

**City of Des Plaines
Community Development Block Grant
Consolidated Plan
Program Years 2010-14**

Department of Community & Economic Development



PY2010-2014 Consolidated Plan Table of Contents

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Consolidated Plan PY2010-14

Executive Summary

The CDBG Program Objective

The primary objective of Title I of the Housing and Community Development Act of 1974 is to provide decent housing, a suitable living environment, and expand economic opportunities, principally for low and moderate income persons.

The Community Development Block Grant (CDBG) is a federally funded program of the U.S. Department of Housing and Urban Development (HUD). Since 1974, the CDBG program has been an important tool for helping states and local governments tackle serious challenges facing their communities. As a CDBG entitlement community with a population of over 50,000, the City of Des Plaines receives an annual allocation of funds based on a grant funding formula. The Department of Community and Economic Development (CED) administers the program and works closely with HUD to ensure fluid implementation. All program activities aim to benefit low and moderate-income persons, prevent or eliminate blight, and/or meet a need having a particular urgency.

There are three essential documents required by HUD from all recipients of the CDBG Program: The Consolidated Plan, the Annual Action Plan (Action Plan), and the Consolidated Annual Performance and Evaluation Report (CAPER). The Consolidated Plan must be submitted every five years and provides a snapshot of a community's current conditions and establishes long-term objectives, strategies, and goals to mitigate the issues identified. The Action Plan allows the community to make annual adjustments to meet both the goals benchmarked in the Consolidated Plan or deal with newer issues that may arise. The CAPER provides the outcomes of the strategies by reporting performance figures versus the goals referenced in both the Consolidated and Action Plan. The Action Plan and its respective CAPER must be submitted annually.

Assessment of Five-Year Goals and Objectives

The City of Des Plaines has focused the CDBG program towards providing decent housing by preserving the existing housing stock and improving the overall quality of the community's low and moderate-income neighborhoods. To that end, the PY2005-9

Consolidated Plan allocated close to 70 percent of its annual CDBG budget to fund programs designed to address the affordable housing needs of low and moderate- income residents and 100 percent of the public facility projects in qualified low income areas of the City (refer to Geographical Areas of Focus section).

The Home Repair Program (HRP) has been the central activity of the City's CDBG Program in concert with the Des Plaines Comprehensive Plan adopted in March 5, 2007. The Department of Community and Economic Development and the Northwest Housing Partnership (since PY2007) have completed housing rehabilitation for 25 households through the Home Repair Program from PY2005 to PY2008 and anticipates assisting an additional nine homes by the end of PY2009 for a total of 34 since the last Consolidated Plan. These accomplishment figures are relatively low and have been the major contributor to slow expenditure rates for funds. However, staff believes issues that have plagued the past program years have been alleviated. Far more importance should be focused on the program's positive and long-term effect on the households with essential housing needs. For example, the PY2008 HRP served 13 households that benefitted 52 persons in Des Plaines. Of the household figure, over half have had lead based paint in their home identified and nearly a quarter assisted was disabled or elderly headed households. Staff estimates rehabilitating 40 households at a rate of eight per program year for the next five years.

The Emergency Grant Program (EGP) has shown to be effective by providing decent housing in assisting low income households in emergency situations. Typical housing activities include repairing a leaking roof and plumbing/heating issues. Often times, the maximum grant amount (\$1,000) is enough to provide emergency work when combined with a household's own payment. Since PY2005, six households have been assisted through the EGP. Through discussion during the consultation process, staff has raised the amount to \$2,500 beginning in PY2010.

Neighborhood revitalization to assist low and moderate areas (LMA) of the community included essential infrastructure construction and rehabilitation. Through the CDBG Public Facilities projects, the City was able to provide earlier than planned accessibility to decent street conditions in low income areas in PY2006. In PY2008, CDBG funding allowed for the reconstructing of a blighted public asphalt alley with a "green", longer lasting pervious concrete pavement. More recently, Des Plaines will be able to provide a safer living environment in PY2009 by constructing water service for improved fire response in one of the City's most densely populated LMA (please see "Housing Density Map" on page 31) with the assistance of American Recovery and Reinvestment Act and CDBG funding. Approximately 235 homes have been rehabilitated throughout the history of the HRP. Thirty-eight percent of the homes were located in LMA and 28 percent fell within a census block group with a minority population of 40 percent or greater.

The Strategic Plan cited home buyer assistance as a priority need to help low income households wanting to purchase a home in Des Plaines. In PY2008, the City budgeted for a pilot First Time Homebuyers Program administered by the NWHP. As a result, two

households were able to successfully purchase a home in Des Plaines with a down-payment and/or closing cost grant. Staff anticipates the housing market to improve by PY2012 and expects four low income households to purchase a home in the community by the end of PY2014.

To prevent homelessness, the Emergency Shelter Program offered short-term refuge at participating hotels located throughout the City of Des Plaines. The Health and Human Services Division, Community and Economic Development and Police Departments worked together to implement the program. Emergency and transitional housing activities carried out by public service subrecipients included: the Safe Harbour Emergency Shelter Program (Harbour, Inc.), Homeless Prevention Program (Center of Concern), Transitional Housing Counseling Program (CEDA Northwest) and Safe House Program (WINGS).

