



**Community Development Department**

# PY 2025-2029 Consolidated Plan PY 2025 Annual Action Plan

For Presentation for  
The U.S. Department of Housing  
and Urban Development

Chicago Field Office  
Community Planning and Development

June 13, 2025

**DRAFT**

# Executive Summary

## ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The City of Berwyn's 2025 Consolidated Plan presents a strategic vision for housing and community development from October 1, 2025 through September 30, 2029. This plan establishes a comprehensive framework for addressing local housing and community development needs over the next five years, with the goal of improving the quality of life for residents and fostering sustainable growth within the city. The 5-year goals identified in this plan are based on a detailed analysis of community needs, as well as feedback gathered through an extensive community outreach process. These goals reflect the priorities of Berwyn's residents and stakeholders, ensuring that the city's strategies align with local needs and aspirations.

As a participant in the Cook County HOME Consortium under the HOME Investment Partnerships Program (HOME), Berwyn actively participates in the consortium's funding requests and plan submissions, benefiting from collaborative resources supporting affordable housing and community development initiatives.

In addition to the five-year strategic plan, the City of Berwyn is required to submit an Annual Action Plan for each fiscal year within the five-year period. The 2025 Action Plan will describe the specific uses of Community Development Block Grant (CDBG) funds for HUD program year 2025 and will be submitted to HUD alongside the 2025-2029 Consolidated Plan. This Action Plan ensures that the city's housing and community development initiatives align with both federal and local priorities.

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

This five-year consolidated plan outlines priority objectives and outcomes based on the City of Berwyn's identified housing, community development, and economic needs, especially those primarily benefiting low- and moderate-income persons and geographic areas.

As described below, the City's one and five-year objectives target these priority needs:

- Public Facilities and Infrastructure
- Housing Rehabilitation
- Public Services
- Homelessness and Housing Stability

Outcomes will be measured and tracked using indicators and benchmarks as mandated by the U.S. Department of Housing and Urban Development (HUD).

### **3. Evaluation of past performance**

Berwyn will meet or exceed most of its five-year strategic goals funded through the PY 2020-2024 Consolidated Plan. The City amended its previous Consolidated Plan to reflect changing conditions and priorities, shifting additional resources to the city's infrastructure and public improvement programs that revitalize low- and moderate-income neighborhoods. All of the City's CDBG allocation benefited low- and moderate-income households and neighborhoods.

Public Infrastructure projects included the replacement of lighting, sewer, street, and sidewalk. Public service and homelessness activities helped improve the lives of seniors (bus service, health), persons with disabilities (scholarships for special recreation and cultural enrichment), Youth (children's dental care, teen trauma services and youth internships for at-risk youth), and domestic violence prevention and homeless services. The City surpassed five-year initial goals in these non-housing community development programs both in terms of the outcomes of the projects and number of persons benefiting.

Addressing Berwyn's aging housing stock was a priority under the 2020-2024 Consolidated Plan. The City focused on supporting homeowners in maintaining their properties and addressing health and safety hazards. The Single Family Rehabilitation Loan Program (SFR Loans) was a key initiative, helping low- to moderate-income (LMI) residents (earning less than 80% of the Area Median Income, or AMI) make necessary repairs to bring their homes into compliance with code. This initiative aims to preserve the availability of homes for LMI residents and support those living in owner-occupied housing. These SFR loans are interest-free and require no repayment until the property is sold or refinanced. While the City faced challenges securing contractor bids as the housing market heated up, adjustments to the process and priorities helped mitigate these issues, and Berwyn will continue its commitment to preserving and rehabilitating its affordable housing stock.

Looking ahead to the next five years, the Community Development Department (CDD) aims to enhance its efficiency and ensure the timely and effective use of federal funds. The department plans to increase the pipeline of projects, ensuring that funds are spent promptly. The goal is to prepare multiple shovel-ready projects in case additional funding becomes available.

Through its collaboration with the U.S. Department of Housing and Urban Development (HUD), Berwyn has strengthened its administrative capacity by improving the Community Development Department's operations, fostering partnerships with the Berwyn Development Corporation and other local organizations, and building new relationships with neighboring municipalities, Cook County, and the State of Illinois. In 2019-2020, Berwyn partnered with Cook County, housing authorities, fair housing organizations, and other municipalities to complete a regional Assessment of Fair Housing (AFH). Although the COVID-19 pandemic caused delays in creating a new regional AFH, Berwyn continues to annually review its Analysis of Impediments (AI) to ensure ongoing progress.

#### **4. Summary of citizen participation process and consultation process**

The Community Development Department (CDD) serves as the lead agency responsible for administering the City of Berwyn's Community Development Block Grant (CDBG) Program. The City's consolidated and action planning process is a collaborative effort that engages a variety of public, private, and governmental agencies, as well as organizations dedicated to housing, economic development, healthcare, and social services. This process also offers opportunities for input from individuals, community groups, and stakeholders.

The City's Citizen Participation Plan oversees this engagement process, ensuring that all voices are heard and considered. Additionally, the City's Community Relations Commission provides valuable guidance on fair housing matters and the allocation of CDBG public service funds.

As part of the consolidated planning and action planning process, the City has extended and aligned its citizen participation and consultation efforts within the framework of the Cook County HOME Consortium. This alignment ensures a coordinated and effective approach to addressing the needs of the community.

#### **5. Summary of public comments**

The City received one comment directly from a private resident who expressed interest in an overview of the CDBG objectives. Additionally, the City received letters from various City agencies, departments, and public service agency representatives, each identifying specific community needs. Among the areas of greatest need highlighted were:

- Improving Berwyn's infrastructure, much of which is over 100 years old.
- Enhancing public safety and providing additional support for at-risk youth.
- Expanding ADA access and improving inclusivity across public spaces.
- Offering services for victims of domestic violence.
- Providing housing and services for individuals with developmental disabilities.
- Supporting job training and economic development initiatives.
- Addressing home energy improvements for residents.

These needs reflect ongoing challenges within the community and will help inform the City's CDBG planning and prioritization efforts.

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

All comments were accepted.

#### **7. Summary**

# 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
Lead Agency	BERWYN	
CDBG Administrator	BERWYN	Community Development
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1– Responsible Agencies**

### Narrative

The Mayor, as chief administrator, with the advice and consent of the City Council, directs the City's Community Development Department (CDD) and other city agencies to administer the City's CDBG Program. The Community Development Director supervises staff and collaborates with various city departments, as well as outside agencies at the state, local, and federal levels, including subrecipients. The Director ensures that the department's work is in full compliance with all applicable laws and regulations. Additionally, the City Administrator plays a key role in coordinating and directing the activities of City departments, ensuring that all departments remain in alignment with the goals and compliance standards of Berwyn's CDBG Program.

### Consolidated Plan Public Contact Information

Tricia Powers, Grants Administrator  
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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**

The consultation process is designed to improve the flow and coordination of information between:

- Public and assisted housing providers and private and governmental health, mental health, and service agencies.
- Continuum of Care and efforts to address the needs of homeless persons.
- Other local/regional/state/federal planning efforts; other public entities, including adjacent units of government.

The purpose of this consultation is to provide valuable insights into the core components of the consolidated plan. These components include the assessment of current conditions, identification of needs, determination of priorities, evaluation of available resources, and proposed actions. Each consultation aims to gather pertinent information that will be incorporated into the relevant sections of the plan. Specific areas of focus include:

- **Current Conditions:** Assessing whether the conditions have improved, worsened, or remained the same over the past 3-5 years.
- **Needs:** Identifying the condition(s) faced by individuals, communities, and facilities, and whether these needs have remained consistent, declined, or improved.
- **Resources:** Evaluating the available resources or assets of your agency or government entity, and considering whether these resources have changed over time or will shift in the future.
- **Priorities and Actions:** Determining the top priorities based on needs or opportunities, and identifying how these priorities may evolve in the coming years.

In 2025, the City of Berwyn's Community Development Department hosted four focus group consultations on the following topics: human services, economic development, infrastructure and facilities, and housing. The City invited stakeholders and the public to review and update the identified priority needs during the sessions on February 27 and February 28, 2025. To encourage broad participation, the City also conducted follow-up calls and requested written letters from stakeholders, resulting in nine written responses.

Additionally, separate meetings were held on March 6 and March 13, 2025, to discuss the 2025 Action Plan. These meetings provided an opportunity for interested parties and groups to submit applications for public service and public facility grants funded through the City's CDBG entitlement grant.

The City also maintained close collaboration with Cook County and other Consortia members in developing the Consortia's Consolidated Plan.

**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)).**

On February 27 and February 28, 2025, the City hosted four focus group consultations to gather input on key issues such as human services, economic development, infrastructure and facilities, and housing.

Public notice was provided for each session, ensuring that the public had opportunities to participate and submit written comments both before and after the meetings. Furthermore, the City invited stakeholders and groups to apply for public service and facility grants funded through the City's CDBG entitlement grant, as well as to submit written responses related to the community's development needs and priorities.

**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 Berwyn is committed to addressing the needs of individuals and families experiencing homelessness, with particular focus on chronically homeless individuals, families with children, veterans, and unaccompanied youth.

To support these efforts, the City’s public service agency subrecipients are encouraged to provide counseling services to their clients, directing them to relevant resources and referring them to appropriate private and governmental agencies.

Berwyn collaborates primarily with the Cook County Housing Authority to provide affordable rental assistance and support services to low- and very-low-income households in the city. Additionally, the City collaborates with organizations such as the Oak Park Regional Housing Center, which assists with private rental housing referrals, and the Area Agency on Aging of Suburban Cook County, which connects seniors with housing resources.

**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**

Berwyn Township serves as Berwyn’s representative in the Alliance to End Homelessness in Suburban Cook County. In collaboration with the City’s Community Development Department, the Township helps coordinate Berwyn’s Continuum of Care planning and activities.

**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	<b>Agency/Group/Organization</b>	BERWYN
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - Local Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Various city departments contributed input to relevant sections of the Consolidated Plan, including the Mayor’s Office and supportive staff, Community Development, Public Works, Police, Fire, and the IT Department (including broadband).

