Public Facilities - Accessibility
	Goal Description	To enhance the accessibility of public facilities by eliminating architectural barriers and insuring ADA compliance.
7	Goal Name	Non-Housing Community Development: Public Facilities – Public Buildings
	Goal Description	To maintain a viable and sustainable urban community through needed public facility improvements.
8	Goal Name	Non-Housing Community Development: Homeless Services
	Goal Description	To reduce the incidence of poverty and homelessness by providing public services to prevent homelessness and assist homeless and at-risk persons to become self-sufficient.
9	Goal Name	Non-Housing Community Development: Public Services
	Goal Description	To assist low-income households and reduce the incidence of poverty by providing public services to enhance life skills and self-sufficiency.
10	Goal Name	Economic Development
	Goal Description	To assist small businesses to avoid job losses by providing financial and technical assistance.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

It is estimated that at least 325 persons will receive assistance in accessing affordable housing during the 2020-2024 period covered by the Consolidated Plan. Approximately 100 of these individuals are estimated to be extremely low-income. The remaining 225 will include low and moderate-income persons.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

Applicable lead-based paint regulations will be followed for all rehabilitation projects in which the building was constructed before 1978, including required testing. If lead-based paint is found to be present, contractors certified in safe work practices will be used for abatement. If children under the age of six are residing in the building they will be referred to the County Health Department for testing for lead-based paint exposure. Clearance tests will be performed by an EPA certified risk assessor and a certified laboratory upon project completion. All CDBG-funded projects will also take the potential presence of asbestos into consideration.

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

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. Recently, the City has worked with private contractors to provide evaluation and inspection services to effected subrecipients on a pro-bono basis.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

According to the most recent U.S. census data (2017 American Community Survey), only about 4.4% of Naperville residents had incomes below the poverty level. However, this percentage equates to over 6,000 peoples and represents an increase from the 2010 U.S. Census, which recorded a poverty rate of 3.4%, and from the 2000 U.S. Census, which showed a poverty rate of only 2.2%. In addition, certain population groups had a significantly higher poverty rate: For female-headed households with children under 18, the percentage of poverty-level households was 22.4%. This figure alone equates to over 500 families below the poverty level. Other vulnerable groups include minorities and people with disabilities. To assist poverty-level families, Naperville will implement the following strategies for 2020-2024:

Goals and Policies

Social Services to Promote Self-Sufficiency: Work with social service providers, other governmental and local agencies to identify the needs of those threatened with poverty and homelessness and to find resources to meet those needs. Identify and fund social services most successful in promoting self-sufficiency. The city-funded Social Services Grant (SSG) Program is a crucial component of the City's strategy to reduce the number of poverty-level families. The following funding priorities are designed to assist poverty-level families: 1) Emergency Services, 2) Seniors, 3) Self-sufficiency, 4) Special populations, 5) Youth, and 6) Transportation (as a subset of the other five categories).

Homelessness Prevention: Provide funding for programs that provide temporary assistance for rent and utility payments and services to help at-risk households resolve crisis situations.

Provide Rapid Rehousing Options: Work with social service providers, other governmental and local agencies to encourage the provision of emergency housing and transitional housing units

Provide Affordable Permanent Housing Options: Develop programs to preserve existing affordable housing and develop new affordable options focusing on high-risk groups, including low-income households, single-parents, minorities and people with disabilities.

Programs

Homelessness Prevention/Supportive Services: Continue to use CDBG public service funds to support homelessness prevention programs and services.

Additional Public Services/Public Facilities: Provide additional public service and public facilities funding for new programs and facilities to enhance self-sufficiency programs specifically targeted towards poverty-level households and at-risk groups, such as financial counseling, benefits advocacy, employment assistance, food assistance, transportation assistance, substance abuse counseling, mental health counseling and neighborhood centers.

Affordable Housing:

- 1) Fund acquisition and rehabilitation of housing for persons with special needs, including domestic violence shelters, transitional housing, and Community Integrated Living Arrangements (CILA's) 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.

Neighborhood Improvements: Work with affordable housing providers and local government agencies such as the Naperville Park District and Naperville Police Department to improve infrastructure, recreational facilities and safety features in low- and moderate-income concentration areas. Develop neighborhood-based programs, including neighborhood centers, to assist these low-income families.

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

Concurrently with the development of the PY 2020-2024 Consolidated Plan, the City of Naperville undertook three other planning initiatives that directly impact the goals, programs and policies addressed in the Consolidated Plan.

