



Community Development Department

Program Year 2013

Consolidated Annual Performance and Evaluation Report

October 1, 2013 – September 30, 2014

DRAFT

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and Urban Development

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Fourth Program Year CAPER

The CPMP fourth Program Year Consolidated Annual Performance and Evaluation Report (CAPER) includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

Executive Summary

This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the first year.

Program Year 4 CAPER Executive Summary response:

Program Year 4, October 1, 2013 – September 30, 2014, benefited from the City's initiatives to rebuild its community development program. The City responded and address concerns from HUD's on-site monitoring of the City's 2010-11 activities. The City moved proactively to develop new policies and procedures, train and assist staff, and actively oversee the program. New manuals were developed for: environmental reviews, contract administration, lead-safe housing, income eligibility, and sub-grantee monitoring and reporting.

While the City gained approval of these new policies and procedures, HUD restricted the City's disbursement of CDBG funds for eligible program costs without its prior approval. This restriction was lifted by HUD on October 9, 2014.

In anticipation of this action, and to maintain the important initiatives of the City's community development program, work continued in the areas of blight reduction, home ownership, homelessness, public services, fair housing, and economic development.

Highlights achieved during PY 2013, which are detailed throughout this CAPER, include:

**Area
Program
Management**

Progress

- Virtually 100 percent of the City's CDBG allocation benefited low- and moderate-income households and individuals, or benefited areas designated as low- and moderate income.
- The City prepared agreements with its subrecipient partners for PY 2013 public service grants.
- The Community Development Department continued blight inspections to address declining housing conditions and support the work of the Neighborhood Stabilization Program and CDBG program activities.

**Community
Outreach**

- The City completed and submitted a substantial amendment to its PY 2013 Action Plan, as well as the PY 2014 Action Plan.

**Single-Family
Rehabilitation**

- The City's Single-Family Rehabilitation program did not initiate or complete rehabilitation activities while working with HUD to revise policies and procedures. However, staff actively prepared for a restart of the program in PY 2014, including outreach and improving the administrative infrastructure.
- Since the beginning of its CDBG program, the City has provided 200 deferred loans to Berwyn low-income homeowners to rehabilitate their homes.
- The City continued an ongoing program to rehabilitate group homes for developmentally disabled persons.
- With NSP funds, 20 properties (21 units) had been rehabbed and sold to persons with incomes below 80% of AMI. The city anticipates completing and selling the final 6 properties (9 units) by February 2015.
- 94 Building Blocks loans were issued by IHDA for Berwyn properties with a total value of \$12.85 million. 94 Down Payment Assistance loans were issued by IHDA for Berwyn properties for \$10,000 each, with a total value of \$940,000.

Blight Reduction

- The City inspected 5,578 homes, and sent out 4,543 flyers. These actions play an integral role in the City's efforts to maintain viable neighborhoods as incidents of foreclosure and abandonment grow. The blight reduction program also serves as a gateway to the single-family rehabilitation program. All blight inspection results are entered into a database and monitored for further action and/or disposition.

Public Facilities and Improvements

- The City has assembled 2012-2014 funds to undertake major Sidewalk, Alley and Sewerage system improvements in low- and moderate-income neighborhoods. Environmental reviews have been completed and work is scheduled for the spring of 2015.

Low- and Moderate-Income, At-Risk and Special Needs Populations

- Sixteen subrecipient organizations were funded during the program year to improve the quality of life of low- and moderate-income persons and special needs populations, including: elderly and frail elderly, physically and developmentally disabled, youth, victims of domestic violence, and homeless persons.

General Questions

1. Assessment of the one-year goals and objectives:
 - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.
 - b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.
 - c. If applicable, explain why progress was not made towards meeting the goals and objectives.
2. Describe the manner in which the recipient would change its program as a result of its experiences.
3. Affirmatively Furthering Fair Housing:
 - a. Provide a summary of impediments to fair housing choice.
 - b. Identify actions taken to overcome effects of impediments identified.
4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.
5. Leveraging Resources
 - a. Identify progress in obtaining "other" public and private resources to address needs.
 - b. How Federal resources from HUD leveraged other public and private resources.
 - c. How matching requirements were satisfied.

Program Year CAPER General Questions response:

Assessment of One-Year Goals and Objectives

Performance Measurements

The City is incorporating HUD's Performance Measurement requirements into the program's planning, management and reporting activities. Thus, Berwyn has organized its objectives around the three national objectives and three national outcomes categories identified by HUD in the March 7, 2006 Federal Register Notice on Performance Measurement Systems.

HUD National Objective & Outcome Categories

The three National Objective Categories are:

- Decent Housing – housing activities designed to meet individual family or community needs that are not part of a broader effort.
- Suitable Living Environment – activities designed to benefit communities, families, or individuals by addressing issues in the living environment.
- Creating Economic Opportunity – activities related to economic development, commercial revitalization, or job creation.

The three Outcome Categories are:

- Availability/Accessibility – Activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low- and moderate-income people, including persons with disabilities.
- Affordability – activities that provide affordability in a variety of ways in the lives of low- and moderate-income people.
- Sustainability (Promoting Livable or Viable Communities) – projects where the activity or activities are aimed at improving communities or neighborhoods.

The City has organized its activities into categories produced by linking each outcome category to a national objective. Of the nine possible combinations, Berwyn's activities are organized into the following five combinations, or outcome statements:

Applicable City of Berwyn Objective/Outcome Categories for PY 2013 Activities			
Objective	Outcome Categories		
	Availability/ Accessibility	Affordability	Sustainability
Decent Housing (DH)	Create Decent Housing with Improved/New Availability		Create Decent Housing with Improved/New Sustainability
Suitable Living Environment (SL)	Enhance Suitable Living Environment Through Improved/New Accessibility		Enhance Suitable Living Environment Through Improved/New Sustainability
Economic Opportunity (EO)	Provide Economic Opportunity Through Improved/New Accessibility		

Expenditures and Progress by Objective and Outcome

The following table shows how the activities undertaken and funds expended during the program year sought to address these national objectives and outcome categories.

Activities Underway and Completed During PY 2013					
Objective	Category Outcome	Number of Activities			Expended
		Underway	Completed	Total	
Decent Housing (DH)	Accessibility/ Availability	1	1	2	\$154,720
	Sustainability	2	0	2	\$62,494
Suitable Living Environment (SL)	Accessibility/ Availability	16	12	28	\$204,249
	Sustainability	4	0	4	\$0
Expand Economic Opportunity (EO)	Accessibility/ Availability	0	0	0	\$0
Total for Non-Administrative/Planning Activities		20	13	33	\$421,463

The table shows progress made in implementing PY 2013 Activities. Administrative restructuring and retooling efforts continued into the year.

Public Service activities that improve the lives and living environment for low- and moderate-income citizens funded in PY 2012 were active during the year, while many 2013 activities will be completed in PY 2014. Berwyn's Blight inspections program helped maintain the livability and sustainability of neighborhoods and decent housing, while also linking homeowners with units in need of rehabilitation to the city's single family rehabilitation program, which is set to resume in PY 2014. As noted, funding from PY 2012-14 have been combined to allow for larger scale, more cost-efficient infrastructure and public facility project activities, scheduled for the Spring of 2015. Together these programs will enhance the living environment through greater sustainability of low- and moderate-income neighborhoods.