2	<b>Agency/Group/Organization</b>	BEDS Plus Care, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Berwyn partners with BEDS Plus Care, Inc. to coordinate Continuum of Care resources, providing assessment and direct crisis response services for homeless individuals and families. The program focuses on transitioning even the most service-resistant populations—those living on the streets—into permanent housing. Additionally, the Homeless Prevention Program helps prevent housing loss by offering one-time rental and/or utility assistance to individuals and families at imminent risk of eviction, as well as security deposits and/or first month's rent for those transitioning out of homelessness.
3	<b>Agency/Group/Organization</b>	HOUSING AUTHORITY OF COOK COUNTY
	<b>Agency/Group/Organization Type</b>	Housing PHA

	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Public Housing Needs  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Non-Homeless Special Needs  Anti-poverty Strategy</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Housing Authority in the City of Berwyn administers tenant-based rental assistance vouchers across various program types and special purposes, including Veterans Supportive Housing, Family Unification, and assistance for individuals with disabilities. Anticipated outcomes include planning and securing funding for additional special needs housing programs, facilitating renter placements in assisted units, and assessing the estimated need for homeless assistance.</p>
4	<p><b>Agency/Group/Organization</b></p>	<p>ALLIANCE TO END HOMELESSNESS</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing  Services - Housing  Services-Children  Services-Elderly Persons  Services-Persons with Disabilities  Services-Persons with HIV/AIDS  Services-Victims of Domestic Violence  Services-homeless  Service-Fair Housing  Regional organization</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Homelessness Strategy  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth</p>

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Berwyn will continue working with neighboring municipalities and agencies to pursue new grants and resources aimed at addressing homelessness, mitigating the impact of foreclosures, and developing senior and other affordable housing. The City will also maintain regular collaboration with the Alliance to identify shared opportunities to address priority needs and prevent homelessness.
5	<b>Agency/Group/Organization</b>	Cook County HOME Consortium
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City will review and discuss the draft Consolidated Plan and County Action Plan to establish priorities and identify opportunities for collaboration and support. This includes consulting on Berwyn's participation in the Cook County Consortium. The City anticipates working closely with the County to secure additional funding, share program and administrative resources, and support multi-jurisdictional initiatives. Collaboration will extend to neighboring jurisdictions, including Cook County, the City of Chicago, the Town of Cicero, and the Villages of Oak Park, Maywood, Schaumburg, Oak Lawn, Skokie, Hoffman Estates, Mount Prospect, Palatine, and Arlington Heights, as well as the Cities of Des Plaines and Evanston.
6	<b>Agency/Group/Organization</b>	Cook County Department of Public Health
	<b>Agency/Group/Organization Type</b>	Health Agency Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Key outcomes and areas for improved coordination include reducing elevated blood lead levels and increasing awareness and prevention of lead-based paint exposure. Additionally, efforts will support community education programs and information campaigns aimed at promoting overall public health. The City plans to collaborate closely with the County to secure additional funding, share program and administrative resources, and advance related initiatives.
7	<b>Agency/Group/Organization</b>	Solutions for Care
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Solutions for Care is an agency dedicated to addressing self-neglect and elder abuse, providing emergency assistance to older Berwyn residents—often those with low to very low incomes—who may require temporary housing, cleaning services, and other support due to hoarding. Counseling to help address hoarding behaviors may also be included. Additionally, professional Care Coordinators are available to conduct individual and family assessments to ensure appropriate support and intervention.
8	<b>Agency/Group/Organization</b>	CHILDRENS CLINIC
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Clinic is a full-service healthcare facility that provides medical, dental, and social services to children from families who meet federal poverty income guidelines and cannot afford healthcare costs. The medical clinic offers well-child visits, sick visits, immunizations, and school physicals. The Dental Clinic provides preventive and restorative care, including oral exams, cleanings, fluoride treatments, sealants, cavity repair, and root canals. Additionally, the Clinic supports the community through its Portable Dentistry program, bringing dental care directly to schools. A bilingual team, including a full-time therapist, social worker/case manager, and psychiatrist, offers counseling, evaluations, and medication monitoring for children in need.
9	<b>Agency/Group/Organization</b>	Berwyn Development Corporation
	<b>Agency/Group/Organization Type</b>	Planning organization Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	In 2018, the Berwyn Development Corporation (BDC) and the City of Berwyn held a strategic planning workshop to identify priority action items for the short, medium, and long term. This collaboration led to the development of the 2020 Community Strategic Plan, which incorporated feedback from a residential survey to engage the broader community. Key initiatives included job training programs and pipeline management strategies to support healthcare workers, strengthen workforce development, and expand opportunities for bilingual individuals.
10	<b>Agency/Group/Organization</b>	Chicago Metropolitan Agency for Planning (CMAP)
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The City of Berwyn has partnered with the Chicago Metropolitan Agency for Planning (CMAP) on various planning initiatives that have informed the Consolidated Plan and supported its goals. In collaboration with the Berwyn Development Corporation (BDC), CMAP facilitated an interactive, community-based process to update and modernize the City’s zoning ordinance. Additionally, the City and CMAP are working together to develop a storm water management plan that will identify citywide and local strategies to mitigate urban flooding, improve water quality, and promote green infrastructure solutions.</p>
11	<p><b>Agency/Group/Organization</b></p>	<p>Community Relations Commission</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing  Services-Children  Services-Elderly Persons  Services-Persons with Disabilities  Services-Persons with HIV/AIDS  Services-Victims of Domestic Violence  Services-homeless  Services-Health  Services-Education  Services-Employment  Service-Fair Housing  Civic Leaders</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Non-Homeless Special Needs</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The City's Community Relations Commission will remain the primary resource for individuals experiencing or reporting housing bias. Additional counseling and intermediary services will be available through organizations such as the HOPE Fair Housing Legal Support Center, Heartland Alliance, the Shriver Center on Poverty Law, the Chicago Community Trust, and the Chicago Coalition for the Homeless. Additionally, the Commission plays a key role in reviewing and prioritizing annual applications for CDBG-funded grants.</p>

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

None.

**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	Alliance to End Homelessness in Suburban Cook County	Berwyn participates in and shares the goals of the Cook County Continuum of Care
2020 Community Strategic Plan	Berwyn Development Corporation	Promote Government communication, address community divide, improve parking and traffic, increase representation of Hispanic and Persons of Color, invest in Economic Development and Infrastructure and practice community engagement.
Assessment of Fair Housing	Cook County	Provide affordable housing opportunities and make targeted neighborhood investments for all Berwyn residents, as well as offer additional housing choices to individuals with physical disabilities.
On to 2050	Chicago Metropolitan Agency for Planning	The plan promotes continued housing choice and calls to increase funding in a way that links housing with transit, jobs, and other amenities.

**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))**

Berwyn participates in the Cook County HOME Consortium, with Cook County serving as the lead agency. As the coordinating body, Cook County oversees the preparation and monitoring of the Consortium’s Consolidated Plan. The Chicago Metropolitan Agency for Planning (CMAP) is a regional planning organization that encompasses the northeastern Illinois counties, including Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will. Through CMAP’s extensive three-year engagement, which involved cooperation from over 280 municipalities, a regional vision known as "On to 2050" was developed.

This vision establishes three key goals that shape the Consolidated Plan: comprehensive growth, resilience, and prioritized investment. Comprehensive growth ensures that all individuals have the

opportunity to thrive. Resilience strengthens the region’s ability to withstand natural and economic challenges. Prioritized investment focuses on optimizing resources for maximum impact.

A central focus of the plan is maintaining and expanding housing choices. It advocates for increased funding to connect housing with transit, employment opportunities, and essential amenities, reinforcing a more accessible community.

## **Narrative**

## **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 Community Development Department (CDD) is the lead agency that administers the City of Berwyn's Community Development Block Grant (CDBG) Program. Berwyn's consolidated and action planning process involves collaboration with a number of public, private, and governmental agencies and organizations that provide housing, economic development, health care, and social services, as well as the opportunity to hear from individuals and community groups and stakeholders. The City's Citizen Participation Plan governs this citizen participation process. In addition, the City's Community Relations Commission provides guidance on fair housing matters and the award of CDBG public service funds.

The City will hold a public hearing on July 22, 2025 to provide the public with an opportunity to provide input into the consolidated/action plan. Additionally, the public was invited to participate in four Focus Group Meetings on community and special needs services, economic development, infrastructure and public improvements, and housing needs on February 27 and February 28, 2025.

## 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	Newspaper Ad	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>Four focus group meetings were held on February 27, 2025 and February 28, 2025 requesting input from the public for ConPlan needs assessment and recommendations. Representatives from the Fire Department, Berwyn Development Corporation, SGA Youth &amp; Family Services, Public Works, and the Mayor participated in at least one Focus Group meeting.</p>	<p>Discussions pertaining to funding to address key community needs, including public infrastructure, economic development, public services, and public safety, including housing rehabilitation, improving streets and public facilities, supporting small businesses, and providing essential services for vulnerable populations. Investments in public safety and emergency services also remain crucial.</p>	<p>Not applicable, no public comments were received.</p>	

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	Internet Outreach	Non-English Speaking - Specify other language: Spanish  Non-targeted/broad community	Four focus group meetings were held on February 27, 2025 and February 28, 2025 requesting input from the public for ConPlan needs assessment and recommendations. Representatives from the Fire Department, Berwyn Development Corporation, SGA Youth & Family Services, Public Works and the Mayor participated in at least one Focus Group meeting.	Discussions pertaining to funding to address key community needs, including public infrastructure, economic development, public services, and public safety, including housing rehabilitation, improving streets and public facilities, supporting small businesses, and providing essential services for vulnerable populations. Investments in public safety and emergency services also remain crucial.	Not applicable, no public comments were received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Written Comments	Non-targeted/broad community	Posted legal notices invited the public to provide written comments by mail or e-mail			
4	Written Comments	Non-targeted/broad community	Public and members of City Council			
5	Written Comments	Non-targeted/broad community	Members of City Council			

**Table 4– Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment evaluates Berwyn’s affordable and special needs housing, infrastructure, public facilities, homelessness, and other community development priorities. By incorporating data, market analysis, and feedback from community outreach and stakeholder consultations, the assessment identifies key needs that will serve as the foundation for the Strategic Plan and inform future programs and projects aimed at achieving its goals.

As a participating grantee in the Cook County HOME Consortium under the HOME Investment Partnerships Program, Berwyn’s housing needs assessment and market analysis are incorporated into the Cook County Consortium Consolidated Plan, which was developed alongside this document. This assessment focuses primarily on non-housing community development needs. These non-housing needs encompass a wide range of areas, including public facilities, infrastructure, transportation, human services, and neighborhood services, all of which can be addressed through CDBG-eligible activities.

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

### **Describe the jurisdiction's need for Public Facilities:**

The City has recognized the need for enhanced public facilities to offer recreational and cultural opportunities for its youth. According to the Illinois State Board of Education, South Berwyn School District #100 serves 3,029 students across eight schools, with 74.7% of its students classified as economically disadvantaged. North Berwyn District #98 has an enrollment of 2,519 students in four schools, 76.6% of whom are economically disadvantaged. Additionally, J. Sterling Morton West High School in District 201 has 3,410 students, with 78.8% falling under the economically disadvantaged category.

As of the 2023 American Community Survey, Berwyn had a population of 57,250 residents living in 18,277 households and 12,348 families, making it the city with the highest population density in Illinois. The city is home to 16 parks, four recreation centers, and one YMCA, offering a wide range of recreational options. The median household income in Berwyn was \$75,235, 8% below the Cook County median household income. The median income for families was \$95,956. Men had a median income of \$37,584, while women earned a median income of \$32,273. The per capita income was \$34,197. Approximately 9.0% of families and 10.8% of the overall population live below the poverty line, with 15.5% of individuals under 18 and 12.3% of seniors aged 65 or older affected.

Another priority for the city is to continue providing opportunities for seniors and individuals with disabilities by improving public spaces for social gatherings and ensuring that public places are more accessible and ADA-compliant.

### **How were these needs determined?**

The 2020 Berwyn Community Strategic Plan, combined with feedback from a community survey and consultations with the Park District and other city partners, was instrumental in identifying the city's needs. This collaborative approach provided valuable insights that helped define the community's priorities and highlighted opportunities to enhance public services and facilities, thereby better meeting the needs of residents. In addition, the City and the Berwyn Development Corporation commissioned an [Economic Recovery and Resiliency Plan](#), published in January 2024. The report, which drew upon previous studies, surveys, and stakeholder meetings, highlighted the importance of improving the city's infrastructure by creating an attractive environment for business investment.

### **Describe the jurisdiction's need for Public Improvements:**

The City faces a broad range of infrastructure needs, particularly in its low- and moderate-income neighborhoods, which significantly impact the daily lives of residents. These challenges also hinder the City's ability to create a vibrant and thriving environment across all neighborhoods.

Specific needs identified include:

- **Combined Sewer System Rehabilitation:** The City’s aging combined sewer system, which transports wastewater to the Metropolitan Water Reclamation District’s interceptor sewers and treatment plants, requires extensive repairs. More frequent storms in recent years have led to consistent flooding, resulting in property damage, business disruptions, and potential health hazards.
- **Residential Streets and Alleys:** The City has identified several residential streets and alleys with significant deficiencies that present safety hazards and lead to costly vehicle repairs for residents.
- **Sidewalks:** As part of the City of Berwyn's Capital Improvement Plan, multiple sidewalk squares have been identified for replacement. These improvements will include the installation of curb cuts to enhance accessibility for individuals with limited mobility, ensuring safer public spaces for all residents.
- **ADA Improvements:** Several ongoing projects offer opportunities to enhance accessibility, including curb cuts and the installation of audible signals to better serve individuals with disabilities.
- **Green Alleys:** The City is piloting a green alley program designed to manage storm water more effectively by allowing it to infiltrate into the soil, rather than redirecting into private property and the sewer system. This initiative aims to reduce urban flooding, alleviate pressure on the sewer system, and minimize the risk of sewer backups, ultimately improving the overall environmental and infrastructure resilience of the city.