- **Housing Action Plan:** Naperville also worked with the HOMES Technical Assistance Team (Chicago Metropolitan Agency for Planning (CMAP), Metropolitan Mayor's Caucus and Metropolitan Planning Council) to develop a Housing Action Plan to identify key housing issues and present policy and program options.
- **Housing Needs Assessment/Affordable Housing Plan:** As part of the implementation of the Action Items recommended by the **Analysis of Impediments to Fair Housing Choice (AI)**, received by the City in 2017, a consulting firm, S. B. Friedman Associates, Inc. was engaged to develop a Housing Needs Assessment and Affordable Housing Plan.
- **Comprehensive Master Plan Update:** During the same period, the City engaged a consultant, Houseal Lavigne Associates, to update the City's Comprehensive Master Plan, including housing elements.

Although all three of these plans are still in the draft stage and have not been formally received by the City, they involved extensive data analysis, focus groups and stakeholder interviews to identify key housing issues. Key findings have been incorporated into the **Market Analysis** and **Strategic Plan** (see **PR-10 Consultation** for additional details).

Focus groups and stakeholder interviews included service providers whose clientele are most likely to be experiencing poverty - providers of emergency, transitional, low-income housing, low-income senior housing, and housing for people with disabilities. Boards and Commissions representing seniors and people with disabilities were also consulted, as well as social service agencies providing direct assistance to very low-income and homeless individuals and households.

The final action plans will include zoning, legal, regulatory, policy and programmatic recommendations. Although some of the recommendations will not be directly applicable to the CDBG program, they may

enable policies that will supplement CDBG funding and permit the adoption of new CDBG-funded programs, including acquisition, rehabilitation and infrastructure improvements for affordable housing.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

To insure compliance with its Consolidated Plan and improve the quality of projects and outcomes, the City of Naperville will implement the following monitoring strategies and procedures. The monitoring plan is divided into four phases:

- Pre-Award
- Contract
- Project Implementation
- Close-Out

Pre-Award: The pre-award phase covers the pre-application funding process. Each proposed use of funding is compared to the regulations and the City's current Consolidated Plan to determine its eligibility before funds are awarded. Prospective applicants can also arrange for technical assistance to discuss funding and application, e.g. discuss eligibility of the specific project, application requirements, etc.

Evaluation criteria stress organizational capacity, experience with federal funding and leveraged funds. The City will also identify risk factors, such as lack of CDBG or similar program experience, lack of adequate and knowledgeable staff, staff or leadership changes, poor performance on past projects and non-compliance with program regulations.

Subrecipient Agreements: Following approval of a funding application, the City and the Subrecipient will write and sign a subrecipient agreement.

Subrecipients will review the agreement with the CDBG Coordinator and receive technical assistance on the steps necessary to complete the project and comply with HUD regulations. If necessary, the Grants Coordinator will review and discuss risk factors and how the subrecipient can mitigate them. An implementation schedule will be developed for the project.

Project Implementation: Project Implementation covers the period following contract signing through the project activity up to final payout. The goal of monitoring during and following project Implementation is to ensure that the project is completed on time in compliance with CDBG regulations and requirements.

Monitoring may be done through both desk audits and on-site monitoring. Desk audits will consist of reviewing submitted reports, payouts, and other case-file documents as appropriate for the project. Reports will be reviewed for accuracy and completeness to insure adequate progress and identify potential problem areas that may require additional monitoring.

On-site monitoring will be conducted based on risk factors identified. Monitoring visits may also be conducted periodically to determine if there are findings, violations of the regulations, concerns, potential for violations or other problems, or no findings and concerns. The CDBG Coordinator will use a monitoring checklist to assess the subrecipient's compliance with regulations. For rehabilitation projects site visits may occur, as needed, at completion of the project or while the project is in process.

Project Closeout/Post-Closeout Review: The final phase of subrecipient monitoring covers the period from the request for the final draw of project funds through the final reporting to HUD on project completion. This phase will be carried out through a desk audit for most projects. Rehabilitation projects that require permits will require a final on-site inspection in accordance with City regulations and other inspections may be required, as deemed necessary. The following steps apply for every situation.

1. Final report received and reviewed
2. Documentation of National Objective and demographic and other information on beneficiaries received and reviewed
3. Final reconciliation of project accounting
4. Final assessment of success of project in terms of meeting outcome measurement in a timely manner

Summary: Each phase of monitoring described above has specific goals to insure compliance with the national objectives of the CDBG Program, with the City's Consolidated Plan, and with other program requirements including timeliness of expenditures.