Twenty-three percent of the households assisted were elderly and/or disabled; a high priority demographic cited in the strategic plan (Special Needs Housing for the frail elderly). Renter-occupied households (high priority need) received housing counseling (including tenant rights education) and rental assistance through the public service Fair Housing Program by CEDA Northwest.

Non-housing community development needs of the Consolidated Plan included senior and youth programs ranked as a high priority. In PY2008, the CDBG program funded the Senior Employment Program to provide the elderly (although available to all Des Plaines residents) with employment counseling and networking resources. Counseling sessions took place at the Des Plaines Senior Center twice a week while meetings by appointment were available five days a week at the CEDA Northwest office in Mount Prospect. CEDA Northwest also provides day care assistance through the Child Care Program. The main objective of this program is to provide a safe, suitable and affordable environment for children to provide low and moderate income parent(s) the opportunity to work. Some of the types of assistance the program include: budget management counseling, monthly and short-term emergency day care subsidies.

Summary of Objectives & Outcomes (PY2010-14)

One of the key components of the Comprehensive Plan is known as the HUD outcome performance measurement system. This system was designed to better convey the benefits and results of the expenditure of federal funds to Congress. The objectives and outcomes are reported by choosing one of three predetermined choices. Under objectives, the grantee must choose between: “Creating Suitable Living Environments”, “Providing Decent Housing”, and “Creating Economic Opportunities”. For the project outcomes, the grantee must choose between: “Availability/Accessibility”, “Affordability”, or “Sustainability”. A quantitative goal can be found for each program in the Strategic Plan. Programs delivered by CDBG subrecipients are listed in the Annual Action Plans.

Housing needs for all low and moderate-income homeowner households were given high priority for funding assistance. CDBG programs to address their needs include a home repair loan/grant, emergency repair grant, CDBG housing inspections, and first time homebuyer assistance:

Home Rehabilitation

Objective: To **provide decent housing** by retaining and improving the affordable housing stock. (DH-2)

Outcome: Improved **Affordability** by a forgivable loan up to \$20,000 for low and \$12,000 for moderate-income households.

Emergency Home Rehabilitation

Objective: To **provide decent housing** by retaining the existing housing stock in emergency situations. (DH-2)

Outcome: Improved **Affordability** by a grant for up to \$2,500 for low or moderate-income households.

Home Rehabilitation Inspections

Objective: To **provide decent housing** by conducting preliminary and final inspections on homes rehabbed through CDBG. (DH-2)

Outcome: Improved **Affordability** by insuring the quality of work by contractors is satisfactory.

First Time Home Buyer Loan

Objective: To **provide decent housing** for low and moderate-income residents attain homeownership. (DH-2)

Outcome: New **Affordability** by providing financial assistance for down payments and closing costs.

Housing needs for all low and moderate-income renter households were given high priority for funding assistance. New to Des Plaines CDBG programs to address their needs include a public service housing repair grant (public facilities project to benefit

renters), rental housing energy efficiency grant (housing project), and numerous public service projects that focus on rental/transitional housing objectives:

Public Service Housing Rehabilitation

Objective: To **provide decent housing** by improving the community public service housing facilities in Des Plaines. (DH-1)

Outcome: Improved **Availability** by rehabilitating public housing facilities owned by nonprofits.

Rental Housing Energy Improvement (Pilot Program)

Objective: To **provide decent housing** by lowering rental housing costs. (DH-1)

Outcome: Improved **Affordability** through energy savings.

Rental Assistance Public Service

Objective: To **provide decent housing** for low-moderate income rental households at risk of becoming homeless. (DH-1)

Outcome: Temporary **availability** to an emergency rental housing payment.

Housing needs that assist both low and moderate-income renter and owner households were given high priority for funding assistance. CDBG programs to benefit both tenant types include fair housing counseling, rental and owner home sharing matches, and numerous public service projects that focus on rental/transitional housing objectives:

Fair Housing Counseling

Objective: To educate low and moderate-income residents their tenant rights to **decent housing**. (DH-1)

Outcome: Counseling **availability** to comprehensive housing-related issues.

Shared Housing Public Service

Objective: To provide a **suitable living environment** for low-moderate income rental households. (SL-1)

Outcome: **Availability** by providing more **accessibility** to rental and owner (shared) housing opportunities.

Community development public facility and improvement needs for all low and moderate-income areas were given high priority for funding assistance. Specific activity types will be determined by annual demand to address the needs of the community. More detailed objectives, outcomes and indicators will be reflected through the CDBG annual action plans.

Infrastructure/Facilities Improvement

Objective: To provide a **suitable living environment** for low-moderate income areas. (SL-1)

Outcome: New or improved **Availability/Accessibility** to quality infrastructure/facilities and safety throughout all LMAs.

Homeless, special needs and transitional housing was given high priority for funding assistance. Strategies to be to address the issues include funding for programs that offer emergency shelters, transitional housing and counseling (available to all sub-populations of category):

Emergency Shelter Program

Objective: To provide a **suitable living environment** for homeless persons. (SL-1)

Outcome: **Accessibility** to emergency temporary shelter.