These improvements are critical to enhancing the quality of life for Berwyn residents, ensuring that the city’s infrastructure meets the evolving needs of its community.

### **How were these needs determined?**

Berwyn conducts a comprehensive planning and capital budgeting process that identified needs in the City’s 2017-2021 Capital Improvement Plan (CIP) and in subsequent plans and updates. The CDD also consulted with the Public Works department.

### **Describe the jurisdiction’s need for Public Services:**

The City’s low-and moderate-income residents – especially youth, persons with disabilities, and seniors – have an unmet need to access a range of emergency and health services, opportunities for social interaction. There is a need for mentoring, educational and job training and other services for at-risk youth. Households at risk of homelessness due to domestic violence have needs for emergency shelter or counseling. Households experiencing a sudden loss of employment as a result of the COVID-19 pandemic may have needs for short term support to remain in housing.

### **How were these needs determined?**

Needs were identified through consultations with government and nonprofit stakeholders and through the 2020 Community Strategic Plan and survey.

### **Based on the needs analysis above, describe the State's needs in Colonias**



# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

As a participating grantee in the Cook County HOME consortium under the HOME Investment Partnerships Program, Berwyn's joined a consolidated planning process in conjunction with Cook County and other participating grantees. Under this arrangement, Cook County takes the lead in the needs assessment and market analysis related to housing. A comprehensive housing market analysis is available in the Cook County 2025-2029 Consolidated Plan.

The Berwyn housing market made a steady rebound from the great recession but remains relatively affordable compared to other parts of Chicagoland. The housing market in Berwyn is somewhat competitive. Homes in Berwyn typically receive three offers and sell in a certain amount of time. According to Zillow, the average home value in Berwyn in March 2024 is \$285,048. Meanwhile, Redfin reports that the median sale price of a home in Berwyn is \$326,000.

In 2024, Illinois had a foreclosure rate of 0.21%, or 1 in every 278 homes, according to BlueHub Capital and ATTOM, making it the second-highest state in the country for foreclosure rates. Over the past year, 488 residential properties were sold in Berwyn. During this period, there were a total of 5 foreclosures.

The FY 2024 Fair Market Rents (FMR) for the Chicago-Joliet-Naperville, IL HUD Metro FMR Area Small Area FMRs for Cook County, Illinois are as follows: studio - \$1,399; one-bedroom - \$1,507; two-bedroom - \$1,714; three-bedroom - \$2,182; and four-bedroom - \$2,583. Rents in the City of Berwyn were slightly lower, with the average rent for a studio at \$1,290; one-bedroom at \$1,390; two-bedroom at \$1,580; three-bedroom at \$2,010; and four-bedroom at \$2,380.

The significant increase in rents for four-bedroom units is notable, as Berwyn has many larger units, often with four or more bedrooms. These larger units are in higher demand, which may drive up their cost in the short term. At the same time, the lack of new housing development, particularly rental options for seniors and young families, continues to place pressure on the existing housing stock.

Additionally, the new small area FMRs, which guide Cook County's housing choice vouchers, are lower than these FMRs, potentially making it difficult for voucher-holders to find suitable housing in Berwyn.

Housing problems are more associated with the age of the housing stock than its geographic location. Over 75 percent of the city's owner, housing and 62% of its rental units were built before 1950. Most housing remains in good condition, but some homes show signs of deferred maintenance and the need for rehabilitation. For larger households, the smaller number of bedrooms found in many of Berwyn's rental units tends to cause overcrowding, and the unmet demand for larger units tends to drive up prices for those units in short supply.

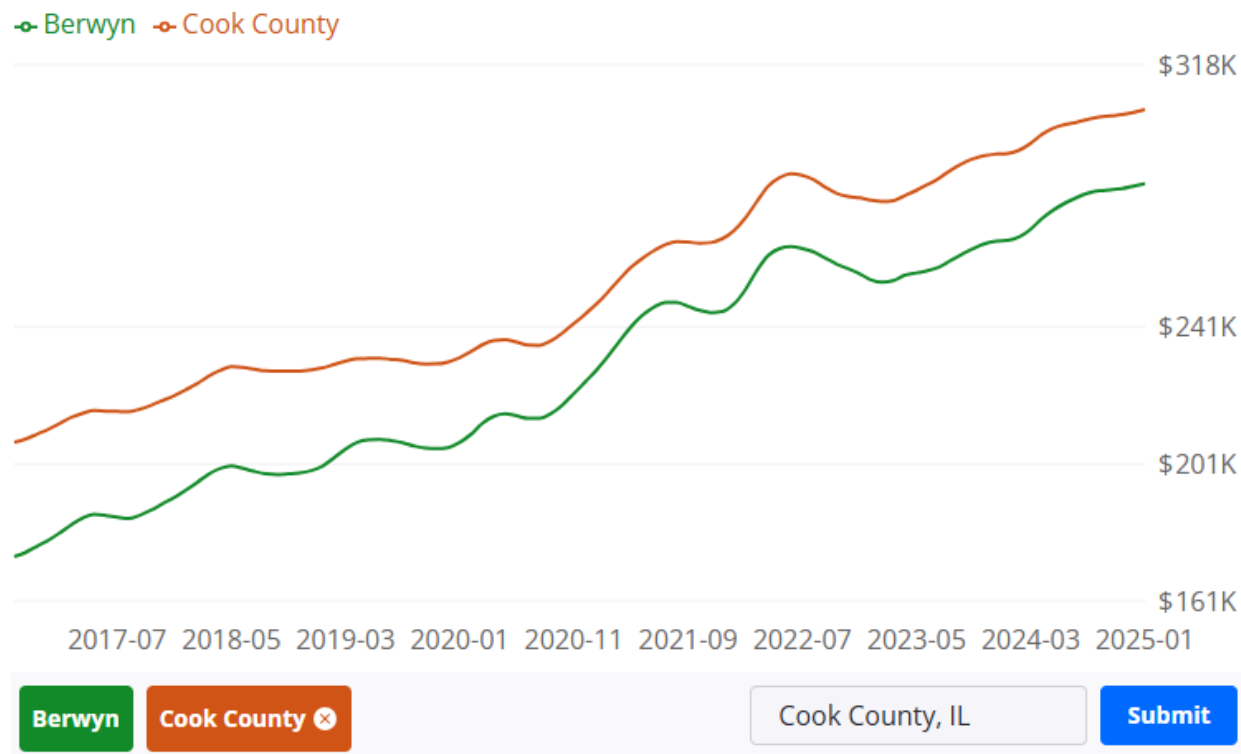


Figure 1: Zillow Home Value Index March 2024

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

### Introduction

The following tables provide ACS data on the local economy, including workers and jobs by industry, occupations by sector, unemployment, worker commutes, and educational attainment. An analysis of the data follows.

### 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	19	5	0%	0	0%
Arts, Entertainment, Accommodations	3,326	1248	12%	18	7%
Construction	1,621	127	6%	2	-4%
Education and Health Care Services	6,120	690	21%	10	-11%
Finance, Insurance, and Real Estate	2,217	369	8%	5	-2%
Information	401	19	1%	0	-1%
Manufacturing	3,404	421	12%	6	-6%
Other Services	1,339	288	5%	4	0%
Professional, Scientific, Management Services	3,269	245	11%	32	21%
Public Administration	615	0	2%	0	-2%
Retail Trade	3,148	1226	11%	18	7%
Transportation and Warehousing	2,575	161	9%	2	-7%
Wholesale Trade	848	163	3%	2	-1%
Total	28,902	100	100%	100	0%

**Table 5 - Business Activity**

Data Source: 2019-2023 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

**Labor Force**

Total Population in the Civilian Labor Force	28,329
Civilian Employed Population 16 years and over	26,919
Unemployment Rate	6.3%
Unemployment Rate for Ages 16-24	8.9%
Unemployment Rate for Ages 25-65	5.8%

**Table 6 - Labor Force**

Data Source: 2019-2023 ACS Data

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	9,601
Farming, fisheries and forestry occupations	24
Service	5,345
Sales and office	6,210
Construction, extraction, maintenance and repair	2,315
Production, transportation and material moving	5,431

**Table 7 – Occupations by Sector**

Data Source: 2019-2023 ACS Data

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,291	48%
30-59 Minutes	10,770	42%
60 or More Minutes	2,543	10%
<b>Total</b>	<b>25,604</b>	<b>100%</b>

Table 8 - Travel Time

Data Source: 2019-2023 ACS Data

## 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	2,613	9	2,023
High school graduate (includes equivalency)	6,818	431	1,758
Some college or Associate's degree	6,922	326	1,104
Bachelor's degree or higher	6,348	307	572

Table 9 - Educational Attainment by Employment Status

Data Source: 2019-2023 ACS Data

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	26	282	266	1,903	1,202
9th to 12th grade, no diploma	538	599	495	1,091	808
High school graduate, GED, or alternative	1,762	2,290	2,621	4,096	1,883
Some college, no degree	2,055	2,076	1,327	2,179	1,615
Associate's degree	152	879	924	967	336
Bachelor's degree	263	1,373	1,420	2,054	635
Graduate or professional degree	0	432	812	829	370

**Table 10 - Educational Attainment by Age**

Data Source: 2019-2023 ACS Data

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$29,295
High school graduate (includes equivalency)	\$32,098
Some college or Associate's degree	\$38,188
Bachelor's degree	\$52,505
Graduate or professional degree	\$73,125

**Table 11 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

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

Comprising 21% of the City’s workforce (6,120 workers), Education and Health Services represent the largest employment sector in Berwyn. Many of these workers are employed in major health facilities and hospitals within and near the city. While not all positions offer high wages, many provide stable career paths and opportunities for advancement for Berwyn residents.

The ACS Business Activity data shows four other business sectors that comprise over 10 percent of workers in business: Manufacturing (3,404 workers); Arts, Entertainment and Accommodations (3,326); Professional, Scientific, Management Services (3,269), and; retail trades (3,148) made up the next three largest sectors in Berwyn. These industries offer a range of higher paying, more specialized jobs with lower paying jobs that require less specialized education or training.

**Describe the workforce and infrastructure needs of the business community:**

See below.

**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.**

- The Berwyn Depot District Improvement project, completed in late 2024, enhanced the capacity of an aging infrastructure that was not built to accommodate current demands. It replaced damaged pipes, addressed root penetration, and minimized infiltration through pipe joints. These improvements helped mitigate flooding and combined sewer overflows, which had previously caused property damage and posed health and safety risks to the community. Additionally, the integration of green infrastructure elements now facilitates stormwater storage and infiltration, reducing runoff, minimizing flooding, and improving water quality. The project also reduced water main breaks and service disruptions by enhancing water pressure, capacity, and fire protection, while helping to lower lead levels in the water supply.
- Ogden Avenue, stretching from Harlem Avenue to Lombard Avenue, is a dynamic corridor in the City of Berwyn, home to a wide variety of local businesses. The upcoming project will focus on essential improvements to the water main and sewer infrastructure, with construction scheduled to begin in the spring of 2025.

Throughout the project, the City will actively engage with residents and business owners along Ogden Avenue and in the surrounding area. This targeted engagement will provide key information about the project's goals, including the benefits of the planned improvements and important construction details.

The initial engineering phase will ensure that the new water main and sewer designs are optimized to meet both current and future needs along the corridor, paving the way for long-term improvements that will support Berwyn's growth and development.