Expected Resources

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

Introduction

As a metropolitan city with over 50,000 residents, Naperville qualifies as an entitlement community for the federal Community Development Block Grant (CDBG) Program. Entitlement communities receive annual grants from the U.S. Department of Housing and Urban Development (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 threat to the health or welfare of the community. Grantees have wide 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 the use of 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. On February 20, 2020, the City of Naperville was notified that it would receive \$537,144 for its Program Year 2020 allocation. No program income is anticipated, though the City does anticipate that approximately \$30,691 in funds from prior year activities that were canceled or came in under budget will also be available, for a total of \$567,835. Prior to receiving the actual allocation amount, the City had developed, and released for public comment, a draft Consolidated Plan, including the Annual Action Plan for Program Year 2020. The draft plan was based on an estimated allocation amount of \$535,000, plus the prior year unspent funds. **Please see the Discussion below for information on Contingency Provisions the City adopted prior to receiving the final allocation.** Due to the small difference between the estimated allocation and actual allocation, changes to program funding amounts were very minor. As described in the Discussion, if it is deemed necessary to assist any of the funded programs, the City will also utilize a waiver of pre-award costs if receipt of funds is delayed beyond the program year start date, April 1, 2020.

For succeeding years covered by this Consolidated Plan, the City is currently estimating that annual CDBG allocations will average approximately \$525,000 for a total of \$2,100,000 in years 2021-2024. Actual allocations are expected to vary based on several factors, including the amount of funds appropriated by Congress, the total number of entitlement communities, and changes in the components of the formula used by HUD to determine allocation amounts. Therefore, allocations will vary from year to year. If current trends persist, the allocation amount is likely to

decline by a very small percentage each year (less than 1%). It is also anticipated that each year's available funds will include some reallocated funds from projects that did not use their full funding allocation.

Other federal resources that may be available to Naperville residents include funds from the Housing Choice Voucher Program, Social Security Disability (SSI) Program, HOME Investment Partnerships Act (HOME), Emergency Solutions Grant (ESG, Homeless Continuum of Care programs, Permanent Housing for the Handicapped Program, Emergency Community Services Homeless Grant Program, Low-Income Energy Assistance Program (LIHEAP), and Low-Income Housing Tax Credits (LIHTC). These programs are available to low and moderate-income individuals and households directly, and to nonprofit organizations, private developers and local governments for programs to assist these persons. The funds are administered by DuPage County, federal, state and local agencies. Actual dollar amounts available are dependent on income eligibility and funding availability.

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(est.)	0	\$30,691	\$565,691	2,100,000	Annual CDBG allocation plus any prior year resources available.

Table 19 - Anticipated Resources

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

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-funded projects, project evaluation criteria also include the extent to which CDBG funds are leveraged against other funds.

CDBG subgrantees make use of a wide variety of state, local, corporate, foundation and 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 (CILA) 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 Services Grant (SSG) Program is an important local funding source leveraging CDBG resources. An annual allocation from proceeds of the City's Food and Beverage Tax is used to fund the SSG which provides direct grants to social service organizations that assist Naperville residents. Grants may be used for program costs, salaries, supplies and materials. The call for projects for the SSG takes place at the same time as the CDBG call for projects and the applications and evaluation criteria are similar. Applications for SSG funding that meet CDBG requirements may be funded under that program depending on funding availability. For PY 2020, three social service providers have been recommended to receive both SSG funding for social services programs and CDBG funding for related capital improvements:

Bridge Communities

SSG: \$25,500 for the Essential Transitional Housing Program providing support services for homeless families participating in Bridge's Transitional Housing Program.

CDBG: \$100,000 to replace obsolete windows and doors at transitional housing apartments for homeless families

ChildServ

SSG: \$5,000 for a therapist to assist abused and neglected children at the Naperville Group Home

CDBG: \$15,000 for capital improvements to the Naperville Group Home

Ray Graham Association for People with Disabilities

SSG: \$14,000 for salaries of support staff at the Starling and Swift CILA's (Community Integrated Living Arrangements) for severely disabled adults

CDBG: \$87,000 for rehabilitation of the kitchens and bathrooms at the Starling and Swift CILA's

If appropriate, describe publicly 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 (FY) 2019" instructs grantees not 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 2020 grant allocation was unknown when the Annual Action Plan was being developed, the City employed an estimated amount of \$565,691 (Program Year 2019 allocation - \$6,270 + 30,691 in prior year funds). 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 plus prior year funds.