Financial Status

Berwyn entered PY 2013 with an unexpended balance of \$1,550,616 and received an additional CDBG allocation of \$1,172,275 totaling \$2,722,891 of available funds. As discussed above, in PY 2013 year, Berwyn continued to rebuild its administrative infrastructure and integrate new staff while restrictions on drawing against the city's CDBG line of credit were in place. While these restrictions were lifted in October 2014, the CDBG program's financial status, particularly expenditure timeliness, reflects these conditions.

CDBG expenditures were limited to \$421,463 during PY 2013, leaving a balance of \$2,067,083. Berwyn reached a 1.73 timeliness ratio – the total unexpended funds available over the current grant year amount – on the designated August 2 timeliness standard test date. This fell short of the meeting the 1.5 CDBG standard. However, the City drew an additional \$463,693 against expenses accrued during the PY 2013 program ending September 30, 2014. With these expenditures included, the timeliness ratio would have been 1.34, surpassing the standard. Further, with the reinstatement of the line of credit by HUD in October 2014, the City is poised to quickly implement programs and will exceed its timeliness standard during PY 2014. Contracts for subrecipients have been prepared for public service activities, and ERRs have been completed for large infrastructure projects scheduled for the Spring of 2015.

Mandated Program Caps

Excluding expenditures against previous years' unliquidated obligations, the City expended or obligated \$234,345 (19.99%) of its PY 2013 year grant for planning and administration, which was under the 20% statutory cap for these activities.

Total expenditures and unliquidated obligations for public service activities (adjusted for expenditures against previous unliquidated obligations), described below, were \$167,721 or 14.31% of the annual grant, under the 15% statutory cap on public service activities.

Progress Made

The following table shows the impact of PY 2013 activities on the City's housing stock, low- and moderate- income families, and neighborhoods.

City of Berwyn Objectives and Performance for PY 2013			
Objective/ Outcome	Specific Objectives	Performance Indicator	Number Accomplished
Create Decent Housing with Improved/ New Availability	<ul style="list-style-type: none"> • Improve the living conditions & energy efficiency of substandard housing for low- and moderate-income persons (SFR program) • Improve the Quality and Accessibility of permanent housing units for persons with disabilities 	Units rehabilitated	No units were completed while new administrative procedures were developed. The program will resume in PY 2014. Distributed 4,543 letters with SFR program flyers.
Create Decent Housing with Improved Sustainability	<ul style="list-style-type: none"> • Provide inspection services to reduce code and health violations in low and moderate-income areas & referrals to SFR program 	Housing units inspected	5,578 homes inspected

City of Berwyn Objectives and Performance for PY 2013			
Objective/ Outcome	Specific Objectives	Performance Indicator	Number Accomplished
Enhance Suitable Living Environment Through Improved Access	Improved accessibility/availability of public facilities:	Public facilities	The program will resume in PY 2014.
	<ul style="list-style-type: none"> • Improved accessibility of community centers and other public facilities to persons with disabilities Improve the availability/accessibility of services to low- and mod-income: <ul style="list-style-type: none"> • Youth (crisis counseling, dental and health care) • Youth with developmental and physical disabilities (recreational and cultural programs) • Persons with disabilities • Victims of physical and sexual abuse, and substance abuse • Elderly and frail elderly • Homeless persons 	Persons with improved access	1,677 Persons
Sustainability of Suitable Living Environment	<ul style="list-style-type: none"> • Replace dilapidated streets, sidewalks and sewage to improve access and safety, and improve the living environment in low-mod census tracts 	Persons in L/M areas with improved access and safety	The program will resume in PY 2014.

The table also illustrates the impact on each of the other objective/outcome categories given priority in the PY 2010-2015 Consolidated Plan. Comparisons of actual progress against proposed progress can be found in the Performance Tables in **Appendix B**.

The Executive Summary highlighted many of the year’s accomplishments. A few areas warrant further attention.

Public Improvements and Public Facilities

Over the program’s history, the City has made substantial improvements to the infrastructure of Berwyn’s low- and moderate-income neighborhoods. The Sidewalk Improvement Program replaces 5x5 sidewalk squares on a need-basis. Repairs are made only after an engineering inspection determines that one or more squares must be replaced. The City is also continuing its evaluation of sewers to determine their condition and need for replacement in low- and moderate-income areas. In addition, the City is undertaking drainage improvement in the alleys located in these areas, but has deferred additional work this year due to the lack of sufficient funding.

The City also has continuing plans to enhance its park and recreation facilities to improve accessibility, safety and enjoyment for the elderly and handicapped.

Blight Reduction

The CDD inspected 5,578 homes located in low-moderate income census tracts in PY 2013 to respond to the potential impact of foreclosed and vacant homes, as well as the need for on-going maintenance and the prevention of code violations. Visual inspections included garages, yards, and homes that were found to be in declining condition.

The City continued to mail out flyers about the Single-Family Rehabilitation Program to those homes that appeared to be potential candidates for assistance, and the program's inspectors followed up to help generate interest and participation in the Program. The City distributed 4,543 flyers in the course of these evaluations. The City's flyer highlights the Program's eligibility and requirements in English and Spanish.

This year's inspections continued to find homes that were vacant, foreclosed, and for sale. The north and central portions of the City experienced higher degrees of this decline. In terms of rental housing, a growing number of complaints are being received from tenants and surrounding neighbors about untidy trash receptacles, overgrown grass and weeds, and the declining conditions of these properties. The City is taking steps to investigate and remedy these concerns.

Affordable Housing

The City continued to provide counseling and information to low- and moderate- income households as part of the Single-Family Rehabilitation (SFR) program during the program year, with applications in process for additional units as funds become available. Current applicant files are being updated in anticipation of that funding.

Among other improvements, new windows, heating systems, and energy-efficient water heaters provided through the SFR program will help many homeowners counter rising energy costs.

At the end of the program year, the City had completed rehabilitation and sale of 20 properties (21 units) to persons with incomes below 80% of AMI. The City anticipates completing and selling the final 6 properties (9 units) by February 2015.

In total, thirty-two units in 26 properties will be sold at an estimated project cost of \$4.8-\$5.2 million. Homes will sell for approximately \$125,000, and some of the sale proceeds will be used to create additional affordable housing.

All buyers will be below 120 percent of area median income (AMI) and approximately 25 percent will be at or below 50 percent AMI. All of the appliances being installed as part of the home's rehabilitation will be 95 percent energy efficient.

In addition to the NSP, Berwyn continued its participation in the intergovernmental agreement with the communities of Bellwood, Forest Park, Maywood, and Oak Park to support the West Cook County Housing Collaborative. The Collaborative was formed in 2009 to obtain additional funds and assist in the coordination and furtherance of the housing goals of its member communities.

Non-Homeless Special Needs

The City continued to focus on high priority needs, such as assisting victims of domestic violence and supporting persons with developmental disabilities.

Sequin Services continued its project to develop and rehabilitate 9 group homes that provide permanent housing, with some supportive services, for 30 developmentally disabled adults. The City also provides CDBG funds to other organizations that provide supportive housing to persons with disabilities.

Other effective programs funded in PY 2013 include health, education and other support for disabled youth and their families, as well as transportation, health services, adult day care, and other services for seniors. CDBG funds supported programs directly benefiting over 600 disabled persons and seniors, who also benefited from other programs that reached over 1,600 low income persons in Berwyn. Additionally, 950-1,000 seniors per month also benefited from a variety of other services underwritten by the City, including transportation, lawn care and snow removal, and handyman services.