Transitional Housing Counseling

Objective: To educate low and moderate-income residents towards attaining permanent **decent housing**. (DH-1)

Outcome: **Availability** to counseling specifically for transition to permanent housing.

Transitional Housing & Safe House Program

Objective: To provide a **suitable living environment** for low-moderate income or homeless female-headed households. (SL-1)

Outcome: **Availability** to housing opportunities and **accessibility** to emergency temporary shelter.

Emergency Shelter for Homeless Subpopulations

Objective: To provide a **suitable living environment** for low-moderate income or homeless subpopulation. (SL-1)

Outcome: **Availability** to housing opportunities and **accessibility** to emergency temporary shelter.

For Non-Homeless Special Needs Housing, high priority was given to assisting elderly/frail elderly persons and/or physically disabled and households unable to afford child care. Strategies to be used to address their needs include employment assistance and assisted day care public services:

Senior Employment Counseling

Objective: To increase **economic opportunities** for senior and low-moderate income residents. (EO-1)

Outcome: **Availability** to individual counseling and **accessibility** to employment networking opportunities.

Child Care Subsidy Program

Objective: To provide a **suitable living environment** for children of low and moderate-income single-parent residents. (SL-1)

Outcome: **Availability** by allowing LMI single-parent residents more work opportunities.

A. Data

General community data is provided by the U.S. Census Bureau (Census) to help illustrate the existing conditions and trends of the City of Des Plaines. The Office of Management and Budget (OMB) defines Metropolitan Statistical Areas (MSA) and considers the City a part of the Chicago-Naperville-Joliet, IL-IN-WIS MSA. The spatial outline of the MSA was created by the 2006-2008 American Community Survey (ACS) 3-Year Estimate (2008) and will serve as a frame of reference to show how Des Plaines relates to the region. Of note, boundaries between the 2008 and 2000 IL-IN-WIS MSA differ; therefore, regional trends through the Census could not be reported.

The State of the Cities Data Systems (SOCDS) of the HUD Office of Policy Development and Research (PD&R) provides statistics known as “CHAS” for individual counties, townships, central cities and suburbs. Per HUD, priority housing needs tables must be referenced from CHAS data (please see the sidebar for more information). All Des Plaines CHAS data will be compared to Cook County since the SOCDS does not provide housing data on a MSA level. Please note, the latest CHAS data is from 2000.

Income limits for the CDBG program are published annually by the PD&R and will be updated per Annual Action Plan. Please see below for the Program Year (PY) 2010 income limits summary.

CHAS Data

The U.S. Department of Housing and Urban Development (HUD) has received from the U.S. Census Bureau a "special tabulation" of American Community Survey (ACS) data that are largely not available through standard Census products. These special tabulation data provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of median income) and household types of particular interest to planners and policy-makers. These data, known as the Comprehensive Housing Affordability Strategy (CHAS) data, are used by local governments for housing planning as part of the Consolidated Planning process. HUD may also use some of these data in allocation formulas for distributing funds to local jurisdictions." –HUD PD&R

Chicago-Joliet-Naperville, IL HUD Metro FMR Area										
FY 2010 Income Limit Area	Median Income	FY 2010 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Chicago-Joliet-Naperville, IL HUD Metro FMR Area	\$75,100	Very Low (50%) Income Limits	\$26,300	\$30,050	\$33,800	\$37,550	\$40,600	\$43,600	\$46,600	\$49,600
		Extremely Low (30%) Income Limits	\$15,800	\$18,050	\$20,300	\$22,550	\$24,400	\$26,200	\$28,000	\$29,800
		Low (80%) Income Limits	\$42,100	\$48,100	\$54,100	\$60,100	\$64,950	\$69,750	\$74,550	\$79,350

The Chicago-Joliet-Naperville, IL HUD Metro FMR Area contains the following areas: Cook County, IL ; DuPage County, IL ; Kane County, IL ; Lake County, IL ; McHenry County, IL ; and Will County, IL .