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

- a) Add additional funding for CDBG-eligible public services activities 1) Loaves & Fishes CARES Emergency Financial Assistance Program up to \$70,000, and 2) DuPage PADS Olympus Place Supportive Housing Program up to \$30,000 with total public services costs to remain within the 15% HUD cap on public service activities;
 - b) Proportionally increase funding for PY 2020 projects that received less than full funding.
 - c) Add funding for infrastructure and facility improvement projects located in low and moderate-income concentration areas (based on census tract block group data), or for infrastructure improvement projects targeted to low and moderate-income single-family homeowners or rental properties occupied by a minimum of 51% low and moderate-income residents, or barrier removal/ADA compliance projects in City-owned properties. These projects will be managed by the City of Naperville Transportation, Engineering & Development Business Group (TED) or the City of Naperville Department of Public Works;
 - d) Add funding for fair housing activities (subject to planning and administration cap);
- 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 a grantee's FY2019 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/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.

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/Owner Housing	2020	2021	Affordable Housing	City of Naperville	Housing	CDBG: \$177,441	Rental units rehabilitated: 204 Households / Housing Units Owner units rehabilitated: 9 Households / Housing Units
2	Homeless Housing and Supportive Services	2020	2021	Homeless	City of Naperville	Homeless Individuals and Families	CDBG: \$115,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 144 Households Assisted
3	Special Needs Housing and Supportive Services	2020	2021	Non-Homeless Special Needs	City of Naperville	Special Needs	CDBG: \$87,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 8 Persons Assisted
4	Non-Housing Community Development: Public Facilities	2020	2021	Non-Housing Community Development	City of Naperville (located in Geneva, IL; serving Naperville residents.	Non-Housing Community Development Needs	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11,000 Persons Assisted
5	Non-Housing Community Development: Homeless Services	2020	2021	Homeless	City of Naperville	Homeless Individuals and Families	CDBG: \$65,000	Public Service activities for Low/Moderate Income Housing Benefit: Homelessness Prevention: 300 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Non-Housing Community Development: Public Services	2020	2021	Non-Housing Community Development	City of Naperville	Non-Housing Community Development Public Services	CDBG	Public service activities other than Low/Moderate Income Housing Benefit: 18 Persons Assisted

Table 20 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Rental/Owner Housing
	Goal Description	<i>To preserve and increase the quality and availability of affordable rental housing through rehabilitation, acquisition and construction.</i> <i>To preserve and increase the quality and availability of affordable owner-occupied housing through rehabilitation and other assistance.</i> <i>Illinois Independent Living Center (Katharine Manor Apartments)</i> - \$102,276 will be used to improve the living environment and increase security for the residents in an apartment building providing affordable, accessible housing to 27-31 low and moderate-income persons with severe physical disabilities. The project will include replacing security cameras, and the original door openers and closers with new models that meet the latest standards recognized as ADA-compliant. The replacement doors will be equipped with new keyless entry devices. <i>Naperville Elderly Homes (Martin Avenue Apartments)</i> - \$75,165 will be used to reconstruct the outdoor living areas of an apartment building providing 190 units of affordable housing to low and moderate-income senior households. The project represents the final phase of a complete redevelopment of the property, including rehabilitation of 122 existing units and a new addition consisting of 62 units. The landscape project will restore an existing patio and planted areas, which were disrupted to accommodate the construction of the new building wing. Plans include reconfiguration of the area to provide more green space, decorative paved walkways, permanent benches and other seating, lighting and a wide variety of perennial plantings, bushes and trees.

2	Goal Name	Homeless Housing and Supportive Services
	Goal Description	<i>To support essential services, facility improvements and facility development to enable homeless and at-risk persons to access suitable living environments.</i> A total of \$115,000 will be used to rehabilitate buildings providing transitional housing and social services to approximately 136 homeless children and adults and persons at risk of homelessness. <i>Bridge Communities, Inc.</i> - A total of \$100,000 in CDBG funds will be used to replace windows and patio doors at six (6) apartment buildings providing transitional housing to 35 homeless families (approximately 125 individuals). New models will improve energy efficiency and significantly reduce operating expenses. <i>ChildServ</i> - \$15,000 will be used to replace the roof and gutters at a group residence for 11-14 abused and/or neglected adolescent girls.
3	Goal Name	Special Needs Housing and Supportive Services
	Goal Description	<i>To support essential services and facility improvements to enable persons with special needs to access suitable living environments.</i> <i>Ray Graham Association</i> - \$87,000 in CDBG funds will be used to rehabilitate two (2) Community Integrated Living Arrangement (CILA) buildings housing eight (8) physically and developmentally disabled adults by rehabilitating kitchens and bathrooms, making all facilities fully handicapped accessible to the most up-to-date standards and correcting existing drainage problems.