Potential Program Changes

Berwyn is participating in Cook County's Planning for Progress initiative, which includes planning for the County's Consolidated Plan (Con Plan) and Comprehensive Economic Development Strategy (CEDS). Plans developed under Planning for Progress are anticipated to be submitted to the U.S. Economic Development Administration and HUD by February and August 2015, respectively.

The City will ensure that it coordinates its CDBG-funded activities with those proposed in these plans. The City will follow its Citizen Participation Plan to further inform and involve the public regarding potential program changes and any other community development initiatives necessitating an amendment or revision to its own Con Plan.

Actions Taken to Affirmatively Further Fair Housing

HUD requires all governing authorities directly receiving Consolidated Plan Program funds to certify that the community, consortium or state will “affirmatively further Fair Housing” within their jurisdictions. This requirement is codified in the Consolidated Plan requirements under 24 CFR 91.225, and detailed in the City’s **Analysis of Impediments to Fair Housing** (AI) study and plan to prevent and eliminate housing discrimination.

The City updated its AI in June 2011 and will undertake additional updates as new findings and Census data become available, HUD revises its AI and Fair Housing requirements, and court challenges to extending disparate treatment to include disparate impact are settled. The City will monitor and revise its policies and procedures based upon any amendments that are required as a result of HUD’s proposed changes or legal rulings.

The following provides a list of the actions the City undertakes each year to promote fair housing, as further described in the AI update, in the following areas:

1. Evaluation of the actions taken and accomplishments achieved, including financial literacy campaigns, sharing of information and best practices, and training and outreach programs.

A number of community-based organizations interact with, and provided direct services to, local residents related to fair housing and legal services. Several of these groups are funded by the City’s CDBG Program and provided an excellent vehicle for Fair Housing outreach and education to members of protected groups. Cook County also funds fair housing agencies.

The Community Development Department provides a housing specialist to coordinate the City’s code compliance efforts, such as those dealing with occupancy and code deficiencies, and its funding of emergency housing repairs and rehabilitation. These efforts continue to be effective in increasing code compliance, without impeding access to fair housing opportunities.

The City has made its ordinances available on-line via the City’s website or directly at http://www.amlegal.com/berwyn_il/. The City also works with community stakeholders and other municipalities to provide information on rental vacancies, fair housing laws, local building codes, and occupancy requirements to property owners, managers, and tenants. The Community Development Department has facilitated this contact, and coordinated efforts to prevent discrimination in foreclosures and homelessness, especially among Berwyn’s minority, disabled, and senior populations.

2. Documentation of the efforts to combat foreclosures and the disparate impact on the community, identify problems, and document complaints,

investigations, and referrals to agencies capable of taking the appropriate corrective actions.

The Community Development Department works with the City's Community Relations Commission and other community stakeholders to distribute information related to fair housing and the City's complaint process. The Commission is charged with examining both governmental and private market practices to identify and resolve possible impediments to fair housing.

No discrimination complaints were received this year. The City continues to focus on tenant-landlord issues dealing primarily with code violations and sub-standard property conditions. If complaints are received, they are referred to the City's Building Department for inspection and resolution.

3. Potential revision of the timeline for updating the Analysis of Impediments and recommendation of additional activities and actions to fulfill its goals and objectives, as appropriate.

The City will assess the timeline for updating the AI each year as events warrant. In the interim, the City will continue to take advantage of the information compiled by CMAP and other sources, such as the 2010 Census, to help housing advocates and policy-makers understand the distribution of the City's population groups based on race, ethnicity, age, gender, and disability; how these populations are impacted by City policies and regulations; and how these groups are participating in various programs.

Addressing Under-Served Needs

As a front-line of service delivery, the City's CDBG Program funds a number of non-profit organizations, which provide a range of transportation, employment, educational and social services, including after-school and summer youth programs, dental and health services, and service delivery. The City also supports its many elderly citizens, as well as assisting other long-term residents in maintaining their homes and ensuring that rental properties are maintained well and made available fairly.

The increasing demand for services, combined with a decline in local tax revenues, has stretched the City's capacity and resources. As described below, the City has taken advantage of every opportunity to join the Chicago Metropolitan Planning Agency, the West Cook County Housing Collaborative, the Continuum of Care and others in exploring solutions to the negative effects of foreclosures, the threat of homelessness, and the shortage of permanent affordable housing.

Leveraging Resources

As in past years, the City also benefitted from leveraging funds from its subrecipient partners. These nonprofit agencies, to which the City annually allocates 15 percent of its annual CDBG entitlement, play an integral part in carrying out the City's housing and community revitalization efforts. The City

funds these organizational efforts to provide a wide range of services to residents with low- or moderate-incomes and special needs.

In return, these sub-recipient agencies, and the City's other contributing agencies and organizations, provide a significant leverage of the City's entitlement funds. The block grant funding provided to the City's subrecipients often complements other funding, which can substantially improve the services available to Berwyn residents. For PY 2013, subrecipient organizations awarded CDBG funds anticipated leveraging an additional \$2.2 million.

The subrecipients leveraged funds from a variety of public and private sources, including the Federal government, the State, Cook County, the City of Chicago, private individuals and corporations, and non-profits to meet the specific needs identified in the City's Consolidated Plan.

PY 2013 Subrecipient Leveraging	
Source	Leveraged Amount
Other Federal	\$ 576,120
State/Local	\$ 800,400
Private	\$ 640,124
Other	\$ 188,420
Total	\$ 2,205,064

A final source is funding of projects through the Cook County Continuum of Care (CoC). The Consortium is charged with planning and ranking homeless projects that address critical local needs. CoC funds are allocated to service providers annually, and the City encourages non-profit agencies to submit projects and compete for this funding. Catholic Charities, CEDA, and West Suburban Pads received CoC funding this year.

As a member of the Alliance to End Homelessness in Suburban Cook County, the City hopes to access additional funds and services for homeless programs.

The City will continue its discussions with representatives from the Chicago Donors Forum and other philanthropic foundations to increase the leverage of their funding and the other funds awarded by these organizations.

Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

Program Year CAPER Managing the Process response:

During the program year, the City implemented the PY 2013 Action Plan to address the priorities identified in its Consolidated Plan.

Meetings were held to gather input from community members and service providers about current needs and priorities. Announcements of the meetings were advertised in both English and Spanish newspapers, and posted in public spaces. The meetings were held in locations in both North and South Berwyn.

The City sent out Request for Proposal (RFP) applications to nonprofit organizations and public agencies that serve low- and moderate-income persons in the Berwyn area. Eighteen organizations submitted proposals for social service activities, and the city received six proposals for public facility activities. The applications were reviewed by the CDD for eligibility and consistency with the Consolidated Plan, and the Community Relations Commission, which recommended priorities for funding. The applications and recommendations were presented to the City Council for review and comment.

A public meeting was held on April 14, 2014. The draft Action Plan was made available for a 30-day citizen review (June 6 to July 9, 2014) and presented to the City Council at a public meeting. Notice of the availability of the draft plan and public hearing was advertised in both English and Spanish in the *Lawndale News* newspaper. In addition, the City's Community Relations Commission, comprised of Berwyn citizens, reviewed applications from the local nonprofit service providers and made funding recommendations. Following the 30 day public comment period, the Council approved the Action Plan. The Consolidated and Action Plans are posted on the City's Web site (www.berwyn-il.gov).

Berwyn worked with the Active Transportation Alliance and others on a number of healthy community initiatives and the Cook County Department of Public Health, through the Model Communities Grant Program.