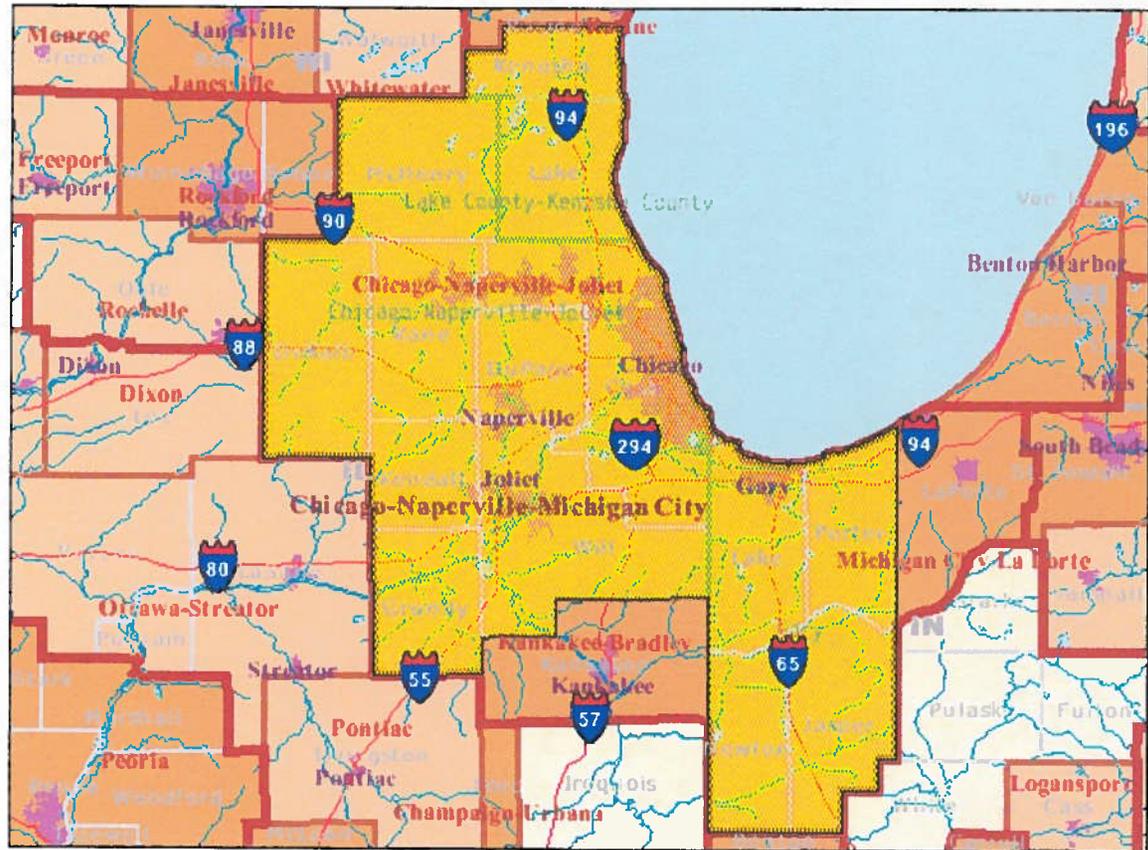
Please note in the Consolidated Plan: “extremely low, very low, and low” reflect “very low, low, and moderate” income, respectively.

Census Chicago-Naperville-Joliet IL-IN-WIS MSA

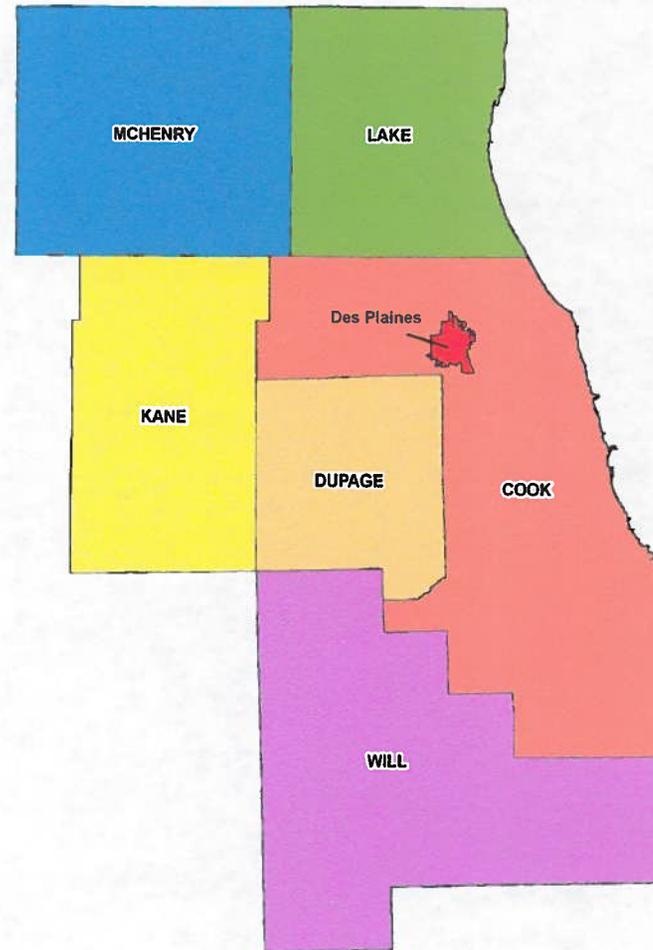
Population: 9,502,094

Total Housing Units: 3,747,947

(Map by US Census)



**Des Plaines within the PD&R HUD
Metro Fair Market Rent Area**



B. Consolidated Planning

Lead Agency

The CED is the City's lead agency for planning and administering the CDBG program. The Department is comprised of the Planning and Zoning Division and is responsible for all short and long-range planning and policy functions. The Building and Code Division administers the permitting and enforcement of the City's housing and building codes. The CED advises the Mayor, City Council, Zoning Board of Appeals, Architectural, Economic Development and Planning Commissions on all matters affecting the social, physical and economic growth of the City.