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

Berwyn, Illinois, offers a diverse array of employment opportunities across various sectors, including healthcare, education, retail, and manufacturing. A mix of skill levels and educational backgrounds characterizes the city's workforce, aligning with the demands of these industries.

**Healthcare Sector:** MacNeal Hospital, the city's largest employer, provides numerous positions requiring specialized skills and education. Roles such as registered nurses, medical technicians, and administrative staff are essential, necessitating relevant healthcare qualifications and certifications. The hospital's prominence underscores the demand for healthcare professionals in the area.

**Education Sector:** Educational institutions like J. Sterling Morton High School District 201 and Berwyn South School District 100 are significant employers. These schools seek individuals with teaching credentials, administrative experience, and support staff qualifications. The presence of these institutions highlights the need for educators and educational support personnel in Berwyn.

**Retail and Service Industries:** Berwyn's retail landscape includes establishments such as the Cermak Plaza Shopping Center, featuring a variety of retailers. These businesses often require staff with customer service skills, sales experience, and, in some cases, specialized knowledge. The retail sector's offers opportunities for individuals with various skill sets.

**Manufacturing and Food Production:** Companies like Campagna-Turano Baking Company provide employment in manufacturing and food production. Positions in this sector may require skills in production processes, quality control, and logistics. The presence of such companies indicates a demand for workers with technical skills and experience in manufacturing environments.

**Local Employment Resources:** The Berwyn Development Corporation's "Hire Berwyn" campaign connects local educators, students, and businesses to foster workforce success. This initiative offers resources for job seekers and employers, including information on part-time and full-time positions, internships, and volunteer opportunities. Engaging with this program can provide valuable support for both job seekers and employers in Berwyn.

**Job Opportunities:** In summary, Berwyn's employment opportunities are well-matched to the skills and educational backgrounds of its workforce. The city's diverse industries provide a range of positions suitable for individuals with varying qualifications and expertise.

Although Cook County's unemployment rate has not reached its pre-pandemic low of 2.9% in December 2019, Unemployment has dropped significantly since 2021 and hovered at 4.5% at the end of 2024. Almost 50% of Berwyn's population over the age of 25 have a high school graduate or less. Youth unemployment rates from the 2019-2023 ACS data remain higher than those of other groups, but each year has continued to decline during the post-pandemic period. Still, the higher rates may suggest a need for more extensive training and education.

**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.**

The City of Berwyn and the Berwyn Development Corporation work in partnership with the local high school, neighboring college, social service providers, and national and independent businesses to provide job training programs and events. In recent years, there have been expos and seminars on ways to enhance and market job skills.

Youth Crossroads offers training for high school students and young adults in fields such as community health work, nutrition education, business, and more. Assistance includes career exploration, resume/interview coaching, GED prep, internships, paid stipends, and mentorship. Pillars Community Health provides job readiness, career exploration, internships, sector training, job retention support, and wraparound service. Priority is given to individuals with a diagnosed mental illness working through Pillars or the Illinois Division of Rehabilitation Services.

**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.**

Berwyn is an integral part of the Cook County Comprehensive Economic Development Strategy (CEDS), which spans across the eight-county region of northeast Illinois. The City fully supports the objectives outlined in the Cook County 2025-2029 CEDS, including regional strategies that aim to:

- Enhance public infrastructure to support key priorities such as improving safety, fostering equitable economic growth, connecting residents with employment opportunities, and addressing climate change.
- Improve storm water management to prevent ongoing flooding issues.
- Implement policies and programs designed to create a conducive environment for economic growth, with a specific focus on reducing inequities in historically underserved areas affected by infrastructure disinvestment, unjust housing policies, and loss of jobs and economic opportunity.

The City of Berwyn relies on the Berwyn Development Corporation (BDC) to provide businesses with essential resources for growth and sustainability. The BDC's economic development division actively identifies sites for businesses aiming to expand, relocate, or start new ventures. The division collaborates closely with the Uptown and Downtown Commission to thoroughly assess commercial corridors and explore new economic development opportunities.

Berwyn's approach to economic development encompasses various initiatives aligned with this comprehensive plan. This includes infrastructure improvements such as road repairs, sewer, sidewalk, and utility upgrades; revitalization of outdated buildings, facilities, and housing systems; and job training programs along with workforce development initiatives.

Economic development assistance and financing will not only support local businesses but also create job opportunities for residents. There is an increasing need to address the participation gap for minority- and women-owned business enterprises. To support these efforts, the Small Business Administration (SBA) and the State of Illinois offer various loan programs and technical assistance specifically designed to help minority- and women-owned businesses, as well as veterans, thrive in Berwyn.

## **Discussion**

## **MA-50 Needs and Market Analysis Discussion**

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

Berwyn's housing stock consists of a mix of single-family and multi-family homes, primarily built throughout the 20th century. While homebuyers and renters have options, the age and condition of housing remain relatively consistent citywide, with no significant areas experiencing multiple housing problems.

However, Housing Cost Burden—where households spend more than 30% of their income on housing—is more prevalent in eastern Berwyn, particularly along the eastern border just south of 22nd Street, where nearly 50% of households are cost-burdened, according to data from the U.S. Census Bureau (ACS) and regional housing studies.

This pattern is common in older, inner-ring suburbs, where housing affordability challenges are heightened by lower household incomes, rising housing costs, and historical economic disparities.

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

According to U.S. Census Bureau (ACS) data and regional demographic studies, Hispanic residents comprise just over 60% of the total population. This community is evenly distributed across the city, rather than being concentrated in a single area.

African American residents make up 8.7% of Berwyn's population, with a higher concentration in North Berwyn, particularly in the area just north of 22nd Street, where the percentage increases to around 15%. This reflects broader demographic trends in inner-ring suburbs, where racial and ethnic distributions vary by neighborhood.

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

Generally, Neighborhoods with higher concentrations of Hispanic or African American residents do not exhibit significantly different market characteristics compared to nearby areas. Housing values, property conditions, and market trends are consistent across the city. However, there are some differences in housing tenure, particularly north of 22nd Street, where there is a higher concentration of rental housing units compared to other parts of Berwyn. This aligns with trends seen in many inner-ring suburbs, where rental housing is more common in certain areas due to historical development patterns and housing affordability factors.

### **Are there any community assets in these areas/neighborhoods?**

Berwyn is a vibrant city with a mix of historic, mixed-use, and transit-oriented areas that are home to residents of all income levels. The city's primary corridors are bustling with businesses, contributing to

local economic vitality. Several properties along Cermak Road are listed on national and state historic registries, preserving Berwyn's rich architectural heritage. Additionally, Harlem Avenue and other major streets feature large-scale retail developments, supporting both local and regional commerce.

The Depot District, anchored by MacNeal Hospital and its surrounding medical services, presents ongoing opportunities for business growth. Entrepreneurs and established businesses alike can leverage these assets to expand and thrive.

#### Community Assets in North Berwyn (North of 22nd Street)

The neighborhoods north of 22nd Street, which have higher concentrations of Hispanic and African American residents, benefit from a variety of community assets, providing essential resources, services, and recreational opportunities.

#### Parks & Recreation

- Proska Park – One of Berwyn's largest parks, featuring green space, sports fields, ponds, a playground, and community events.
- Freedom Park – Offers a playground, splash pad, and open space for outdoor activities.
- Smirz Park – A smaller neighborhood park providing local recreational space.

#### Educational & Cultural Institutions

- Berwyn Public Library – Provides educational programs, technology access, and community events.
- Morton West High School – Serves students in the area and offers academic and extracurricular programs.
- Havlicek Elementary School & Lincoln Middle School – Key educational institutions supporting families in North Berwyn.

#### Community & Social Services

- Berwyn Public Health District – Offers healthcare services, immunizations, and wellness programs.
- Berwyn Park District & North Berwyn Park District – Organize sports leagues, fitness programs, and youth activities.
- Berwyn Development Corporation (BDC) – Supports local businesses and economic development.

## Local Businesses & Economic Hubs

- Cermak Road Business Corridor – A vibrant area with restaurants, shops, and services that cater to local residents.
- Berwyn Shops: A Homegrown Project – Supports small businesses, including minority- and women-owned enterprises.

These assets enhance the quality of life, strengthen community engagement, and support economic stability in North Berwyn and beyond.

### **Are there other strategic opportunities in any of these areas?**

This area has strong potential for revitalization through targeted investment in housing, small business support, infrastructure improvements, workforce development, and community services. By addressing affordability challenges and improving economic opportunities, Berwyn can create a more equitable and sustainable future for residents in this neighborhood.

## **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.**

### **Importance of High-Speed Internet**

High-speed internet access is essential for education, employment, training, financial services, and healthcare. The COVID-19 pandemic further highlighted the necessity of reliable internet connectivity for all households.

### **Availability of Internet Services**

Internet service, including broadband, is available throughout Berwyn. Every residence in Berwyn has access to DSL, and nearly all can receive Cable Broadband. However, only 12.5% of residents have access to Fiber Optics, which is half the national average.

According to the 2019-2023 American Community Survey (ACS), 94.4% of Berwyn residents own a computer, and 91.8% of households have a broadband internet subscription. Additionally, 7% of residents access the internet via cellular data plans or dial-up connections. Despite this, almost 1,500 households (7.2%) lack any form of internet access.

### **Barriers to Internet Adoption**

The primary hurdle to broadband access for low- and moderate-income households is cost. Households without an internet subscription are more likely to have annual incomes below \$75,000. Nearly 3,000 such households exist in Berwyn. Among households earning between \$20,000 and \$75,000 per year, 23% lack an internet subscription, and among those earning under \$20,000 annually, 42% are without a subscription.

### **Programs Supporting Low-Income Households**

To bridge the digital divide, several initiatives provide affordable broadband options:

- **Comcast Internet Essentials:** Eligible low-income families can access internet service for \$9.95 per month and purchase an internet-ready computer for under \$150. Qualification requires participation in public assistance programs like the National School Lunch Program, Medicaid, or SNAP.
- **School District Support:** School Districts 98 and 100 provided 150 hotspots to families who could not afford internet service.

- **Federal Assistance Programs:**

- **Lifeline Program:** Lifeline is an FCC program that helps make communications services more affordable for low-income consumers. Lifeline provides subscribers a discount on qualifying monthly telephone service, broadband Internet service, or bundled voice-broadband packages purchased from participating wireline or wireless providers.

The discount helps ensure that low-income consumers can afford 21<sup>st</sup> century connectivity services and the access they provide to jobs, healthcare, and educational resources.

## **Conclusion**

While most residents in Berwyn have access to broadband, affordability remains a challenge for lower-income households. Continued expansion of affordable service programs and local initiatives is crucial to ensuring that all residents can benefit from reliable high-speed internet.

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

Berwyn is served by multiple residential internet service providers (ISPs), offering various types of internet connections:

**AT&T:** Provides fiber and DSL services with download speeds up to 5,000 Mbps, covering approximately 49% of Berwyn.

**Xfinity:** Offers cable internet with download speeds up to 2,000 Mbps, covering about 99% of the area.

**T-Mobile Home Internet:** Delivers 5G home internet services with speeds up to 245 Mbps, available to around 63% of residents.

**EarthLink:** Offers fiber internet services with speeds up to 5,000 Mbps, covering approximately 49% of Berwyn.

**Viasat:** Provides satellite internet services with download speeds up to 150 Mbps, covering about 96% of the area.

While there are several ISPs in Berwyn, the number of providers within each connection type (DSL, cable, fiber) is limited. For example, AT&T and EarthLink are the primary fiber providers, each covering 49% of the area, and Xfinity is the dominant cable provider with 99% coverage.

The City of Berwyn has been proactive in improving broadband infrastructure. The Depot District project included plans to install fiber-ready conduits beneath railroad tracks, facilitating future municipal fiber deployments.