Berwyn also continues its meetings with the Villages of Oak Park and Maywood, the Oak Park Regional Housing Center and staff from the Chicago Community Trust relating to the Neighborhood Stabilization Program. On several occasions, meetings were held with representatives of the South Suburban Mayors and Managers Conference, and the Villages of Bellwood, Broadview and Forest Park.

Through its participation in HPRP, Berwyn established and continues to maintain contact with interested citizens, representatives of Cook County, The Alliance to End Homelessness in Suburban Cook County, Sarah's Inn, Solutions for Care, Catholic Charities, West Suburban Pads, CEDA, Town of Cicero, Village of Oak Park and the Senior Advocate for Berwyn.

In addition to providing invaluable contributions to the people served, these programs provided opportunities for minority, small- and women-owned business to participate as contractors and service providers. This continues to be true in the Single Family Rehabilitation and the Neighborhood Stabilization Program's housing acquisition and rehabilitation work.

In terms of program implementation, Berwyn worked with HUD to develop administrative and program policies and procedures and correct deficiencies in its environmental review and subrecipient monitoring and record-keeping processes. The City affirms that it will comply with all program requirements and certified it will conform to CDBG and other Federal regulations related to the expenditure of its entitlement funds and related housing and community development activities.

Citizen Participation

1. Provide a summary of citizen comments.
2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year CAPER Citizen Participation response:

Berwyn's draft CAPER was made available to the public for examination and comment as required on December 12, 2014. A notice was published in the local newspaper *Lawndale News* advertising the CAPER's availability for review and comment through December 27, 2014. The published notice also invited citizens to review the CAPER on the City's web site starting December 12, and to provide comments. A copy of this notice and comments are found in **Appendix C**.

In addition to the narrative, the draft CAPER made available to the public included the narrative, performance tables (**Appendix B**), and all 5 required IDIS reports (**Appendix E**).

Citizen Comments

Citizens were invited to send comments, and will be included in the final version of the CAPER in **Appendix D**. The public comment period will be held open until December 27, 2014.

Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

Program Year CAPER Institutional Structure response:

The Community Development Department staff, some of whom are bi-lingual in Spanish and Polish/Slovak, maintains the experience and expertise required to administer and account for the City's community development program. That experience includes working with sub-recipients, residents and service providers, and with HUD's IDIS and HMIS information and accounting systems.

This year, the City moved proactively to develop new policies and procedures, train and assist staff, and actively oversee the program. New manuals were developed for: environmental reviews, contract administration, lead-safe housing, income eligibility, and sub-grantee monitoring and reporting.

The City also took steps to conduct, and will continue, regular checks with staff to ensure that these new policies and procedures are implemented effectively, efficiently, and in compliance with all grant cross-cutting requirements. Additional controls to financial procedures will be added related to the commitment and expenditure of funds and correlating required environmental review procedures, including use of 7015.16 form approval from HUD prior to commitments, as applicable.

On-going actions to overcome gaps in institutional structures and enhance coordination:

- The Building Department's Blight Inspection Unit continues to include information on the CDD's Single Family Rehabilitation program in letters sent to households with violations across the city, including low- and moderate-income neighborhoods.
- CDD personnel continue to coordinate services to help link senior citizens with other programs.

- Participation continues in the Alliance to End Homelessness in Suburban Cook County and the Cook County Continuum of Care.
- The Department's blight inspector continues to be involved in directing residents to other services and programs, such as the Owner-Occupied and Rental Rehabilitation Programs and lead-based paint awareness and remediation.

For the Neighborhood Stabilization Program's implementation, Berwyn utilizes the staffs of the City's Community Development, Building, Neighborhood Affairs and Accounting Departments. The Community Development Department coordinates all activities, while the Building and Neighborhood Affairs Departments offers expertise related to building codes, inspections, rehabilitation, contracting and similar areas. The Accounting Department provides general administrative and accounting services.

In addition to Berwyn's existing capacity, Berwyn continues to draw on the pooled resources and expertise of partner communities in this region, including Oak Park and Maywood, and the Chicago Community Trust. Staffs from these communities have been meeting regularly to discuss the best way to use our combined resources in the West Cook County area.

In cooperation with Berwyn, CMAP completed the comprehensive plan and is implementing the HUD Sustainable Communities Challenge Grant. This has been invaluable in providing new tools to produce and analyze data, engage the public and set priorities for new development projects. Web tools were deployed on the Internet (<http://www.metroquest.com/>) to increase this engagement and prioritize collaborative work plan items. A minimum of twenty percent of the funds devoted to each comprehensive plan contract was devoted to public participation, including resident use of the MetroQuest tool. Berwyn used the tool to conduct an online survey inviting residents to share their thoughts on local housing strategies and priorities for Berwyn.

Monitoring

1. Describe how and the frequency with which you monitored your activities.
2. Describe the results of your monitoring including any improvements.
3. Self Evaluation
 - a. Describe the effect programs have in solving neighborhood and community problems.
 - b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.
 - c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.
 - d. Indicate any activities falling behind schedule.
 - e. Describe how activities and strategies made an impact on identified needs.
 - f. Identify indicators that would best describe the results.
 - g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.
 - h. Identify whether major goals are on target and discuss reasons for those that are not on target.
 - i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

Program Year CAPER Monitoring response:

The City works closely with its subrecipients to ensure that they stay within compliance of CDBG and OMB regulations, and use their awards to effectively meet the objectives described in their applications.

The City holds a meeting with approved subrecipients to review expectations, reporting requirements, and other issues such as income verification. The City also meets individually with subrecipients to review their contracts and discuss specific expectations and compliance issues.

Prior to paying subrecipients, CDD staff closely review invoices to ensure proper documentation is submitted and that the contracted services were provided. Following the procedures outlined in its "Monitoring Standards and Procedures" guide, the City conducted phone monitoring with all subrecipients and conducted site visits with most to review facilities, income verification process, and other program aspects. Through the early group meetings and ongoing communication, the City was able to catch any potential problems early and avoid any serious findings.

Finally, each subrecipient is required to submit an annual report by which the CDD can evaluate whether the planned objectives were met in a timely and cost effective manner. The City utilizes the subrecipient contracts and reports to follow HUD reporting requirements and more clearly compare actual accomplishments with proposed accomplishments.

The City has completed revisions to its monitoring policies and procedures and is working with HUD to ensure that its monitoring plan meets all HUD requirements and that the City is complying with these requirements.

Self Assessment

Throughout its history, the City of Berwyn's community development program has maintained its commitment to supporting an increasingly diverse population, and vision of new development and rehabilitation that brings a balance of infill development, neighborhood revitalization, and housing rehabilitation which promotes Berwyn's overall community and economic development goals and sustains an excellent quality of life for all of its residents and stakeholders.

With the completion of its new policies and procedures and its working relationship with HUD, the City remains confident that it has the capacity to manage its CDBG program and funding. The City will continue to work with HUD to monitor and implement the CDBG Program and manage its funding and execution. The City is anxious to prove that the CDD is capable of assuming responsibility for the accurate accounting and reporting of new resources, should they become available. The CDD is also working closely with Cook County to plan and implement the City's participation in the County's HOME Consortium.

Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

Program Year CAPER Lead-based Paint response:

Berwyn continued to work with the Cook County Department of Public Health, the Illinois Department of Public Health, and other agencies to increase awareness of lead paint hazards. The Cook County Lead-based Paint Hazard Control Program is focused on increasing testing in suburban Cook County and is conducting lead testing events and providing physician and clinical staff with lead prevention workshops. The Cook County Department of Public Health is also conducting specialized outreach to increase awareness of the risks of lead poisoning and educate and inform residents and property owners about the resources available to correct lead hazards.