Consultation

The CED has sought the input and data from the public, regional not-for-profits, and neighboring municipalities to help create the Consolidated Plan. Over twenty individuals were contacted including staff that participates in numerous other communities such as the North West Housing Partnership, CEDA Northwest, and the Center of Concern. Des Plaines staff consults on a normal basis with CDBG coordinators of neighboring communities that include the Villages of: Schaumburg, Mount Prospect, Palatine, Hoffman Estates and Arlington Heights. All contributors of the plan are listed in the consultation appendix (section G).

Citizen Participation

The City of Des Plaines will seek to engage the community to participate throughout the planning process of the CDBG program. The department will publish public notices through regional newspapers and real-time updates via the City of Des Plaines website to ensure ample time and an equal opportunity to view all program documents. Hardcopies will also be available for review at City Hall and the public library. Residents may also request for a mailed copy by contacting the department.

Two public meetings will be scheduled for the PY2010-14 Consolidated Plan to obtain citizen questions and concerns. The first will be scheduled Thursday, July 1, 2010, at the Des Plaines Civic Center, Room 101. At the discussion, staff will review the process and timeline prior to adoption of the Consolidated Plan, provide a brief history of the CDBG program, review past performance, and obtain community questions, concerns and suggestions.

The second meeting will be scheduled at the (Monday) August 2, 2010 City Council meeting for public comment; not less than thirty (30) days after a draft copy has been published. A public notice of the draft copy of the Consolidated Plan will be published in a regional newspaper, posted in City Hall, and advertised on the City's homepage no later than Tuesday, June 1, 2010. The public comment period shall begin on Tuesday, June 1, 2010 and end on August 2, 2010. Written comments and/or inquiries for technical assistance were to be submitted to Chan Yu, the Des Plaines CDBG Coordinator. During this timeframe, hardcopies will be available to view at the Des Plaines City Hall and Public Library.

Citizen Participation Plan

All CDBG plans, reports and substantial amendments submitted to HUD must be approved by the City Council where citizens are invited to raise comments, questions, and/or concerns. The City of Des Plaines will publish all CDBG Plans and substantial amendments for public comment not less than thirty (30) days and fifteen (15) days for performance reports and environmental assessments. All appropriate actions will be taken to encourage participation by all residents. Staff will utilize all available resources to assist non-English speaking and/or disabled persons. Comments of the community received in writing or at the public meetings for all CDBG documents will be considered and included in the public participation appendixes. The Department shall provide a written response to every relative question or complaint received within fifteen (15) working days of receipt. A summary of the received questions or complaints will also be attached to the appropriate CDBG plan or reports appendix.

Substantial amendments to the CDBG Consolidated and/or Action Plans will be considered to meet changing demands or emergencies of the community. A substantial change will be defined as: an elimination of a proposed program, addition of a new program not initially published, and/or a change in purpose, beneficiaries or location(s) of a proposed activity. As mentioned, the City will publish all proposed substantial amendments for public comment not less than thirty days prior to adoption by the City Council.

The CED will notify the public of the availability of said draft documents a minimum of at least two (2) weeks by advertisement in a regional newspaper, public places (flyers) and City website (www.desplaines.org). The notifications will include a brief summary of the proposed plan with beginning and ending dates of the public comment period, procedures for submitting oral or written comments and questions. Locations of the hardcopies will also be announced in the notification and the Des Plaines public library and City Hall will always have draft copies available. Staff will consider any recommendations in terms of additional hardcopy sites. Requests for draft and final documents, access to information and technical assistance may be requested to the CDBG Coordinator at anytime.

The City of Des Plaines will hold at least two (2) public hearings per year for the Consolidated Plan and one (1) for the annual action plans, reports and substantial amendments. Hearings shall be held at the Des Plaines Civic Center with accommodation for persons with disabilities, including provision of sign and language interpreters, and/or TDD devices if a request is made at least five (5) working days prior to the public meeting.