The City of Berwyn received a \$350,000 grant from the Department of Commerce and Economic Opportunity to upgrade its fiber optic network. This funding enabled a tenfold increase in internet speed through a 10 Gbps dedicated connection leased for five years, supporting the city's shift to cloud-based technologies. Additionally, the grant secured four strands of leased dark fiber between City Hall and the Police Department, adding network redundancy and resiliency. These improvements ensure continuous connectivity during weather events and other disruptions, enhancing emergency services and public safety communications throughout the city.

In summary, while Berwyn has multiple ISPs offering various services, competition within each connection type is limited. The city's initiatives aim to enhance broadband infrastructure and potentially attract more providers, fostering increased competition and improved services for residents.

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

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

Berwyn, Illinois, like much of the Chicago metropolitan area, is experiencing increased natural hazard risks associated with weather changes. Key concerns include:

#### **1. Increased Flooding**

In July 2023, the Chicago area, including Berwyn, experienced severe flooding due to heavy rainfall of up to 9 inches over 18 hours. This event caused widespread damage, including the flooding of approximately 70,000 basements, and resulted in at least \$500 million in damages.

#### **2. Emerging Hazards**

Traditionally considered less vulnerable to certain hazards, the Midwest, including areas like Berwyn, is now facing new challenges. Shifting weather patterns have raised concerns about the potential for hurricanes and other severe weather events to reach further inland than previously observed. Meteorologists suggest that while Chicago has historically dealt with heavy rain, flash flooding, and tornadoes, the region may need to prepare for the possibility of hurricanes and tropical storms in the future.

#### **3. Resilience Efforts**

Recognizing these increasing risks, local governments and communities are developing resiliency plans to better prepare for and mitigate the impacts of weather changes. These plans aim to address the evolving threats and enhance the infrastructure's ability to withstand extreme weather events.

The City of Berwyn has launched its Community Emergency Response Team (CERT) Program, a volunteer initiative designed to equip residents with the skills to handle emergencies and support their community during crises. Developed in partnership with the Berwyn Fire and Police Departments and the Cook County Emergency Management Agency, the program offers hands-on training in fire safety, light search and rescue, medical triage, and team coordination.

The city also offers a Residential Flood Mitigation Shared Cost Pilot Program, which provides financial assistance to homeowners who install systems to protect their homes from sewer backups during heavy rainfall events. This reimbursement-based program helps offset the cost of modifying a building's plumbing system to prevent backflow when city sewers reach capacity.

In summary, Berwyn is facing heightened natural hazard risks, including increased flooding and the potential for more severe weather events. Proactive measures and infrastructure improvements are essential to enhance the community's resilience against these evolving threats.

The information provided aligns with scientific findings on projected impacts in the Chicago region and accurately describes Berwyn's current flood risk and mitigation strategies. The 2013 Chicago Metropolitan Agency for Planning (CMAP) report indicates that most models project increases in annual temperature, including more very hot days, and changes in annual precipitation patterns, with heavy precipitation events likely to become more frequent. CMAP's 2050 report, adopted in 2018, further

detailed the impact of increased rain events, flooding, and freeze-thaw cycles on the region's infrastructure, especially water and wastewater treatment plants. The plan provided strategies to improve resilience against such events.

The Flood Susceptibility Index (FSI) developed by the Chicago Metropolitan Agency for Planning (CMAP) identifies Berwyn as one of the most flood-prone communities in the region, particularly in areas served by combined sewers. With a municipal FSI of approximately 14.39, Berwyn ranks 5th highest among CMAP communities with combined sewer systems (CMAP Risk-Based Vulnerability Assessment, 2024). The FSI is a composite score (1–10 at the pixel level) based on factors such as sewer type, impervious surface area, topography, development age, and proximity to FEMA floodplains (CMAP Urban Flood Susceptibility Index, 2021). Most of Berwyn falls within the highest risk tiers (scores of 9–10), reflecting aging infrastructure, dense urban development, and socio-economic vulnerability. These characteristics highlight Berwyn as a priority for flood mitigation investment and planning, especially in the context of equitable infrastructure investment (CMAP Equity in Stormwater Investments Guide, 2023).

While designated by FEMA as an area of minimal flood hazard and lies outside 100-year flood maps, Berwyn does experience urban flooding during severe storms. This is due to its combined sewer system, dense development, and impermeable surfaces, which limit natural water absorption and can lead to backups and basement flooding. The city's flat geography also contributes to water ponding in streets and alleys.

In response, Berwyn adopted the Stormwater Management Plan in July 2018, developed with assistance from CMAP. This plan uses 10- and 50-year flood events as baselines for conveyance improvements and water detention, respectively. However, it acknowledges that weather changes may increase the frequency of intense rain events, potentially straining the city's combined sewer system.

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

Berwyn encompasses a small geographic area with relatively even risks of flooding and other hazards. Berwyn's low- and moderate-income households are also dispersed throughout most of the city. Therefore, the City has not identified a significantly greater risk to low- and moderate-income households due to their geographic location. However, these lower income households may be more vulnerable to flooding and other hazards because they may lack the savings and/or insurance required to weather significant economic challenges. Furthermore, economic shocks resulting from natural hazards, unexpected health expenses, or national economic conditions can quickly translate into housing instability and foreclosure. Lower income households are also more likely to lack rental insurance to recover from a disaster. Anticipated hotter temperatures may also create problems for households that cannot readily afford the cost of installing and operating cooling systems.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The strategic plan outlines the key initiatives the City will implement over the next five years to address its priority community development needs. These strategies are informed by community input, a comprehensive needs assessment, an analysis of projected housing market and economic conditions, and the capacity of the City and its partners to administer related programs effectively. The plan identifies anticipated resources to support these priorities and the institutional framework for their delivery. Additionally, it includes targeted strategies to address homelessness, lead-based paint hazards, and poverty.

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

### **Geographic Area**

**Table 12 - Geographic Priority Areas**

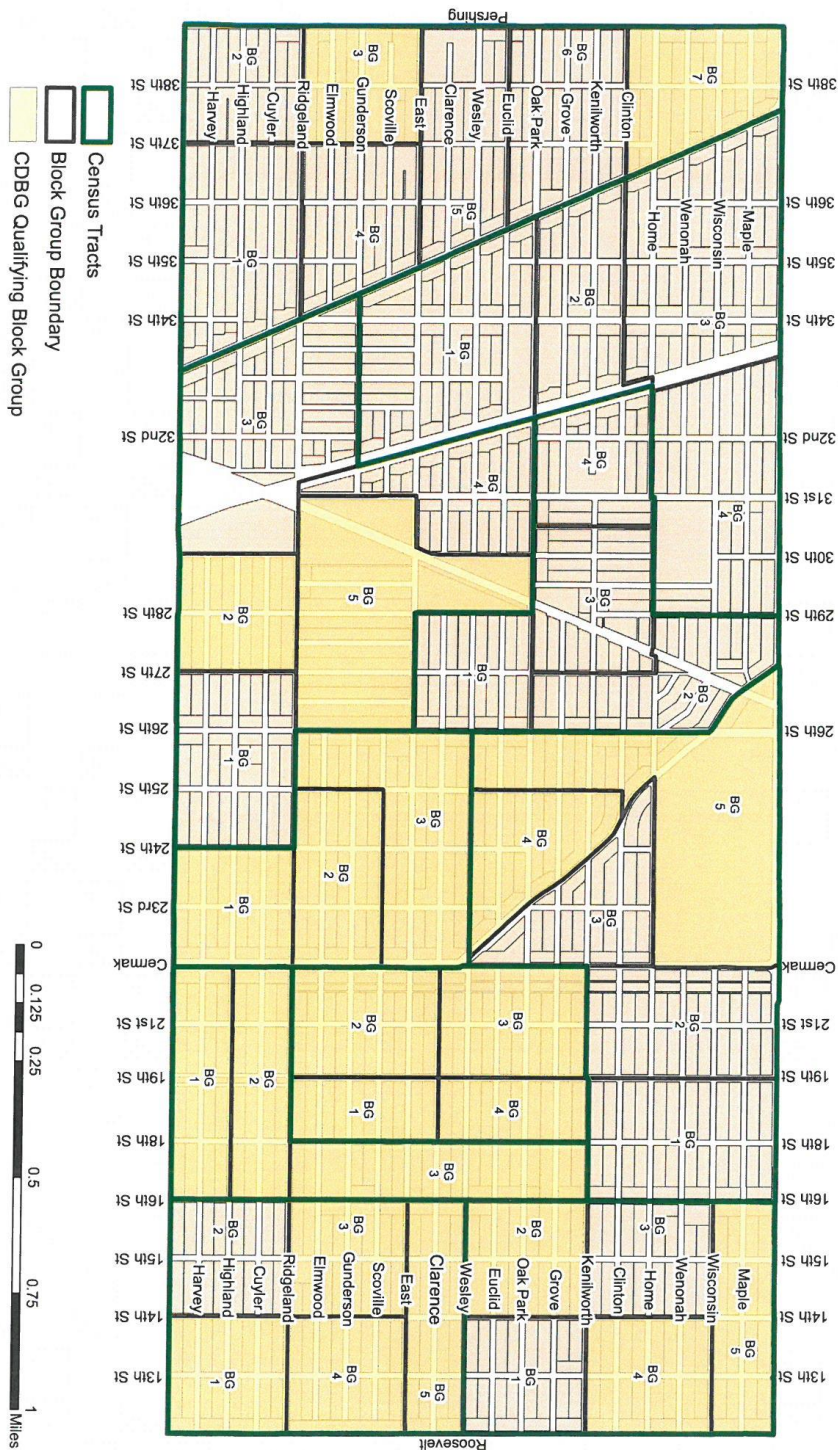
#### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

The City's CDBG allocation is devoted entirely to serving Berwyn's low-to-moderate income population. Census tracts have been identified where the majority of residents are low-to-moderate income. Berwyn is a small city of less than four square miles, and these low-and moderate census tracts are dispersed throughout the city. CDBG Public Improvements and Facilities activities will be targeted exclusively in these low- and moderate- income areas.

American Community Survey LMA CDBG Service Area (2020) identified the following block groups as having at last 51% low- and moderate-income residents: blocks 8146.00 (BG 1, 2, & 4); 8147.00 (BG 3 & 5); 8148.00 (BG 2, 3 & 5); 8149.00 (BG 1, 2, 3, & 4); 8150.00 (BG 1, 2, & 3); 8151.00 (BG 2 & 3); 8152.00 (BG 1, 4, & 5); 8154.00 (BG 1, 2, 3, &4); 8155.00 (BG 1, 3, 4, 5, 6 & 7).

# CDBG Map (2019)



CDBG L/M Income Map

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

### Priority Needs

The needs assessment identified the following priority needs, which help determine the goals for the consolidated planning period. In some cases, the City’s CDBG program may not fund programs to address priority needs if other resources are available or it cannot identify partners with capacity or interest to implement programs.

**Table 13 – Priority Needs Summary**

<b>1</b>	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Rehabilitation Administration
	<b>Description</b>	Rehabilitation and emergency repair of single family homes for low- and moderate- income households and persons with disabilities.