Loyola continued its lead-testing program to make testing more accessible to low- and moderate-income persons, and the Berwyn Department of Public Health worked with McNeal Hospital to test pre-school children for lead poisoning. Information is also provided by MacNeal Hospital to new parents,

and licensed day care providers are working with the City's Licensing Department to distribute this information to all parents and guardians.

The City maintained its lead inspection and abatement requirements for its housing rehabilitation programs and offers lead paint hazard remediation through its Emergency Assistance Single Family Rehabilitation Program for low- and very-low income homeowners. The City's rehab supervisor and housing counselor maintained their certifications for lead inspections, hazard assessment, and lead safety. All contractors selected under the City's Single Family Rehab program are now required to be lead certified.

Participants in the City's programs are advised of the potential dangers of lead-based paint in their homes, and sign a form verifying that they understand the potential hazard. In addition, the City distributes a lead-based paint advisory sheet, which residents are asked to read and sign, when the City conducts code inspections. The advisory sheet informs residents that a potential exists for lead-based paint hazards in their home, and provides brief lead-based paint awareness information with instructions on how to obtain the City's brochure for further information.

The Berwyn Health Department and other organizations also provide information about the hazards and treatment for lead-based paint poisoning. The City of Homes Organization (COHO) joined in warning of the dangers of lead poisoning and provided information to homeowners about how to renovate and preserve Berwyn's historic homes safely.

This year, a number of children under age 6 with blood lead levels above 5 micrograms per deciliter were identified for health actions, as recommended by the Center for Disease Control and Prevention (CDC).

HOUSING

Housing Needs

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe Actions taken during the last year to foster and maintain affordable housing.

Program Year CAPER Housing Needs response:

In its Consolidated Plans, the City has identified improving the condition of substandard owner housing and reducing blight as high priority goals. As a result, Berwyn's housing strategy was designed to enhance the accessibility, affordability, and availability of Berwyn's housing stock for a growing and diverse population.

Sixty (60) percent of the total housing stock in Berwyn was built in 1949 or earlier. Ninety-seven percent of the stock was built in 1979 or earlier, making lead-based paint a potential hazard. The Illinois Department of Public Health designated Berwyn as one of the “high risk zip codes” for lead poisoning.

Only one percent of Berwyn’s stock lacks complete plumbing or kitchen facilities. However, older units typically need substantial financial investments in major structural systems to remain decent and livable. For low-income owners, these repairs are frequently unaffordable, and deferred maintenance hastens the deterioration of their units. Often low-income rental housing does not generate enough revenue to make improvements without raising the rent.

Although the housing stock in Berwyn is generally in good shape, a greater number of housing units may be considered substandard from a practical standpoint. The City of Berwyn issues approximately 250 citations per month – 3,000 per year – for blight and housing violations, primarily based on external surveys.

To combat these conditions, Berwyn offers a wide variety of CDBG-funded housing services, including Berwyn’s Single Family Rehab Loan Program. In this program, Berwyn works with the residents to assure eligibility (including income and other qualifications), inspects the home, prepares a rehabilitation plan for the scope of work to be done, obtains bids and proposals, and follows the progress of the work to insure quality and accountability. Berwyn works with the homeowner through all stages of the process, to make sure they are comfortable with the process, and have all questions answered. Finally, a loan agreement, note and mortgage (approved as to form by HUD) are signed and recorded.

The average single-family rehabilitation loan has grown over the years from under \$10,000, to almost \$35,000. Work under this program includes the replacement/repair of roofs, HVAC systems, windows, doors, floors, siding, bathrooms, waterproofing, handicap ramps, kitchens and other types of rehabilitation.

The City administered and/or supported the following activities during the program year to meet its strategic housing goals:

DH-1 Create Decent Housing with Improved/New Availability

Action/Objective	Result
Administered a program that assists low and very low-income single-family homeowners rehabilitate substandard homes. (With NSP funds, rehabilitated foreclosed properties)	0 Single-family houses (21 Single-family home units completed, 9 underway)
The City provided funds to a subrecipient partner (Seguin Services, Inc.) to rehabilitate and improve accessibility of housing for developmentally disabled persons (on-going program to improve the nine homes), and to Oak Leyden to continue to upgrade a group home.	Rehabilitation of 9 single-family units (27 persons)
Provided 10% matching funds to mitigate lead hazards in the homes of low-income families who reside in Berwyn where a lead poisoned child is identified.	0 units in PY

DH-2 Create Decent Housing with Improved Affordability

Although no activities meeting this national objective/outcome category were funded, the City provides referrals to obtain (Section 8) Housing Choice Vouchers from the Cook County Housing Authority. In PY 2013, an estimated 135 housing choice vouchers are being used in Berwyn. See also Barriers to Affordable Housing.

DH-3 Create Decent Housing with Improved/New Sustainability

Action/Objective	Result
Provide inspection services to reduce code and health violations in low and moderate-income areas & referrals to SFR program	5,578 housing units

Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.
2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.
3. Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.

Program Year CAPER Specific Housing Objectives response:

Progress Made

Last year, in response to funding restraints and higher construction costs, the City focused more upon providing emergency assistance, including roof replacements and the installation of new energy efficient furnaces and windows to combat escalating energy costs.

With constraints placed upon the release of the City's CDBG funds and delays in the NSP, City staff this year continued efforts to support and counsel the many homeowners who sought, or were encouraged to seek, assistance through the Single Family Rehabilitation program and the sale of homes in the Neighborhood Stabilization Program.

With the loss of one inspector, the blight elimination program fell slightly short of the original Consolidated Plan goal of inspecting 6,200 housing units annually.

The NSP anticipates completing its sale of homes next year. In the Neighborhood Stabilization Program, the City is working with lenders who expressed an interest in helping to qualify purchasers for a first mortgage. First mortgages may also be available through the IHDA First-Time Homebuyer MRB Program.

An ongoing program to rehabilitate and improve access to housing for physically and developmentally disabled adults continues efforts to house the intended low- and extremely low-income residents.

Section 215 Goals and Worst Case Needs

The City's Section 215 Housing Goal for the year was **12** owner households. The City's Single-Family Housing programs (for low-income households and developmentally disabled group homes) did not complete any projects during

the year, but will resume next year. In addition, the City continued its work to complete the rehabilitation and resale of homes under its Neighborhood Stabilization Program.

Low-income Renter needs are met through referrals to the Cook County Housing Authority, and therefore are not included in the City's *Section 215 Goals*. The Housing Authority is the primary means to address low-income renters, including the "worst case needs" of low-income renter households. Worst case needs are defined as unassisted very-low-income renter households (below 50 percent of area median income) that pay at least half of their income for rent or live in severely substandard housing (which includes homeless people), or have been involuntarily displaced. In addition, while no multi-family rehabilitation loans were made, many Public Service activities did benefit these populations. These activities and agencies include:

PY 2013 Assistance to Worst Case Needs and the Disabled

Service	Agency
Victims of domestic violence	The Pillars, Sarah's Inn, W. Sub. P.A.D.S. Grateful House/Way Back Inn, Youth in Crisis
Housing for developmentally disabled	Sequin Services, SRCA, Catholic Charities, Oak Leyden, W. Suburban P.A.D.S.
Case management for the homeless	Sarah's Inn, Catholic Charities, W. Sub. P.A.D.S.
Emergency homeless shelter	Sarah's Inn, Catholic Charities, W. Sub. P.A.D.S.
Transitional housing, emphasizing battered women and families	Sarah's Inn, Catholic Charities, W. Sub. P.A.D.S.