4	Goal Name	Non-Housing Community Development: Public Facilities
	Goal Description	<i>To maintain a viable and sustainable urban community through needed public facility improvements.</i> Northern Illinois Food Bank - \$50,000 will be used to replace 722 fluorescent fixtures at the Geneva food distribution center with LED fixtures and bulbs. Annual lighting usage will be reduced from 377,450 kWh to an estimated 158,699 kWh, a savings of 218,751 kWh. This will also result in an estimated annual cost savings of \$18,703. Northern Illinois Food Bank is the primary source of food supplied to food pantries in northeastern Illinois, including Loaves and Fishes Food Pantry in Naperville.
5	Goal Name	Non-Housing Community Development: Homeless Services
	Goal Description	<i>To reduce the incidence of poverty and homelessness by providing public services to prevent homelessness and assist homeless and at-risk persons to become self-sufficient.</i> Loaves & Fishes CARES Program - \$65,000 for homelessness prevention through temporary rent and utility assistance, and counseling services benefitting approximately 300 persons.
6	Goal Name	Non-Housing Community Development: Public Services
	Goal Description	<i>To assist low-income households and reduce the incidence of poverty by providing public services to enhance life skills and self-sufficiency.</i> DuPage PADS Olympus Place Housing Program - \$15,250 for on-site services to approximately 11-18 chronically homeless persons living in supportive housing. Additional funding will be provided by the City-funded Social Service Grant (SSG).

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Naperville's Program Year 2020 CDBG projects are described below:

#	Project Name
1	Bridge Communities – Transitional Housing Window and Door Replacement
2	ChildServ - Naperville Group Home Roof and Gutter Replacement
3	DuPage PADS - Olympus Place Supportive Housing Program
4	Illinois Independent Living Center – Security System Rehabilitation
5	Loaves & Fishes CARES Program - Emergency Financial Assistance
6	Naperville Elderly Homes – Landscape Reconstruction Project
7	Northern Illinois Food Bank – LED Lighting Upgrade
8	Ray Graham Association - Starling and Swift CILA Kitchen/Bathroom Rehabilitation
9	City of Naperville - Grant Administration

Table 21 – Project Information

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

To prepare the 2020-2024 Consolidated Plan, the City of Naperville developed priorities, goals and objectives based on data analysis, and collaboration and consultation with key stakeholders representing Naperville's low and moderate-income residents. These plan development process and findings are described in the Consolidated Plan. In all projects funded in PY 2020 reflect the priorities and goals the City adopted. All meet the national objectives of the CDBG program and are designed to address the needs of low and moderate-income Naperville residents.

Affordable Rental Housing:

- To preserve and increase the quality and availability of affordable rental housing through rehabilitation, acquisition and construction.

Affordable Owner-Occupied Housing:

- To preserve and increase the quality and availability of affordable owner-occupied housing through rehabilitation and other assistance.

Special Needs Housing and Supportive Services:

- To support essential services, facility improvements and facility development to enable persons with special needs to access suitable living environments.

Homeless Housing and Supportive Services:

- To support essential services, facility improvements and facility development to enable homeless

and at-risk persons to access suitable living environments.

Non-Housing Community Development: Public Improvements/Infrastructure:

- To maintain a viable and sustainable urban community through needed infrastructure improvements.

Non-Housing Community Development: Public Facilities – Accessibility:

- To enhance the accessibility of public facilities by eliminating architectural barriers and insuring ADA compliance.

Non-Housing Community Development: Public Facilities – Public Buildings:

- To maintain a viable and sustainable urban community through needed public facility improvements.

Non-Housing Community Development: Homeless Services:

- To reduce the incidence of poverty and homelessness by providing public services to prevent homelessness and assist homeless and at-risk persons to become self-sufficient.

Non-Housing Community Development: Public Services:

- To assist low-income households and reduce the incidence of poverty by providing public services to enhance life skills and self-sufficiency.

AP-38 Project Summary

Project Summary Information

1	Project Name	Bridge Communities – Transitional Housing Window and Door Replacement Project
	Target Area	City of Naperville
	Goals Supported	Homeless Housing and Supportive Services
	Needs Addressed	Homeless Individuals and Families
	Funding	CDBG: \$100,000
	Description	A total of \$100,000 in CDBG funds will be used to install new, energy-efficient windows and patio doors at six (6) apartment buildings providing transitional housing to 35 homeless families.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 35 homeless families (approximately 125 persons).
	Location Description	1324, 1329, 1330, 1335, 1341 and 1347 Crab Apple Court, Naperville, IL.
	Planned Activities	Replace existing windows and patio doors with energy-efficient models.
2	Project Name	ChildServ - Naperville Group Home Capital Improvements
	Target Area	City of Naperville
	Goals Supported	Homeless Housing and Supportive Services
	Needs Addressed	Homeless Individuals and Families
	Funding	CDBG: \$15,000
	Description	A total of \$15,000 in CDBG funds will be used to replace the roof and gutters at a group residence for abused and/or neglected youth.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 11 girls between 13 and 18 years of age who are homeless and in state custody due to abuse or neglect.
	Location Description	146 N. Sleight Street, Naperville, IL 60540
	Planned Activities	Replace roof and gutters.