	<b>Basis for Relative Priority</b>	The city’s aging housing stock continues to fall into disrepair, particularly affecting low- and moderate-income households. This deterioration creates significant health and safety risks, while also undermining the long-term viability of neighborhoods. Deferred maintenance, along with the replacement of outdated appliances and systems, is not only costly but also diminishes the marketability and value of surrounding properties. Proactive rehabilitation is essential to prevent more expensive repairs down the line and can contribute to reducing energy costs. Additionally, seniors and individuals with physical or developmental disabilities may require further accessibility improvements to ensure safe and functional living spaces. Many homes still contain lead pipes, posing a serious risk of lead poisoning, and households often lack the financial resources for emergency repairs needed to address life-threatening conditions or health hazards. Timely emergency repairs are crucial to alleviating these dangerous situations and protecting residents' well-being.
2	<b>Priority Need Name</b>	Public Facilities and Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Improvements and Facilities Administration

	<b>Description</b>	High-priority infrastructure needs include the replacement and repair of streets and upgrading sidewalks. Upgrading water mains and sewer systems that mitigate flooding are also high priority. Public facilities also require attention, particularly senior centers, youth centers, recreational facilities, parkland, and public safety buildings. Improving accessibility to sidewalks and public facilities for individuals with limited mobility is a key priority to ensure that all community members can fully participate in public life.
	<b>Basis for Relative Priority</b>	
3	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Services Administration
	<b>Description</b>	CDBG funds allocated to City agencies and subrecipients that provide a broad range of services to youth, elderly, persons with disabilities, persons experiencing domestic violence, and other low- and moderate-income residents of Berwyn.

	<b>Basis for Relative Priority</b>	Significant barriers restrict the ability of special needs populations to enjoy a good quality of life and become productive, valued members of their communities. The percentage of students with special education needs in both the North and South School Districts approximates their total percentage in these districts. Language remains a barrier as English has become a second language to many in need, including those from Berwyn's Hispanic community (61 percent of total population). The CDC's 2020 Community Strategic Plan also identified the need to support and expand existing youth programs. Families with children that earn just over the state limits to receive subsidies are still low-income and cannot afford child care or participate in recreational opportunities. Many Berwyn seniors, who comprise 12.5 percent of the city's population, rely on the city for transportation to access shopping, health care and other services.
4	<b>Priority Need Name</b>	Homelessness and Housing Stability
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Services Homelessness Services and Prevention Administration
	<b>Description</b>	Support of emergency and transitional homeless services and homelessness prevention

	<b>Basis for Relative Priority</b>	Homelessness and the risk of becoming homeless can be devastating, leaving vulnerable individuals exposed to illness, poverty, and unsafe conditions. Providing shelter, along with essential supportive services, is crucial for those experiencing homelessness or at risk of losing their housing. The City, in collaboration with its social service sub recipient partners and the Continuum of Care, remains committed to addressing these challenges. However, Community Development Block Grant (CDBG) funding for this priority is limited due to the availability of other dedicated resources.
<b>5</b>	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Economic development includes job training and creation, and assistance to revitalize commercial areas and aid businesses. While many of the activities will not be funded directly by CDBG, especially in the early years of this plan, they serve many of the same low- and moderate-income individuals and households.
	<b>Basis for Relative Priority</b>	Economic development is the key to eliminating poverty and providing opportunities for meaningful and productive employment for all. The city's retail and commercial sectors are gaining market share, and it is critical to capitalize on this momentum through use of the TIF Districts, transit and sustainable mixed use developments, and support for both the city's largest employers and its many small business owners and entrepreneurs.

**Narrative (Optional)**

The City’s high priority needs identified reflect those areas identified during the consolidated planning needs assessment, which in turn incorporated other recent planning initiatives. Priorities identified for the Consolidated Plan also consider the availability of alternative resources and programs to address needs, the potential impact of investing scarce CDBG resources, and the program’s capacity to carry out activities to address these needs effectively.

Priority needs focus on providing decent, affordable housing and creating a suitable living environment for low- and moderate-income persons.

### **Affordable Housing**

Rehabilitation assistance and emergency repairs for low- and very-low income single-family homeowners, as well as persons with disabilities.

### **Non-housing Community Development**

Infrastructure improvements that enhances the viability and sustainability of low-and moderate-income neighborhoods.

Public Facilities improvements that provide additional opportunities for youth and seniors, as well as improved accessibility for persons with mobility challenges.

Provision of funding to public services that improve the health and well-being of seniors, persons with special needs, and other low-income residents.

### **Homelessness and Homeless Prevention**

Preventing individuals from becoming homeless and ensuring access to shelter and essential services for those in need are critical priorities. Homelessness and the risk of losing housing can have devastating consequences, leaving vulnerable individuals exposed to illness, poverty, and unsafe conditions. Providing stable housing and supportive services is essential to helping individuals regain stability and security.

**SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

**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	1,410,085	35,000	183,675	1,628,760	5,780,340	CDBG allocation is assumed to remain stable for all five years. After PY 2025, the budget anticipates \$35,000 of program income per year

**Table 14 - 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**

Leveraging is a crucial component of the City’s CDBG program. Berwyn leverages its CDBG allocation by partnering with city and regional social service agencies and strategically aligning with other public funding sources for infrastructure improvements, which reduces the risks and costs for both homeowners and rental residents. Our social service partners often bring substantial resources of their own to benefit Berwyn

Residents. Together with the City's single-family housing rehabilitation program, public infrastructure investments also improve the viability of its residential neighborhoods, which in turn attracts private investment into housing and businesses in the community.

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

Berwyn is a mature community with little vacant and undeveloped land that could be used for community development purposes.

**Discussion**

**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
Berwyn Development Corporation	Departments and agencies	Economic Development Homelessness Non-homeless special needs Ownership Planning	Jurisdiction
ALLIANCE TO END HOMELESSNES	Continuum of care	Homelessness Planning	Region
City of Berwyn Community Development Department	Government	Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

**Table 15 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

The City relies on a combination of private, nonprofit, and public institutions to implement its CDBG program. The same structure employed to complete this consolidated plan will be used to execute its goals through each of its action plans. The overall administration of the CDBG Program is the responsibility of the City’s Community Development Department (CDD). The CDD monitors each project, activity, and subrecipient based upon its administrative procedures and Subrecipient Monitoring Plan. Drawdown of funds is authorized only after a thorough accounting of each request on a reimbursable basis. The expenditure and accounting for each grant-funded activity is overseen by the City’s Finance Department.

The CDD has established sound administrative capacity and policies and procedures to oversee the activities identified to meet the goals of the Consolidated Plan. The city’s processes help ensure that activities undertaken are compliant with both CDBG and cross-cutting federal regulations, and to make adjustments to programs if they are not meeting goals. Berwyn network of partner organizations and adjacent municipalities are also critical strengths of the delivery system.

Combined with leveraged funds, the City’s CDBG annual allocation plays a key role in helping to create more vibrant neighborhoods and to provide needed services to Berwyn’s low and moderate-income residents. However, as a small municipality, the City still must continue to fill gaps in the delivery system to meet the broad needs of its more vulnerable citizens. It continues to identify ways improve on a variety of issues to increase efficiency and utilize federal funds in an efficient and timely matter. The City has also made strides but will continue to identify ways to ensure that its Hispanic and other non-white residents can more fully engage in its planning processes.

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

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

**Table 16 - 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)**

The City works with the Continuum of Care to services to persons experiencing homelessness and persons with HIV, and supports the continuum's approach.

**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**

The greatest strength of the City's institutional delivery system is its ability to draw upon all available resources to plan and execute a comprehensive approach to community revitalization and economic development. The gaps in that system result in the inability of these organizations and individuals to obtain enough funding and resources to achieve the City's goals and objectives.

Although funding has been more stable in recent years, federal funding for community development still lags behind historical levels. With limited local resources, Berwyn and other cities will continue to struggle to address the needs of many of its most vulnerable residents.

The City continues to target high impact projects that can produce immediate and direct results, with a focus on higher productivity and attention to detail. CDD is undergoing additional training in IDIS and other areas such as environmental reviews to ensure that all federal requirements and HUD regulations are met.

Although CDD coordinates with neighborhood leaders and government agencies charged with community relations in these communities, further progress is necessary to increase the participation of all of Berwyn's community, particularly non-English speaking residents, in discussions and community meetings that shape policy.

**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**

The City relies on a combination of private, nonprofit, and public institutions to implement its CDBG program. The same structure employed to complete this consolidated plan will execute the city's goals through each of its action plans. The overall administration of the CDBG Program is the responsibility of the City's Community Development Department (CDD). The CDD monitors each project, activity, and subrecipient based upon its administrative procedures and Subrecipient Monitoring Plan. Disbursement of funds is authorized only after a thorough accounting of each request on a reimbursable basis. The City's Finance Department oversees the expenditure and accounting for each grant-funded activity.

The CDD continues to seek new partnerships to help deliver services. One example is a new partnership formed is with the City of Berwyn's Engineering Department to create a Lead Service Line Pipe Replacement Program for low-income households with children under the age of 6 years old.

**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 Housing Rehabilitation	2025	2029	Affordable Housing		Affordable Housing	CDBG: \$475,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Public Improvements and Facilities	2025	2029	Non-Housing Community Development		Public Facilities and Improvements	CDBG: \$4,579,015	Public facility activities other than Low/Moderate Income Housing Benefit: 35,000 Persons Assisted
3	Public Services	2025	2029	Non-Homeless Special Needs		Public Services	CDBG: \$925,000	Public service activities other than Low/Moderate Income Housing Benefit: 3,500 Persons Assisted
4	Homelessness Services and Prevention	2025	2029	Homeless		Homelessness and Housing Stability	CDBG: \$20,000	Homeless Persons Overnight Shelter: 60
5	Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Affordable Housing Public Facilities and Improvements Public Services Homelessness and Housing Stability	CDBG: \$1,410,085	

**Table 17 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing Rehabilitation
	<b>Goal Description</b>	Provide rehabilitation assistance, including emergency repairs, for housing owned or occupied by low- and moderate-income households and for persons with developmental or physical disabilities.
2	<b>Goal Name</b>	Public Improvements and Facilities
	<b>Goal Description</b>	Replacement of City’s aging infrastructure, including streets, sidewalks, and water/sewerage systems, and rehabilitate and improve non-profit and neighborhood facilities, with an emphasis on providing improved access for youth, seniors and disabled residents (ADA accessibility).
3	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Provide seniors, youth and special needs populations with greater access to health and social services, educational, social and cultural activities, and transportation services.
4	<b>Goal Name</b>	Homelessness Services and Prevention
	<b>Goal Description</b>	Support for the continuum of care and its partner organizations that promote emergency, transitional, and permanent supportive housing and reduce chronic homelessness. Provide short-term emergency assistance and other services if local resources are insufficient to address housing instability in the event of a health emergency or other crisis.
5	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Program administration and planning for CDBG Program.

**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)**

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

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

In late 2017, the Berwyn Ad Hoc Lead Poisoning Prevention Committee was convened, bringing together community leaders and stakeholders to address the lead poisoning risks faced by children in Berwyn. Together with representatives from the Cook County Department of Public Health and medical providers, the Committee developed a plan in 2018 that recommended Action Steps around three Focus group areas: Education and Primary Prevention, Blood Testing and Secondary Prevention, and Housing Improvement and Code Enforcement.

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

The City has made progress in several areas previously recommended by the Berwyn Ad Hoc Lead Poisoning Prevention Committee, specifically the Housing Improvement and Code Enforcement focus area. This focus area aimed to protect children from lead exposure resulting from deteriorated lead-based paint and lead pipes by promoting housing improvements and enforcing housing and renovation codes and laws. As an outgrowth of the committee's report and subsequent initiatives, the City has or is implementing a wide range of actions:

- Promote window replacement through the Community Development Block Grant program
- Analyze building permit and contractor registration and documentation requirements to identify ways to strengthen compliance with the federal Renovation, Repair and Painting rule (RRP). Implemented - Licensed contractors are required to provide proof of LEAD Certification when pulling permits.
- Fund Single Family Rehabilitation zero-interest loans for low-income homeowners and landlords to remediate potential hazards
- Promote lead hazard remediation grant programs administered by the Cook County Department of Public Health; implemented
- Add safe correction of chipping paint to building code issues that must be addressed before real estate transfer can take place; Implemented - before transfers are allowed there is a compliance process that consists of inspecting for code violations, which includes obvious signs of LEAD present. Contractors must abide by EPA and IDPH rules.
- In April 2023, Berwyn launched a Water Pipe Inventory initiative aimed at identifying lead service lines in residents' homes. This initiative supports pipe replacement planning and aligns with federal EPA regulations for identifying lead in drinking water infrastructure.
- Through its Health & Wellness department, the city promotes lead prevention efforts with information brochures, tap fee waivers for lead service line replacement, and educational materials available in both English and Spanish.
- Berwyn is a partner in the broader "LeadCare Cook County Program," offering free replacement of lead service lines at licensed childcare facilities, funded by the American Rescue Plan Act.