Foreclosure Initiatives

In judicial sale jurisdictions such as Berwyn, properties with delinquent mortgages are placed into foreclosure and after court disposition, put up for judicial sale at a foreclosure auction.

During Program Year 2012, both the number of residential mortgage foreclosure filings and judicial sales dropped slightly. Among others, the Woodstock Institute reports that new foreclosure filings in the Chicago region continued to drop in PY 2013. The percentage of judicial cases that completed foreclosure auction also declined, although more slowly than filings.

The largest number of filings have historically occurred in Census Tracts 81550, 814700, and 815200. Overall, sales prices of sold homes have increased by more than 35%, and the median list price has increased approximately 24% over the previous year, indicating a stronger housing market and economy, which may suggest a continuation of the downward trend in foreclosures.

Over the past year, Berwyn has maintained its initiatives to preserve homeownership and mitigate losses as described below.

Prevention

The City continued its campaigns to build financial literacy and awareness through its network of housing counseling agencies and service providers, such as the Spanish Coalition for Housing; contact with bilingual staff and meetings with supporting local nonprofits. The City contacted Berwyn homeowners listed in mortgage foreclosure cases and provided information to help these distressed owners retain their homes and reached out to the individual park and school districts to distribute flyers and announce opportunities to avoid foreclosures and obtain foreclosure information and counseling.

The Community Development Department participated in various statewide programs such as the Illinois Homeowner Assistance Initiative, which helps homeowners having difficulty paying their mortgages, those who are facing foreclosure, and those who are victims of mortgage fraud.

In addition, CDD worked with the Cook County Sheriff's Department and the Community and Economic Development Association of Cook County, Inc. The City also worked with lenders and real estate professional to establish a more responsible and sustainable approach to homeownership through REO-disposition and affordable financing.

Neighborhood Stabilization

The City is diligent in ensuring that all vacant properties are maintained and that any reported code violations are cited, repairs made promptly, and the properties returned to safe and productive use as quickly as possible.

The City has moved forcefully to ensure that foreclosed properties do not become a destabilizing force in the community. To gain the maximum impact, Berwyn's acquired NSP properties are scattered throughout Berwyn's targeted areas. Each NSP unit is being rehabilitated and made energy efficient in an effort to attract qualified new owners and stabilize the value of adjacent properties.

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

Program Year CAPER Public Housing Strategy response:

Berwyn does not have a public housing authority, nor does it administer a Section 8 rental assistance program. The City relies on the Cook County Housing Authority to provide this rental assistance, and while it supports fair housing choice, the City has no control over how this assistance is provided.

The Cook County Housing Authority manages public housing and Housing Choice Vouchers low-rent units for County residents, which are located throughout the County. The Housing Authority of Cook County has estimated that it pays approximately \$1 million annually to Berwyn landlords on behalf of about 120 households, who are free to select their homes using tenant-based vouchers.

The vast majority of assisted households were extremely low-income with the rest either low- or moderate-income. Assisted households included elderly and disabled (heads of household), as well as large households.

Currently, there are no Low-Income Housing Tax Credit (LIHTC) units in Berwyn.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

Program Year CAPER Barriers to Affordable Housing response:

The foreclosure crisis and downturn in the economy have been significant barriers to affordable housing. The City has worked diligently to ensure that as many homeowners as possible remain in their homes and mitigated the negative impact of vacancies and declining property condition and values.

As discussed in other sections, the City is working closely with private lenders, the State, and Cook County to take advantage of every foreclosure prevention resource available to ensure that this potential impact is minimized.

The City's Neighborhood Stabilization Program is proving to be an effective resource to acquire foreclosed homes and return them to productive use, but it requires additional capitalization to reach the scale necessary to address the backlog of foreclosures in the pipeline. The City continues to work

proactively with its many partners to maintain confidence in the stability of Berwyn's housing stock and its long-term sustainability.

Confidence in the long-term value of Berwyn's housing remains especially important, as the city continues to see a number of for-sale homes and vacancies over the year. While for-sale properties and vacancies suggest new opportunities for affordable housing purchase, they also indicate that soft housing values will remain below pre-recession highs for the near future, although sales prices are increasing.

This market softness makes it more difficult for existing owners to refinance, build equity, and maintain their mortgage debt. However, the number of foreclosure sales is decreasing and the value of those sales is increasing, suggesting that the housing market is stabilizing and that the local economy and Berwyn's reputation as a good place to live are improving.

Data from city-data.com indicates that the median sale price of Berwyn homes began to rise slowly in 2011 from the low point experienced at the end of 2010 and increased again in 2012 and 2013.

For renters, the 2015 Fair Market Rents (FMR) for Cook County, Illinois took a significant increase. For example, the two-bedroom FMR was \$1016 in FY 2011, \$958 in FY 2012, \$966 in FY 2013, \$979 in FY 2014, and \$1093 for 2015. Berwyn has a smaller percentage of rental properties with 0-2 bedroom units than the state as a whole, but a greater number of larger units with four bedrooms or more. The four bedroom fair market rent is \$1,624 for 2015.

These larger units are more in demand, which should drive an increase in their cost over the short run. The lack of new housing development and rental housing opportunities, especially for seniors and young families, continues to place additional pressures on the existing housing inventory.

However, a survey conducted last year by the Community Development Department found that rental prices for all rental units were \$50-\$60 below the County's FMR, and \$100-\$200 below those in neighboring Oak Park, which are above FMR.

The City continues to support the efforts of the Suburban Cook County Multifamily Preservation Initiative, and Berwyn is joining with others across the state to support the ability of seniors and the impaired to live independently or affordably in a residential care facility.

For those remaining in their homes, the City is encouraging property owners to invest in their property's upkeep and care. Berwyn's housing rehabilitation assistance, supported by the City's Blight Inspection Program and the Community Development Department's outreach, are doing their part to encourage existing homeowners to remain and improve their

property. The City's rehabilitation loan and code programs and the contributions of Berwyn's public service agencies are having some success in bolstering owner confidence and providing the resources and expertise required to address many of these issues.

Berwyn is also continuing its other efforts to make its housing more energy efficient and free of environmental hazards. Making Berwyn's homes more energy-efficient and free of such hazards as lead-based paint continues to be an important part of promoting a healthy living environment, which additional funding could provide.

The City's blight inspections bring lead abatement and energy upgrades to owner housing, but the front-end cost of these improvements is often daunting. The City works with homeowners to underwrite these improvements in a cost-effective way, and supports its nonprofit providers in their efforts to utilize such other resources as the Low Income Home Energy Assistance Program (LIHEAP).

Conversations also continue with major employers to encourage counseling of their employees and implementation of supportive employer-assisted housing activities. A number of banks are working with local communities to establish an employer-assisted housing program, and at least two major employers, MacNeal Hospital and Sequin Services, are pre-approving employees and are committed to helping with this outreach.

For the homeless, gaps in the existing homeless delivery system slow efforts to provide permanent supportive housing. While supportive services are available, there is a shortage of caseworkers and a fully developed, Continuum-wide approach to working with chronic homeless. An additional concern is the number of low-income individuals and children who are at imminent risk of needing to reside in shelters or becoming homeless. The City's participation in the HPRP, as described below, was a concerted effort to address these needs.