3	Project Name	DuPage PADS - Olympus Place Supportive Housing Program
	Target Area	City of Naperville
	Goals Supported	Non-Housing Community Development: Public Services
	Needs Addressed	Non-Housing Community Development: Public Services – Special Needs
	Funding	CDBG: \$15,250 (funding will be supplemented with funding from the City of Naperville Social Service Grant).
	Description	A total of \$15,250 in CDBG funds will be used to provide supportive services to approximately 11-18 formerly chronically homeless persons living at Olympus Place apartments, an affordable supportive rental housing complex owned and managed by DuPage PADS.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	11 chronically homeless households living in an 11-unit apartment complex.
	Location Description	5 Olympus Place, Naperville, IL 60540
	Planned Activities	Provide supportive services to residents.
4	Project Name	Illinois Independent Living Center – Security System Rehabilitation
	Target Area	City of Naperville
	Goals Supported	Affordable Rental/Owner Housing
	Needs Addressed	Housing
	Funding	CDBG: \$102,276
	Description	A total of \$102,276 will be used to improve the living environment and reduce energy consumption in an apartment building providing affordable, accessible housing to low and moderate-income persons with severe physical disabilities. The project will consist of replacing security cameras and the original door openers and closers with new models that meet the latest standards recognized as ADA-compliant. The replacement doors will be equipped with new keyless entry devices.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 31 households consisting of low and moderate-income persons with severe physical disabilities will benefit from this project.

	Location Description	Katharine Manor Apartments, 1141 Iroquois Avenue, Naperville, IL 60563.
	Planned Activities	1. Replace security cameras. 2. Replace door openers and closers with new ADA-compliant keyless entry devices.
5	Project Name	Loaves & Fishes CARES Program - Emergency Financial Assistance
	Target Area	City of Naperville
	Goals Supported	Non-Housing Community Development: Homeless Services
	Needs Addressed	Non-Housing Community Development Needs - Homeless
	Funding	CDBG: \$65,000
	Description	A total of \$65,000 in CDBG funds will be used to provide Homelessness Prevention/Emergency Assistance Program for individuals and families at high risk of homelessness. Provides emergency financial assistance to cover rent, mortgage, and utility payments. Agency work with clients to connect them to other resources.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 300 low and moderate-income individuals (approximately 100 households) at high risk of homelessness due to inability to pay rent, mortgage or utility payments.
	Location Description	N/A
6	Planned Activities	Provide temporary rent, mortgage, and/or utility payments to prevent recipients from becoming homeless.
	Project Name	Naperville Elderly Homes – Landscape Reconstruction Project
	Target Area	City of Naperville
	Goals Supported	Affordable Rental Housing
	Needs Addressed	Housing
	Funding	CDBG: \$75,165
	Description	A total of \$75,165 will be used to reconstruct the outdoor living areas of Martin Avenue Apartments. The project represents the final phase of a complete redevelopment of the property, including rehabilitation of 121 existing units and a new addition consisting of 62 units. The project will restore the patio and planted areas, which were disrupted to accommodate the construction of the new building wing.
	Target Date	3/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	190 low and moderate-income senior households living at Martin Avenue Apartments.
	Location Description	Martin Avenue Apartments, 310 Martin Avenue, Naperville, IL 60540
	Planned Activities	Reconfigure and reconstruct the outdoor living area to provide more green space, decorative paved walkways, permanent benches and other seating, lighting and a wide variety of perennial plantings, bushes and trees.
7	Project Name	Northern Illinois Food Bank – LED Lighting Upgrade
	Target Area	City of Naperville, IL (project site located in Geneva, IL)
	Goals Supported	Non-Housing Community Development Needs: Public Facilities
	Needs Addressed	Non-Housing Community Development Needs- Public Facilities
	Funding	CDBG: \$50,000 (funding is also being sought from DuPage County, Kane County, Elgin and other northeastern Illinois counties and municipalities)
	Description	A total of \$50,000 in CDBG funds will be used to replace 722 fluorescent fixtures at Northern Illinois Food Bank’s Geneva, IL food distribution center with LED fixtures and bulbs. Annual lighting usage will be reduced from 377,450 kWh to an estimated 158,699 kWh, a savings of 218,751 kWh. This will also result in an estimated annual cost savings of \$18,703.
	Target Date	3/31/21
	Estimate the number and type of families that will benefit from the proposed activities	Northern Illinois Food Bank is the primary source of food supplied to food pantries in northeastern Illinois, including Loaves and Fishes Food Pantry in Naperville. Approximately 11,000 individuals will benefit from the food distributed.
	Location Description	Northern Illinois Food Bank, 273 Dearborn Court, Geneva, IL 60134
	Planned Activities	Replace 722 fluorescent light fixtures with LED fixtures and bulbs.
8	Project Name	Ray Graham Association Starling and Swift CILA Kitchen and Bathroom Rehabilitation
	Target Area	City of Naperville
	Goals Supported	Special Needs Housing and Supportive Services
	Needs Addressed	Non-Homeless Special Needs
	Funding	CDBG: \$87,000