C. Community Profile (Des Plaines and MSA)

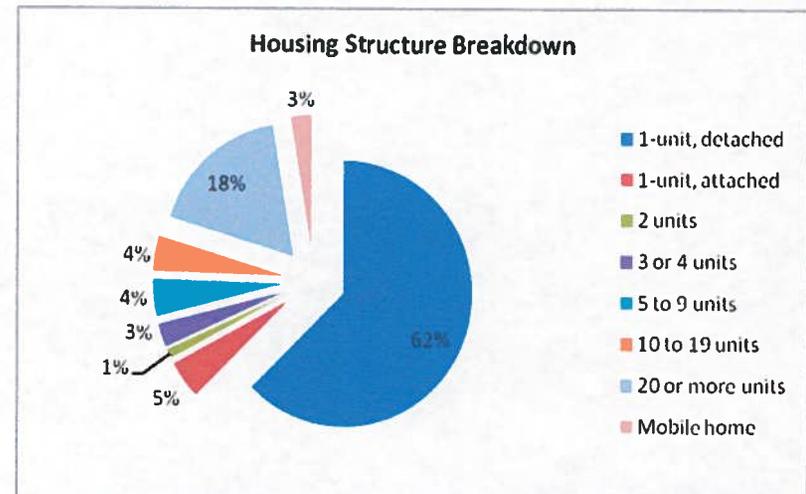
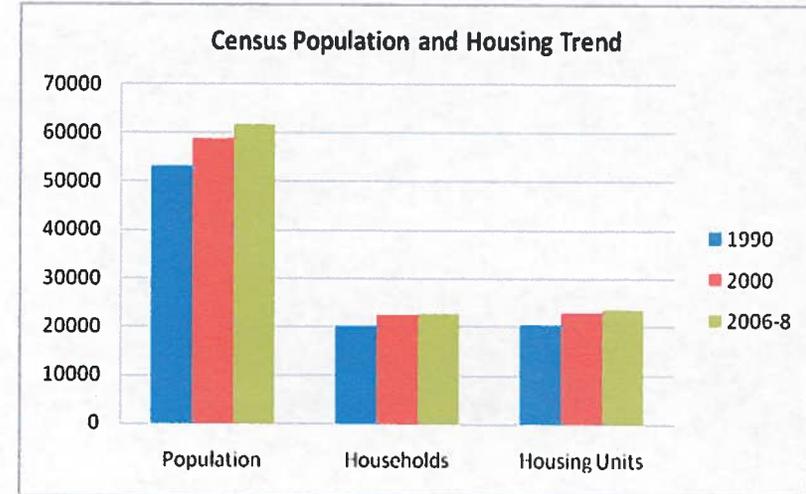
Des Plaines Snapshots (ACS)

According to the Census, the total population increased by 10.3 percent from 53,223 to 58,720 between 1990 to 2000 and an estimated additional 4.9 percent (61,626) through the 2008 ACS. During this timeframe, the number of households grew 13.8 percent from 19,990 to 22,756. The average Des Plaines and MSA household size in 2008 was approximately the same size at 2.7 persons.

Housing units also experienced an increase between 1990 and 2008 from 20,509 to 23,666, a growth of 15.4 percent. In 2008, the ACS estimated that 96.2 percent of the housing units were occupied leaving 3.8 percent vacant. However, given the housing crisis since circa 2006, this figure may see drastic change in the 2010 Census. In May 2009, the City reported 474 (incorporated) Des Plaines residence in some form of foreclosure activity to the Illinois Department of Human Services.

Des Plaines is primarily comprised of traditional single family housing structures; making up for nearly 63 percent of all housing units. Larger condo/apartment complexes is the second most prevalent type of housing in the community at 18 percent.

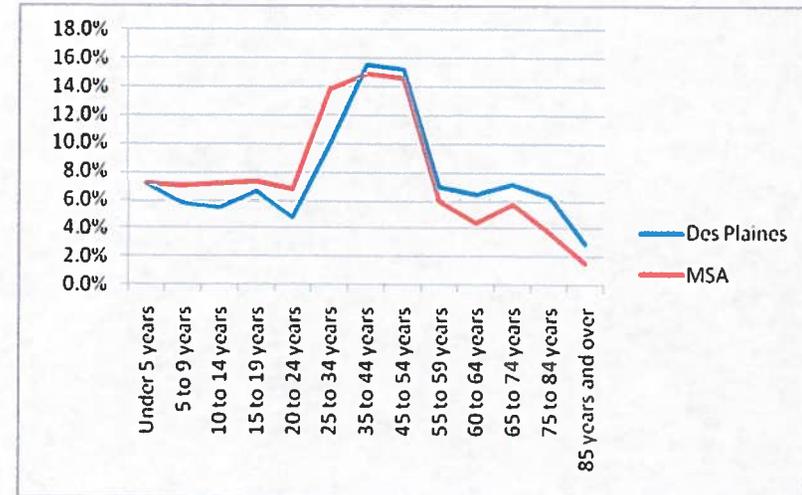
A majority of the housing stock in Des Plaines was built between 1950 and 1979. During this period, 14,651 homes were constructed to account for 62 percent of the housing in 2008. Although the region also experienced a construction spike during the same time, it is in sharp contrast at only 40.8 percent. Housing units built in 2000 or later account for 7.8 percent of all homes in Des Plaines.



Age Groups (ACS)

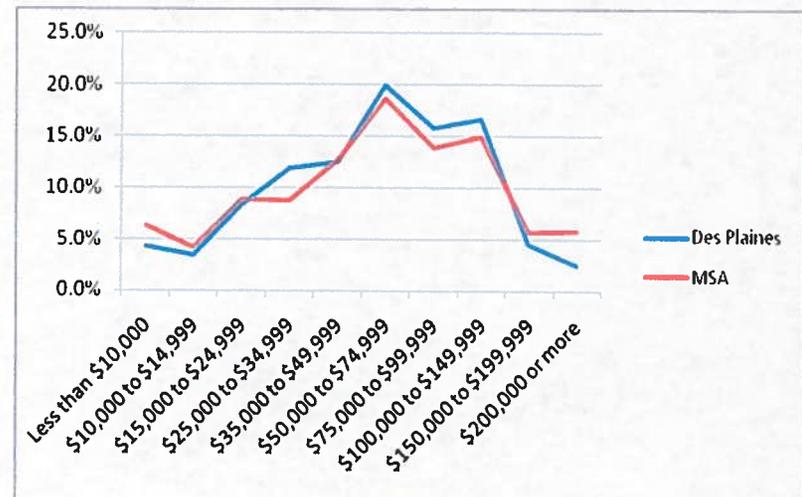
The median age in Des Plaines and the MSA in 2008 was 41.7 versus 35.5, respectively. Based on ACS data, the individual age brackets (split between 13 ranges) of Des Plaines is relatively similar to the MSA population. The largest age groups for both areas fell within 35 to 54 years; accounting for approximately 30 percent of the population. The largest disparity among individual age brackets was between “25 to 34 years” by 3.9 percent. However, an evaluation through a broader age range reveals a better portrayal of the residents compared to the region.