The City also supports several nonprofit organizations and programs that assist elderly, persons with severe mental illness and disabilities, substance abuse problems, or HIV/AIDS. Organizations currently assist approximately 200 of these individuals who are at-risk of becoming homeless or requiring shelter, although there are potentially many more persons who are at-risk of not receiving assistance. The Alliance to End Homelessness in Suburban Cook County, West Suburban Public Action to Deliver Shelter (PADS), and others expect an increase in both sheltered and unsheltered homelessness unless other funding sources are found to replace HPRP.

The City remains optimistic that the comprehensive planning and grant funding coordinated by CMAP and the West Cook County Housing Collaborative will provide new opportunities to develop transit-oriented affordable housing development in Berwyn.

HOMELESS

Homeless Needs

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new Federal resources obtained from Homeless SuperNOFA.

Program Year CAPER Homeless Needs response:

Because Berwyn does not qualify for Emergency Shelter Grant (ESG) funds from HUD, the City has been limited in its ability to fund programs to address many of the homeless priority needs identified during the Consolidated Planning process.

The City was able to take advantage of the availability of Homelessness Prevention and Rapid Re-Housing Program (HPRP) funds for these purposes. Funds have been expended for this program. Through this involvement, the City also enhanced its relationships with those service providers and jurisdictions supporting the efforts of the Alliance to End Homelessness in Suburban Cook County, which focuses on areas that lie outside the City of Chicago.

Berwyn has adopted the Continuum's housing-first model, which provides housing as a first step to social stability, then offers services to stabilize and support that tenure. Berwyn's providers have created a comprehensive system to address homelessness, but it is difficult to find permanent housing for the chronically homeless and those who are disabled or otherwise dependent.

The Continuum's west region, which includes Berwyn, included 137 sheltered and 50 unsheltered homeless in its 2014 suburban Cook County homeless count results. The total number of homeless continues to decline overall, and plans are to increase the number of all types of beds and units over the next few years.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year CAPER Specific Housing Prevention Elements response:

While the number of homeless residents is relatively small, and most of those were sheltered, the City continued its efforts to prevent homelessness and to assist the homeless in Berwyn by supporting the Alliance to End Homelessness in Suburban Cook County and actively participating in the Alliance's Continuum of Care (CoC) planning and coordination efforts. Many of the nonprofit groups funded under Berwyn's Public Service grants also receive funding from the Cook County CoC.

The City also consulted other organizations involved in the delivery of services for those with special needs to discuss homelessness and the prevention of homelessness among these populations. These organizations include: St. Leonard Church, Catholic Charities, Oak Leyden Development Services, Inc., West Suburban Senior Services, Community Care Options, Seguin Retarded Citizens Association (SRCA), West Suburban Special Recreation (WSSRA), Northeastern Illinois Planning Association (NIPC), Sarah's Inn, Berwyn Hispanic Organization, Youth in Crisis, Seguin Service, Way Back Inn/Grateful House, Berwyn/Cicero Council on Aging, and the Infant Welfare Clinic.

As a further measure to prevent homelessness, the City joined its adjacent municipalities in seeking job training and placement for low-income residents and encouraging employment opportunities in revitalized commercial districts serving low- and moderate-income neighborhoods.

The City also supported the following needs in each component of the continuum in the first two years of this consolidated plan. However, funding for this program year has been delayed. Contracts have been executed and will be implemented as soon as possible.

Emergency Shelters: Funded partial salary of manager of homeless shelter (West Suburban Pads) that provided emergency shelter for 19 homeless persons residing in Berwyn.

Transitional Housing: In prior years, provided partial salary of case manager (West Suburban PADS) that assisted 14 homeless Berwyn persons to address health, income and housing needs, including linkages to both transitional and permanent supportive housing. The City is working with the provider community and the CoC to note this priority and find alternative sources of funding to support transitional housing.

Permanent Supportive Housing

While not directly funding any activities, the City is an active participant in the Alliance to End Homelessness in Suburban Cook County, which is beginning to focus greater resources on permanent supportive housing as a means to end chronic homelessness. As the participating organizations more fully implement this plan in coming years, the City will consider any funding requests as a high priority. The City also continues to work with private developers to increase the inventory of service-enriched permanent housing.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Assessment of Relationship of CDBG Funds to Goals and Objectives
 - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
 - b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
 - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.
2. Changes in Program Objectives
 - a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.
3. Assessment of Efforts in Carrying Out Planned Actions
 - a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.
 - b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.
 - c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.
4. For Funds Not Used for National Objectives
 - a. Indicate how use of CDBG funds did not meet national objectives.
 - b. Indicate how did not comply with overall benefit certification.
5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property
 - a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
 - b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974,

- as amended, and whether or not they were displaced, and the nature of their needs and preferences.
- c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.
6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons
 - a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
 - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
 - c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.
 7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
 - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.
 8. Program income received
 - a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.
 - b. Detail the amount repaid on each float-funded activity.
 - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
 - d. Detail the amount of income received from the sale of property by parcel.
 9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
 - a. The activity name and number as shown in IDIS;
 - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
 - c. The amount returned to line-of-credit or program account; and
 - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.
 10. Loans and other receivables
 - a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.
 - b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
 - c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.

- d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.
- e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.

11. Lump sum agreements

- a. Provide the name of the financial institution.
- b. Provide the date the funds were deposited.
- c. Provide the date the use of funds commenced.
- d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year

- a. Identify the type of program and number of projects/units completed for each program.
- b. Provide the total CDBG funds involved in the program.
- c. Detail other public and private funds involved in the project.

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies

- a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

Program Year CAPER Community Development response:

1. Assessment of Relationship of CDBG Funds to Goals and Objectives

PY 2013 activities and expenditures were targeted at the high priority goals identified in the City's Consolidated Plan. Limited funds were also expended on Medium priority goals, primarily through small public service grants. The relation between PY 2013 Accomplishments and the five-year priority needs and goals can be found in the *Housing and Community Development Needs Table* in **Appendix B**. Details on actual accomplishments can be found in the Executive Summary, Specific Housing Objectives, and IDIS Reports (**Appendix E**).

Beneficiaries of Affordable Housing Goals

As detailed under Affordable Housing Objectives above, the City's housing programs principally are designed to rehabilitate low-income single family owner housing and to rehabilitate and expand accessibility of single family and group housing for physically and developmentally disabled adults.

As discussed above, the city's SFR program was placed on hold during the year so no CDBG funded units were produced.

Beneficiaries of Low-Mod/Limited Clientele

Community facility and public infrastructure improvements are limited to facilities and locations that serve low- and moderate-income residents.

Berwyn's housing rehabilitation programs are available to qualifying low-to-moderate income residents living within the city limits. All of the City's CDBG allocation to nonprofit subrecipients benefited low- and moderate-income households and individuals. Public Service activities for PY 2012 are being implemented in PY 2013. Beneficiaries of the public service activities funded during the program year are historically close to 100% low and moderate income residents, with about half classified as extremely low income (less than 30% of median income). Activities not completed this year will carry over until PY 2014.

LMA Beneficiaries

Citywide, 49.5 percent of residents are of low- or moderate-income, that is, having incomes less than 80 percent of the area's median income. During the program year, the City of Berwyn planned for infrastructure and public facility projects (LMA activities) and implemented blight inspection and remediation activities in census block groups with 51 percent or greater of low- and moderate- income persons. These low- and moderate-income block groups overwhelmingly lie on the northern side of the city, including what is commonly referred to as "North Berwyn," which extends north from Cermak Road (W. 22nd Street) to Roosevelt Road.

2. Changes in Program Objectives

No major changes to program objectives were made during the program year. However, as stated, the timeline for meeting these objectives was extended.