	Description	A total of \$87,000 in CDBG funds will be used to rehabilitate two (2) Community Integrated Living Arrangement (CILA) buildings by rehabilitating the kitchens and bathrooms.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Eight (8) adults with severe physical and mental disabilities.
	Location Description	52 Starling Lane, Naperville, IL 60520 and 32 Swift Lane, Naperville, IL 60520.
	Planned Activities	1. Rehabilitate kitchens. 2. Rehabilitate bathrooms.
9	Project Name	City of Naperville - Grant Administration
	Target Area	City of Naperville
	Goals Supported	Affordable Rental Housing Affordable Owner-Occupied Housing Special Needs Housing and Supportive Services Homeless Housing and Supportive Services Non-Housing Community Development: Pub. Facilities Non-Housing Community Development: Homeless
	Needs Addressed	Homeless Individuals and Families Non-Housing Community Development Needs Housing
	Funding	CDBG: \$56,000
	Description	A total of \$56,000 is a portion of the salary and benefits of staff administering and managing the Program Year 2020 Community Development Block Grant (CDBG) Program.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	Naperville Municipal Center, 400 S. Eagle Street, Naperville, IL 60540
	Planned Activities	Grant Administration.

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

Projects are located throughout the City of Naperville. One project – Northern Illinois Food Bank – is located in Geneva, IL, but provides food supplies to Naperville food pantries.

All projects selected for funding were chosen for their ability to meet the national objectives of the CDBG program and the goals of the Consolidated Plan. Projects will primarily or exclusively benefit low and moderate-income individuals with emphasis on families with children, homeless persons transitioning to permanent housing, and persons with special needs.

Geographic Distribution

Target Area	Percentage of Funds
City of Naperville	90.7

Table 22 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Naperville generally has not directed assistance to specific geographic areas because the types of projects assisted are located throughout the City. The project in Geneva, IL provides vital services to agencies serving Naperville residents.

Funding for contingency projects may be allocated to projects located in low and moderate-income concentration areas. The beneficiaries of these projects, if they are completed, will be households who live in the immediate area.

Discussion

In February, 2019, HUD released new data on the number and percentage of low and moderate-income residents in each census tract block group. A preliminary analysis of this data indicates that the number of low and moderate-income residents in Naperville has increased, accompanied by an increase in the number of census tract block groups that qualify as low and moderate-income concentration areas under Naperville's exception grantee criteria. The City of Naperville will monitor conditions in these areas and will consult with city agencies and social service organizations to determine how best to assist these households.

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

Introduction

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

- Meeting Underserved Needs
- Reducing Lead-Based Paint Hazards
- Reducing the Number of Poverty-Level Families
- Developing Institutional Structure
- 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 2020-2024 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

Providing affordable housing for residents of all income levels is a significant challenge in Naperville, a relatively high-income community with high land and property values. This situation is complicated by the decreasing availability of buildable land, pushing housing costs even higher, and by a lack of experienced affordable housing developers.

Countering these trends, there appears to be increasingly awareness of the social and economic benefits associated with a diverse housing stock. In 2019, the City engaged a consultant to update its Comprehensive Master Plan. In a series of community workshops and surveys, affordable housing emerged as a key theme. Residents emphasized the need to make Naperville more accessible to a greater range of incomes, particularly seniors who want to remain in the community, but cannot afford the high cost of homes or property taxes.