The City distributes information on lead-based paint risks and resources in both English and Spanish.

Berwyn was designated as a Remediation Priority Area under the Cook County Lead Hazard Reduction Demonstration Grant, a \$2 million, three-year program funded by the U.S. Department of Housing and Urban Development (HUD). This initiative, launched in 2016, aimed to address lead-based paint hazards in homes built before 1978, particularly in communities with a higher risk of lead exposure.

As part of this program, the Cook County Department of Public Health (CCDPH) provided free lead hazard inspections and remediation services to eligible homeowners and renters in Berwyn. These services included the removal or containment of lead-based paint hazards, such as repainting, window replacement, and other necessary home repairs. Eligibility criteria required that the home be built before 1978 and that a child under the age of six lived in or frequently visited the home.

While specific data on the number of homes remediated in Berwyn under this grant is not publicly available, the program's impact was significant across suburban Cook County.

In addition to the lead hazard reduction efforts, Berwyn has continued to address lead-related issues through other initiatives. For example, the city has extended its program promoting clean water by waiving tap fees for residential lead service line replacements, aiming to reduce lead exposure from drinking water.

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

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

See below.

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

Joining a minority of municipalities, the City of Berwyn opted into Cook County ordinances to raise the minimum wage to \$13 per hour and to mandate up to five days' sick leave. From July 1, 2021 and beyond, the inflation-adjusted minimum wage will be calculated by the Commission and announced on its website by June 1 of each year. By 2025, the minimum wage in Berwyn and Cook County will be \$15.00 per hour. This action demonstrates the City's commitment to reducing some of the hardships of residents with lower incomes, including those living in poverty.

However, to be successful, an anti-poverty strategy must incorporate affordable housing and community development initiatives with education, job training, business development, and social services. These components must be interrelated, targeted, and coordinated with the overall strategy to revitalize Berwyn's neighborhoods and economy. Together, they create a global environment that promotes self-sufficiency and economic independence. By forging partnerships, limited resources can be used more efficiently by eliminating duplications of service and filling gaps in the delivery system.

#### **Youth Development**

The goal is to provide every young person with the opportunity to participate in quality in-school and out-of-school programs that build career awareness and provide the training required to become productive students, workers, and citizens. Agencies have developed programs to use the summer month and after-school hours to explore career options. Many households do not speak English as a first language, and as a result, the number of children who do not speak English in kindergarten is also growing. Agencies are adding staff who speak Spanish and, increasingly, Polish and Arabic to address these language barriers.

#### **Employment Training**

For youth and other job seekers, increasing marketable skills is a first step to gainful employment. Job placement, retention, and advancement are critical goals of workforce development and wage attainment.

Cultivation of relationships with employers, in collaboration with public agencies and service providers, can lead to a pipeline of qualified workers and filled job positions. They are a vehicle for economic self-sufficiency.

## **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**

The City of Berwyn's Community Development Department is the lead agency responsible for administering Community Development Block Grant funds (CDBG) provided by the U.S. Department of Housing and Urban Development (HUD). In addition to its own use of CDBG funds, Berwyn grants CDBG funds to Subrecipients (usually not for profit agencies serving the community) who administer public services and/or projects serving Berwyn's low-moderate income population.

Subrecipients are required to sign an agreement with Berwyn detailing the regulations, certifications, project and performance requirements and other requirements the Subrecipient must follow. Subrecipients are required to adhere to the same rules and regulations imposed on Berwyn by HUD.

Monitoring is a vital process in determining that Community Development Block Grant (CDBG) funds are being used in a manner that complies with the rules and regulations of the CDBG program and all other applicable federal law. The purpose of monitoring CDBG-funded projects is two-fold:

- To ensure subrecipient compliance with all regulations governing administrative, financial, and programmatic operations
- To ensure the realization of subrecipient performance in terms of accomplishments and timeliness

The City's CDBG project monitoring process will begin with the approval of the annual budget and continue until the final closeout of each project. The process is divided into the following four tasks:

- Risk Analysis
- Subrecipient Mandatory Meeting
- Desk Review of Pay Requests and Periodic Reports
- Annual Onsite Monitoring

## **Infrastructure and Housing Rehabilitation**

The City also conducts on-site monitoring inspections during and after any infrastructure construction projects and/or rehabilitation of residential units. These inspections are conducted to ensure the quality of construction and that the work is performed and completed on time. Berwyn has a delegated person to monitor all public facility construction projects to ensure compliance with all federal regulations, including the Davis Bacon Act and Section 3.

Berwyn's monitoring goal is to ensure HUD rules and regulations are being met, and subrecipients are meeting their contractual obligations to the People of Berwyn. Berwyn also uses the monitoring process to determine if the goals stated in its Action Plan and Consolidated Plan (Con Plan) are being met.

## Expected Resources

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

#### Introduction

#### 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	1,410,845	35,000	183,675	1,628,760	5,780,340	CDBG allocation is assumed to remain stable for all five years. After PY 2025, the budget anticipates \$35,000 of program income per year

Table 18 - Expected Resources – Priority Table

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

Leveraging is a crucial component of the City’s CDBG program. Berwyn leverages its CDBG allocation by partnering with city and regional social service agencies and strategically aligning with other public funding sources for infrastructure improvements, which reduces the risks and costs for both homeowners and rental residents. Our social service partners often bring substantial resources of their own to benefit Berwyn Residents. Together with the City’s single-family housing rehabilitation program, public infrastructure investments also improve the viability of its residential neighborhoods, which in turn attracts private investment into housing and businesses in the community.

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

Berwyn is a mature community with little vacant and undeveloped land that could be used for community development purposes.

**Discussion**

## Annual Goals and Objectives

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

#### **Goals Summary Information**

<b>Sort Order</b>	<b>Goal Name</b>	<b>Start Year</b>	<b>End Year</b>	<b>Category</b>	<b>Geographic Area</b>	<b>Needs Addressed</b>	<b>Funding</b>	<b>Goal Outcome Indicator</b>
<b>1</b>	Affordable Housing Rehabilitation	2025	2029	Affordable Housing		Affordable Housing	CDBG: \$135,000	Homeowner Housing Rehabilitated: 2 Household Housing Unit
<b>2</b>	Public Improvements and Facilities	2025	2029	Non-Housing Community Development		Public Facilities and Improvements	CDBG: \$1,066,743	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8,000 Persons Assisted
<b>3</b>	Public Services	2025	2029	Non-Homeless Special Needs		Public Services	CDBG: \$135,000	Public Service Activities for Low/Moderate Income Housing Benefit: 700 Persons Assisted
<b>4</b>	Homelessness Services and Prevention	2025	2029	Homeless		Homelessness and Housing Stability	CDBG: \$0	Homeless Persons Overnight Shelter: 0

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development			CDBG: \$282,017	

Table 19 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing Rehabilitation
	<b>Goal Description</b>	Provide rehabilitation assistance, including emergency repairs, for housing owned or occupied by low- and moderate-income households and for persons with developmental or physical disabilities.
2	<b>Goal Name</b>	Public Improvements and Facilities
	<b>Goal Description</b>	Replacement of the city’s aging infrastructure, including streets, sidewalks, and water/sewerage systems, and rehabilitate and improve non-profit and neighborhood facilities, with an emphasis on providing improved access for youth, seniors, and disabled residents (ADA accessibility).
3	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Provide seniors, youth and special needs populations with greater access to health and social services, educational, social and cultural activities, and transportation services.

5	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Program administration and planning for the CDBG Program.

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

Following the priorities and goals laid out in the 2025-2029 Consolidated Plan, Berwyn 2025 Action Plan prioritizes Infrastructure and public facility projects, housing rehabilitation followed by a range of public service projects that primarily serve youth, seniors, and persons with special needs or experiencing homelessness.

#	Project Name
1	Administration
2	Single Family Rehabilitation
3	Sewer Replacement
4	Sidewalk Replacement
5	Street Replacement
6	Senior Programming Services
7	Senior Bus Program
8	Children's Clinic

Table 20 – Project Information

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

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	<b>Administration</b>
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Affordable Housing Public Facilities and Improvements Public Services Homelessness and Housing Stability
	<b>Funding</b>	CDBG: \$282,017
	<b>Description</b>	Program administration and planning for CDBG Program
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Program administration and planning for CDBG Program
<b>2</b>	<b>Project Name</b>	<b>Single Family Rehabilitation</b>
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing

	<b>Funding</b>	CDBG: \$95,000
	<b>Description</b>	Provides zero-interest no monthly payment loans to qualified low- and moderate-income homeowners for rehabilitation of owner-occupied one to four-unit residences. Grants may be made for ADA improvements for persons with disabilities.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 Low and moderate-income households
	<b>Location Description</b>	Scattered Site.
	<b>Planned Activities</b>	
<b>3</b>	<b>Project Name</b>	<b>Sewer Replacement</b>
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Improvements and Facilities
	<b>Needs Addressed</b>	Public Facilities and Improvements
	<b>Funding</b>	CDBG: \$300,000
	<b>Description</b>	Electronic surveillance and replacement/rebuilding of sewer basins within flood-prone areas in low-and moderate-income areas; replace sewerage where necessary.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	Infrastructure programs will take place exclusively in low/mod income block groups in Berwyn (target area). Low- and moderate-income tract areas identified by the 2020 American Survey as having 51% low- and moderate-income residents are Census, blocks 8146.00 (BG 1,3,4, & 5); 8147.00 (BG 2, 4, & 5); 8148.00 (BG 4 & 5); 8149.00 (BG 1, 2, 3, & 4); 8150.00 (BG 1, 2, & 3); 8151.00 (BG 1, 2 & 3); 8152.00 (BG 2 & 5) and; 8155.00 (BG 3 & 7).
	<b>Planned Activities</b>	Electronic surveillance and replacement/rebuilding of sewer basins within flood-prone areas in low- and moderate-income areas; replace sewerage where necessary.
4	<b>Project Name</b>	<b>Sidewalk Replacement</b>
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Improvements and Facilities
	<b>Needs Addressed</b>	Public Facilities and Improvements
	<b>Funding</b>	CDBG: \$300,000
	<b>Description</b>	Replace city sidewalks that are not up city standards and install ADA curb cuts in low-mod areas.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Infrastructure programs will take place exclusively in low/mod income block groups in Berwyn (target area). Low- and moderate-income tract areas identified by the 2020 American Survey as having 51% low- and moderate-income residents are Census, blocks 8146.00 (BG 1,3,4, & 5); 8147.00 (BG 2, 4, & 5); 8148.00 (BG 4 & 5); 8149.00 (BG 1, 2, 3, & 4); 8150.00 (BG 1, 2, & 3); 8151.00 (BG 1, 2 & 3); 8152.00 (BG 2 & 5) and; 8155.00 (BG 3 & 7).
	<b>Planned Activities</b>	Replace city sidewalks that are not up city standards and install ADA curb cuts in low-mod areas.