3. Assessment of Efforts in Carrying Out Planned Actions

The City pursued all resources and objectives identified in the Consolidated Plan, and did not hinder any objectives identified by its actions or willful inaction. It is working with HUD to ensure that all administrative and other program requirements are met by revising its policies and procedures in such areas as environmental reviews, monitoring, and accounting.

The City provided informal input during the year to other City agencies, non-profit organizations, and adjacent jurisdictions regarding the consistency of their plans and proposals with the City's Consolidated Plan, as required under CFR Section 91.510. The City provided a certification of consistency for the Alliance to End Homelessness in Suburban Cook County's 2014 NOFA.

4. For Funds Not Used for National Objectives

All CDBG funds used met National Objectives.

5. Anti-displacement and Relocation

No activities were funded that involved displacement and relocation.

6. Low/Mod Job Activities

No Low-Mod Job Activities were funded or undertaken this program year.

7. Low/Mod Limited Clientele Activities

All funded activities fell within an eligible limited clientele low- and moderate-income benefit group.

8. Program Income, Loans and Other Receivables

No program income was recorded in IDIS from loans and other receivables this year.

9. Housing Rehabilitation

The following table summarizes the expenditures and accomplishments for the City's housing rehabilitation program. Further details are provided under the **Specific Housing Objectives** section above.

Program	Units Completed
Single Family Rehabilitation Program for low and moderate-income homeowners	0 completed
Rehabilitate and improve accessibility of single-family housing units for developmentally disabled persons	3 completed (ongoing program)

Antipoverty Strategy and Economic Development Opportunities

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

Program Year CAPER Antipoverty Strategy response:

For those able and willing to work, Berwyn’s approach to reducing poverty continues to be the leveraging of resources to assist low-skilled residents obtain skills-training and employment. This goal is supported by the numerous job training and life-skills programs offered throughout Cook County by school systems, social service agencies, and economic development programs. The City also is making an effort to assist job seekers in accessing job postings and referrals, obtaining help with applications and interviews, and enhancing their skills and qualifications.

The Berwyn CDBG Program follows the mandates of Section 3 of the Housing and Urban Development Act of 1968, as amended. Section 3 requires that to the greatest extent feasible opportunities for training and employment be given to lower income residents and that contracts for work in connection with the project be awarded to local businesses.

Contractors awarded community development-assisted contracts are required to prepare Section 3 Affirmative Action Plans, describing the contractor’s efforts to train and employ lower income area residents and to utilize small businesses as subcontractors. Contractors are to provide statements of work force needs and if hiring is anticipated, the names of organizations and employment agencies and methods used to recruit employees. When subcontracting, the contractor must supply the efforts to recruit Section 3 businesses and the organizations and methods used to advertise these opportunities. The contractors must also publicize the process for filing complaints and grievances.

For those who are in poverty or on the brink of poverty - the homeless, the infirm and elderly - the goal continues to be to partner with Berwyn’s CDBG sub-recipients and others to provide essential assistance, including direct service delivery, referrals, and mentoring. A major focus continues to be

the physical safety and improved health of all those Berwyn residents threatened with isolation and exclusion. These efforts support those with disabilities and victims of domestic violence, as well as those seeking permanent and appropriate shelter.

The City of Berwyn and other entities continued to make progress in providing: assistance with transportation, general home maintenance programs, police protection, and access and programming in community facilities. The priority is to reduce the impact of other service cutbacks and increased living costs, especially for seniors. The City will continue to pursue alternatives to expended funds and aggressively seek out new program funding and resources.

The Mayor and City administration strongly support efforts to ensure that Berwyn's seniors, like all other Berwyn residents, continue to enjoy the highest quality of life possible. Initiatives like the senior bus program help to ensure that quality of life by providing mobility, independence, and the ability to extend ones stay in their desired place of residence.

The City's Community Relations Commission continues to be a focal point for those experiencing or at risk of experiencing discrimination, supported by the research of such groups as the John Marshall Fair Housing Legal Support Center. In addition to Berwyn's own providers, counsel is available from such intermediary groups as the Heartland Alliance, the Sergeant Shriver Center, the Chicago Community Trust, and the Chicago Coalition for the Homeless.

Berwyn also strengthened its partnerships with neighboring municipalities and service providers through the now-completed Homeless Prevention and Rapid Re-Housing Program (HPRP), the Neighborhood Stabilization Program (NSP), and Cook County's planning activities.

Finally, the City is continuing to make progress in attracting new businesses to Berwyn. The City is supporting the Redevelopment Project Area (RPA or TIF District) designation to strengthen the Harlem/Cermak area. With such a redevelopment strategy in place, the prospects for economic and business development are greatly enhanced. Through September 2014, Berwyn's Development Corporation reports public and private tax increment financing investments totaling over \$6.5 million that created 193 part-time and 43 full-time jobs. Permitted improvements in TIF areas totaled over \$12.4 million.

The City is continuing its search throughout the City for existing businesses ready and willing to employ local residents as a means to achieving greater economic self-sufficiency. It encourages such groups as the Women's Business Development Center – Suburban Business Assistance Center to focus its services on businesses and individuals pursuing business and employment opportunities in Berwyn.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

Program Year CAPER Non-homeless Special Needs response:

The City places high priority on addressing the special needs of persons that are not homeless but require supportive housing. For several years, the City funded the rehabilitation of public facilities/group homes that provide housing with supportive services for physically and developmentally disabled adults. To achieve better economies of scale work will commence once new funds are added.

The City also met most of its objectives for assisting high priority special needs populations. The City continues to receive high quality proposals from local subrecipients to carry out public service programs for at-risk and special needs populations. For example, the City has funded programs that assist victims of domestic violence, a high priority objective of the Consolidated Plan.

The City continued to meet many objectives in providing services to low- and moderate-income populations in Berwyn, especially through scholarships that allow youth to participate in year-round programs. Other effective programs have included health and dental services, lead-based paint remediation, and senior nutrition programs.

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

Program Year CAPER Other Narrative response:

Other Compliance Actions

As part of its annual Action Plan, the City certifies its conformance with CDBG and other Federal regulations relating to the expenditure of its entitlement funds and related housing and community development activities. In addition, the City is undertaking affirmative steps to support Fair Housing and to market and provide outreach to minority- and women-owned businesses.

IDIS Reports

This CAPER summarizes the financial status of the City's CDBG funds as well as what was accomplished with these funds. In addition to the narrative and tables included in the narrative, a series of IDIS (Integrated Disbursement and Information System) reports can be found in **Appendix E**. These reports include the status of funds and activities at the end of the program year as follows:

- **CDBG Activity Summary Report (GPR) (PR 03)** - provides program and financial information on projects and activities funded with CDBG dollars. It shows the status, accomplishments, and expenditures for each activity during the program year.
- **Summary of Consolidated Plan Projects (PR 06)** – tracks progress in implementing projects identified in the City's Action Plan.
- **Housing and Rehabilitation Activities (PR 10)** – lists each rehabilitation activity along with amount expended.
- **Summary of Accomplishments (PR 23)** – presents data on activity counts, and disbursements by priority need categories, and summarizes beneficiaries by race and ethnicity.
- **CDBG Financial Summary Report (PR 26)** - summarizes the financial status of the City's CDBG funds, including funds available, expenditures (total, and for low-moderate income beneficiaries), determination of obligations and limits for public service and planning and administration activities.

Cross Reference

Appendix **A** contains a cross reference (checklist) of items that the CAPER is required to address.