In addition to the Comprehensive Master Plan, the City received technical assistance from the HOMES Project Team, consisting of staff of the Chicago Metropolitan Agency for Planning (CMAP), Metropolitan Mayors Caucus and Metropolitan Planning Council, to develop a Housing Action Plan to identify and address local housing challenges. The Action Plan also identified a lack of affordable housing for both renters and homeowners, and a lack of affordable options for seniors wanting to downsize as critical issues. Recommendations included creating a community land trust, an affordable housing trust fund, investigating inclusionary zoning and providing more diverse housing options, such as accessory dwelling units.

Finally, the City Clerk's Office hired a consultant to complete a detailed Housing Needs Assessment and Affordable Housing Plan. The findings of the Housing Needs Assessment, completed in December, 2019, are discussed in **MA-05, Overview** and **MA-50, Needs and Market Analysis Discussion** of the attached Consolidated Plan. Draft Affordable Housing Plan recommendations will be available in March, 2020.

Although many of the recommendations of all three documents will be zoning, regulatory or policy-related, the Affordable Housing Plan will include specific recommendations for CDBG programs, including development of new programs. Other recommendations may lead to additional funding that can be used to supplement CDBG-funded projects, including greater use of HOME funds through the DuPage County HOME Consortium.

The Housing Needs Assessment/Affordable Housing Plan is a direct outgrowth of the City's most recent Analysis of Impediments to Fair Housing Choice (AI), completed in 2017. A key recommendation of that report was to create an affordable housing plan. The City's Housing Advisory Commission (HAC) been tasked with monitoring implementation of the AI recommendations and will also advise the City Council on implementation of affordable housing initiatives. CDBG planning/administrative funds were used to hire consultants to prepare both reports.

In the meantime, the City will complete CDBG Projects designed to promote and sustain the availability of affordable housing for a variety of groups. CDBG projects proposed for funding in Program Year 2020 will increase the availability and sustainability of affordable housing for Naperville residents with the greatest housing challenges, including low-income households, people with disabilities, and homeless and at-risk families and children. Specific projects include development of a single-family rehabilitation program for low and moderate-income homeowners, placing special emphasis on senior and disabled households. Another project will complete renovations to Naperville Elderly Homes' apartment complex for low-income senior households.

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 are proposed for Program Year 2020:

- **Transitional Housing for Homeless Families and Youth:** \$100,000 to Bridge Communities, Inc. to rehabilitate transitional housing and support services to homeless families and \$15,000 to ChildServ to rehabilitate a group residence for abused and neglected children.
- **Permanent Housing for People with Disabilities:** \$102,276 to Illinois Independent Living Center for rehabilitation of multifamily housing for very low-income persons with severe physical disabilities.
- **Housing for People with Special Needs:** \$87,000 to Ray Graham Association for rehabilitation work on their facilities providing housing and services to persons with severe physical and mental disabilities.
- **Public Services for Homeless and Formerly Homeless Households:** \$65,000 to Loaves & Fishes CARES Program to provide emergency rent and utility assistance to families at risk of homelessness due to severe financial difficulties and \$15,250 to DuPage PADS to provide support services to chronically homeless persons with disabilities, now living in supportive housing.

Social Services Grant (SSG) Program: The Social Services Grant (SSG) Program is a crucial component of the City's strategy to reduce the number of poverty-level families. For the 2020 Fiscal Year, a total of \$500,000 will be allocated to organizations and programs that provide assistance to low-income families. These programs include 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.

In addition to funding specific activities, the City will continue its efforts to finance affordable housing rehabilitation, work with the Naperville Police Department to implement the Crime-Free Multi-Family Housing Program and Community Policing through Environmental Design (CPTED) Program.

Actions planned to develop institutional structure

The City of Naperville will work with city departments, local service providers, and agencies from DuPage County and Will County to implement the Consolidated Plan goals and strategies for 2020-2024.

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. We will work with these organizations to enhance coordination between public and private agencies and between nonprofit agencies providing different services to the same clientele. Many nonprofit agencies have already developed these partnerships and the City will consult with them to determine how we can help to enhance these efforts.

Discussion

See individual sections above.

Program Specific Requirements

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

Introduction

This section reports on Naperville's expected Program Income for Program Year 2019, the amount of funds that will be used for urgent needs and on 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(l)(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.	89.57%

Discussion

The City of Naperville does not anticipate receiving program income from any of the sources listed above during Program Year 2020. In PY 2019, the City received \$6,917 in program income that has been expended. The City does not have any urgent need activities now, so over 89% of CDBG funds will be used to benefit low and moderate-income residents. Major activities will include rehabilitating affordable rental and owner-occupied housing for families, elderly people and people with disabilities, improving public facilities, preventing homelessness, and providing services to formerly homeless people now living in supportive housing.