According to HUD, significant disproportions exist when there is a difference of percentage of at least 10 percent in the category as a whole. ACS figures suggest that Des Plaines has 7.3 percent more people (as a percentage of the population) between the ages 60 to “85 years and over” while the region has 9.5 percent more residence between the ages of “under 5” to 34 years.



Economic Characteristics (ACS)

The median household income in Des Plaines in 2000 was \$53,638. This amount increased to \$58,730 in 2008 ACS and is slightly less than the MSA income of \$61,300. A closer look at the 10 income brackets (ACS defined) as a percentage of the household population show that the City and region are generally similar. Both exhibit the most prevalent income groups as earning between “\$50,000 to \$79,999” and “\$100,000 to \$149,000”. Moreover, Des Plaines households earning “Less than \$10,000” to \$49,999 are virtually identical to MSA figures; accounting for 40.5 and 40.9 percent of the population, respectively.



The largest income variations between the City and region are households earning between “\$25,000 to \$34,999” and “\$200,000 or more” at just over 3 percent. However, in spite of the small proportion, there is twice as many households earning “\$200,000 or more” in the MSA than Des Plaines.

D. Housing and Homeless Needs Assessment

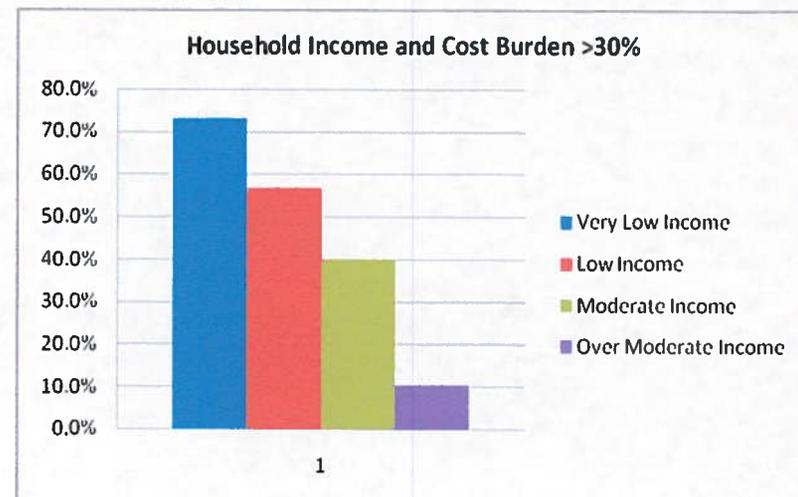
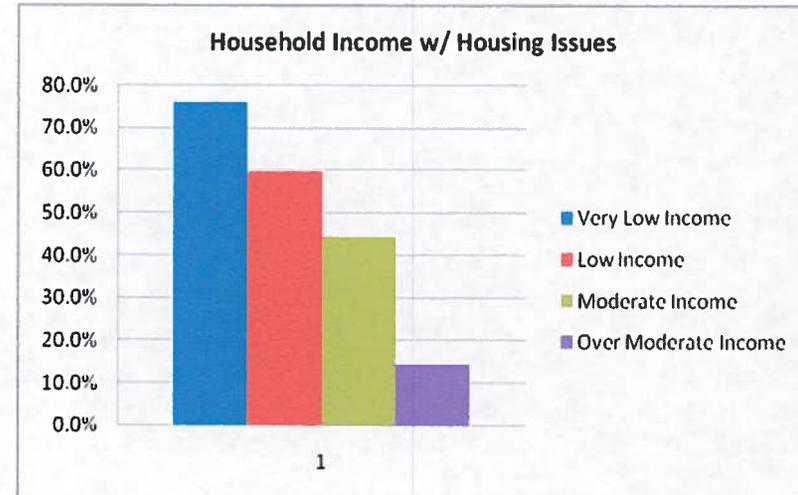
Housing Needs of Income Groups (CHAS Data)

In 2000, the City of Des Plaines contained 22,146 total households; with 29 percent reported having a housing problem (defined as a cost burden greater than 30 percent of income and/or overcrowding and/or without complete kitchen or plumbing facilities). For comparison, Cook County also had the same ratio of 29 percent. CHAS data however, indicates that a disproportionate amount of low and moderate income households make up the housing with issues: 76 percent of very low, 60 percent of low, and 44 percent of moderate income households have housing needs versus only 14 percent of households earning over 80 percent of the area median income. These ratios also resemble housing costs as a percentage of income.