5	<b>Project Name</b>	<b>Street Replacement</b>
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Improvements and Facilities
	<b>Needs Addressed</b>	Public Facilities and Improvements
	<b>Funding</b>	CDBG: \$466,743
	<b>Description</b>	Remove and replace streets in low-and moderate income areas.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Infrastructure programs will take place exclusively in low/mod income block groups in Berwyn (target area). Low- and moderate-income tract areas identified by the 2020 American Survey as having 51% low-and-moderate income residents are Census, blocks 8146.00 (BG 1,3,4, & 5); 8147.00 (BG 2, 4, & 5); 8148.00 (BG 4 & 5); 8149.00 (BG 1, 2, 3, & 4); 8150.00 (BG 1, 2, & 3); 8151.00 (BG 1, 2 & 3); 81522.00 (BG 2 & 5) and; 8155.00 (BG 3 & 7).
<b>Planned Activities</b>	Remove and replace streets in low-and moderate-income areas.	
6	<b>Project Name</b>	<b>Senior Service Programming</b>
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Provide services for Berwyn Seniors that can significantly improve their quality of life at the senior center by enhancing physical health, mental well-being, social engagement, and a sense of purpose.
	<b>Target Date</b>	9/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	150
	<b>Location Description</b>	Berwyn Senior Center
	<b>Planned Activities</b>	Senior Service Programming
<b>8</b>	<b>Project Name</b>	<b>Senior Bus Program</b>
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$110,000
	<b>Description</b>	Support of bus transportation program for Berwyn Seniors, including door-to-door service to doctor appointments and community activities.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	300
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Support of bus transportation program for Berwyn Seniors, including door-to-door service to doctor appointments and community activities.
<b>13</b>	<b>Project Name</b>	<b>Children's Clinic</b>
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services

<b>Funding</b>	CDBG: \$25,000
<b>Description</b>	Provide preventative and restorative dental care for up to 300 children from low-income Berwyn families.
<b>Target Date</b>	9/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	150
<b>Location Description</b>	City Wide
<b>Planned Activities</b>	Provide preventative and restorative dental care for up to 500 children from low-income Berwyn families.

## **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**

The City's CDBG allocation is devoted entirely to serving Berwyn's low- and moderate-income population. Census tracts have been identified where the majority of residents are low-to-moderate income. A small city of less than four square miles, Berwyn's low-and moderate-income census tracts are dispersed throughout the city with the exception of the southwest quadrant (roughly). CDBG Public Improvements and neighborhood facilities activities will be targeted exclusively in these low- and moderate-income areas.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>

**Table 21 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

See above.

### **Discussion**

The Community Development Program takes place exclusively in low/mod income block groups in Berwyn (target area). Low- and moderate-income tract areas identified by the 2011-2015 American Survey as having 51% low- and- moderate-income residents are Census, blocks 8146.00 (BG 1,3,4, & 5); 8147.00 (BG 2, 4, & 5); 8148.00 (BG 4 & 5); 8149.00 (BG 1, 2, 3, & 4); 8150.00 (BG 1, 2, & 3); 8151.00 (BG 1, 2 & 3); 8152.00 (BG 2 & 5) and; 8155.00 (BG 3 & 7).

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

### **Introduction**

Most underserved needs involve special needs populations and the provision of appropriate shelter and supportive services.

The City's underserved needs relate primarily to its aging housing stock and public infrastructure. Realizing that CDBG funds are severely limited, the City's program has made every effort to encourage owners to maintain their properties. It has worked with the federal, state, and county governments to apply for and implement an array of programs, ranging from foreclosures to homeless, and provide affordable housing opportunities to all those in need.

This plan provides insight into the interdependence of physical, social, and economic conditions in Berwyn. Underserved needs are primarily a function of the city's aging housing stock and infrastructure, and dependent populations are the most likely to bear the burden of these needs. Strategies to address such concerns as poverty, lead-based paint hazards, affordable housing and homelessness, and the physical environment are highly dependent on federal funding that appears to be on the wane. However, much can be achieved locally by working together cooperatively. The City has reached out to the County, the State, and nearby jurisdictions and they have all responded with a strong commitment to enhance coordination, develop institutional structures, and support community development. This plan, along with the City's comprehensive plan and other local initiatives, provides a roadmap for that engagement.

### **Actions planned to address obstacles to meeting underserved needs**

The City will continue to work with these parties and with nearby jurisdictions to ensure that the public, private, and nonprofit sectors are doing everything possible to meet the needs of the underserved. In addition, the City will continue its support for fair housing activities that target many of the City's underserved residents, providing equal access to housing and assisting those facing unfair treatment in the housing market.

Underserved populations in Berwyn include the elderly and persons with disabilities, and those who cannot find employment. The City will rely on its network of public and nonprofit service agencies, along with its ties to the private sector and economic development agencies, to provide an array of supportive services and limited financing. CDBG funds will also be used to fund ADA improvements at public facilities, benefitting persons with disabilities who are often underserved.

## **Actions planned to foster and maintain affordable housing**

To foster and maintain affordable housing, Berwyn will continue to take such actions as support efforts to:

- Educate the public, lenders, and housing providers about rights and responsibilities under the Fair Housing Act. The city will participate in outreach campaigns that utilize radio and print public service announcements, in both English and Spanish, to inform the public about what to do if they experience housing bias and to engage enforcement actions in the event of bias.
- The City of Berwyn is assisting and encouraging residents to replace their lead water service by waiving the tap connection fees and road restoration for owner-occupied residential homes of three units or less. In addition, the City will restore the street once all inspections have passed and the street is properly backfilled.

## **Actions planned to reduce lead-based paint hazards**

The City will continue to implement recommended actions developed by the Berwyn Ad Hoc Lead Poisoning Prevention Committee and provided in a 2018 report. The following are some of the recommended activities from the committee's report, along with a status update:

- Promote window replacement through the Community Development Block Grant program; in process
- Explore implementation of a prospective rental inspection (PRI) program for multi-unit housing to identify lead hazards and require their correction; implementing.
- Provide lead-safe work information to all residents and contractors applying for building permits where paint and pipes will be disturbed; implementing.
- Conduct analysis of building permit and contractor registration and documentation requirements to identify ways to strengthen compliance with the federal Renovation, Repair and Painting rule (RRP): Implemented - Licensed contractors are required to provide proof of LEAD Certification when pulling permits.
- Identify activities the building department can implement to ensure that lead-safe work practices are being developed; in process.
- Add safe correction of chipping paint to building code issues that must be addressed before real estate transfer can take place; Implemented - before transfers are allowed there is a compliance process that consists of inspecting for code violations, which includes obvious signs of LEAD present. Contractors must abide by EPA and IDPH rules
- Explore feasibility and value of implementing a Berwyn healthy homes or lead safe ordinance;

continuing to explore feasibility.

- Fund Single Family Rehabilitation zero interest loans for low- income homeowners and landlords to remediate potential hazards; implemented.
- Promote lead hazard remediation grant programs administered by the Cook County Department of Public Health; implemented.

Berwyn will continue to work with the Cook County Health Department and other agencies to increase public awareness of lead paint hazards. The Health Department will work with McNeal Hospital to test pre-school children for lead poisoning and coordinate these efforts with other hospitals such as Loyola serving the area. The City's Licensing Department will work with licensed day care providers and the school systems to distribute information to all parents and guardians of young children.

The City will follow its procedures for incorporating lead requirements into its housing rehabilitation programs and to the extent funds are available, remediate lead paint hazards through its Emergency Assistance Single Family Rehabilitation Program for low- and very-low income homeowners.

### **Actions planned to reduce the number of poverty-level families**

Actions planned to reduce the number of poverty-level families include those funded directly and indirectly by the CDBG Program. Regardless of the source of funding, Berwyn's approach to reducing poverty includes comprehensive measures to promote self-reliance, create new opportunities, and ensure affirmative participation. It also includes reducing housing and transportation cost burdens and providing direct assistance to those at-risk of poverty and those presently confronting severe needs caused by poverty.

Berwyn will continue its efforts to reduce poverty among those able to work by assisting low-skilled residents to obtain skills training and employment. The City will join with adjacent municipalities in seeking job training and placement funding for low-income residents and encouraging employment opportunities in areas needing commercial revitalization and redevelopment. It will support the efforts of school systems, social service agencies, and economic development programs to assist job seekers in accessing job postings and referrals and in obtaining help with job applications and interviews.

To the greatest extent feasible the City will follow the mandates of Section 3 of the Housing and Urban Development Act of 1968, as amended in providing opportunities for training and employment in connection with the projects awarded under its CDBG contracts. In addition, the City will encourage new and expanding businesses to hire Berwyn residents for jobs created through TIF and other development incentives. It will encourage groups supporting women and minority-owned businesses to do the same.

For those in poverty or on the brink of poverty, Berwyn will continue its partnerships with its subrecipients and others in providing direct services, referrals, and mentoring. A major focus will continue to be the physical safety and improved health of all those threatened with isolation and exclusion, including those with disabilities, Veterans, the homeless and those at risk of homelessness,

and victims of domestic violence and HIV/AIDS. A major effort to reduce the impact of service cutbacks and increased living costs, especially for seniors, will provide assistance with transportation, general home maintenance programs, and police protection and community facilities. While this may not reduce the level of poverty for some, it will ensure that resources are used to their maximum benefit, and may provide assistance to change their circumstances permanently for the better.

### **Actions planned to develop institutional structure**

The City has developed an effective team, both inside and outside local government, to implement the CDBG Program and leverage its limited resources. It will facilitate communication between City department and their staffs and continue to reach out to the public and community-serving agencies and stakeholders to discuss community development, housing, and related issues and opportunities. The CDD is encouraging all of its staff, subrecipients and community partners to maintain the highest professional standards and ethical conduct. All CDD staff will undergo training and recertification on a continuous basis through HUD and other vendors.

To the greatest extent feasible the City will follow the mandates of Section 3 of the Housing and Urban Development Act of 1968, as amended in providing opportunities for training and employment in connection with the projects awarded under its CDBG contracts.

As part of its annual action plan submissions, the City will certify that it is in conformance with CDBG and other federal regulations related to the expenditure of its entitlement funds and related housing and community development activities. It will continue to meet its obligations for timely expenditure of these funds and utilize its own Finance Department and accounting systems to disburse funds that will also be tracked through HUD's Integrated Disbursement and Information System (IDIS).

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

The City will provide input during the year to other City agencies, nonprofit organizations, and adjacent jurisdictions regarding consistency of their plans and proposals with the City's Consolidated Plan, as required under CFR Section 91.510.

The City's Community Relations Commission will continue as the focal point for those experiencing or reporting bias. Counsel and intermediary services will be available from such groups as the John Marshall Fair Housing Legal Support Center, the Heartland Alliance, the Sergeant Shriver Center, the Chicago Community Trust and the Chicago Coalition for the Homeless.

The City's subrecipients will continue to support the City's homeless and non-homeless special needs populations. These agencies will continue to leverage and extend the limiting funding available through the CDBG Program. The City will encourage coordination and leverage of scarce resources to fill service

gaps and eliminate duplications of service.

## **Discussion**

This plan provides insight into the interdependence of physical, social, and economic conditions in Berwyn. Underserved needs are primarily a function of the city's aging housing stock and infrastructure, and dependent populations are the most likely to bear the burden of these needs. Strategies to address such concerns as poverty, lead-based paint hazards, affordable housing and homelessness, and the physical environment are highly dependent on federal funding that appears to be on the wane. However, much can be achieved locally by working together cooperatively. The City has reached out to the County, the State, and nearby jurisdictions and they have all responded with a strong commitment to enhance coordination, develop institutional structures, and support community development. This plan, along with the City's new comprehensive plan and other local initiatives, provides a roadmap for that engagement.

# Program Specific Requirements

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

### Introduction

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	35,000
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
<b>Total Program Income:</b>	<b>35,000</b>

#### 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.	100.00%

### Discussion

The City uses a single year (PY 2020) in determining the amount of CDBG funds that benefit persons of low- and moderate- income.

## Attachments

## Grantee Unique Appendices





## Appendix - Alternate/Local Data Sources