The conventional standard for affordable housing suggests that every household can reasonably afford up to 30 percent of their income for housing costs. Households paying more than this proportion are considered to be cost burdened. As a whole, just over a quarter of total households in the City are paying over 30 percent towards housing. However, CHAS figures indicate that nearly three quarters (73.1 percent) of very low income households are cost burdened. Further, over half (53.8 percent) spend more than 50 percent which is considered “severely cost burdened”. Just over one-third of all low income homeowners are in the same financial situation. In contrast, just over 10 and 1.2 percent of over moderate income householders are paying over 30 percent and half towards housing, respectively.

Projected Housing Needs: High

(The housing and building inspectors will determine the conditions for whether or not an individual project is suitable for rehabilitation.)



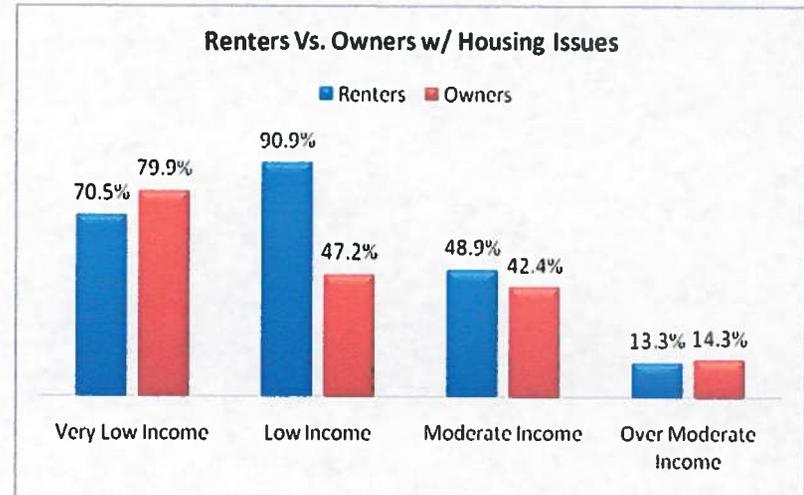
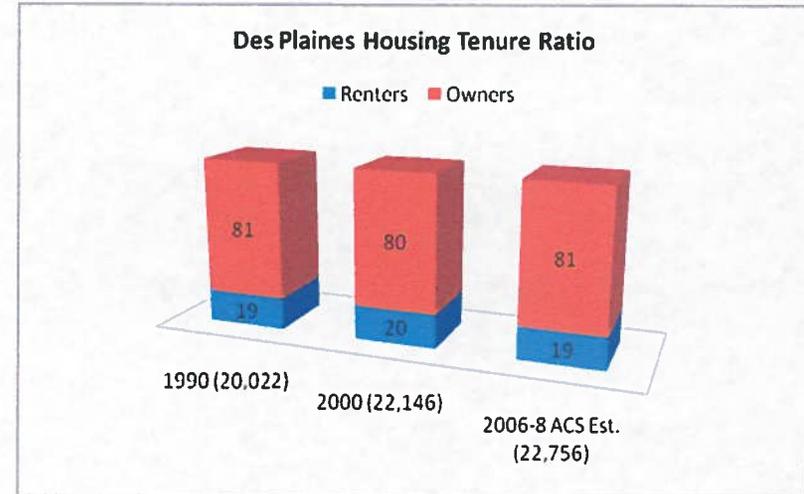
Renter and Homeowner Needs (CHAS Data)

The Des Plaines renter to homeowner ratio has remained static since 1990. CHAS data reported that the City contained 20,022 total households in 1990; with a 19 percent renter to 81 percent owner ratio. In 2000, Des Plaines households increased by 10.6 percent to 22,146 with a 20 to 80 relation, respectively. Given these figures, the City is comprised of more homeowners than Cook County¹ with a percentage of 42 renters to 58 owners.

ACS 2008 data reported nearly no change in home occupancy out of the projected 22,756 Des Plaines residence (see Des Plaines Housing Tenure Ratio). To compare, ACS 2008 MSA data shows a percentage of 31 renters to 69 homeowners. These figures by CHAS and the ACS reflect that Des Plaines contains a higher ratio of homeowners to renters compared to both the county and region.

Of CHAS total households, approximately 42 percent of renters reported a housing problem versus 26 percent of homeowners. This indicates renters, although making up only roughly a fifth of the City's households, share a disproportionate amount of homes with issues. In terms of cost burden, nearly 34 percent of renters pay over 30 percent of their income towards rent and utilities compared to 23.1 percent of owners paying for mortgage, taxes, insurance and utilities. Further, 18 percent of renters are considered severely² cost burdened compared to 7.7 percent of homeowners.

There is however, inconsistency within the subcategories. For example, more very low income homeowners reported issues than renters. Further, 77.6 percent of very low income owners are cost burdened versus 66.7 percent of renters of the same income. There is also more severely cost burdened moderate income owners (10.8 percent) compared to "only" 5.8 percent of moderate income renters.



¹ 1,974,026 Total Households –CHAS 2000

² Paying over 50 percent of total gross income on housing

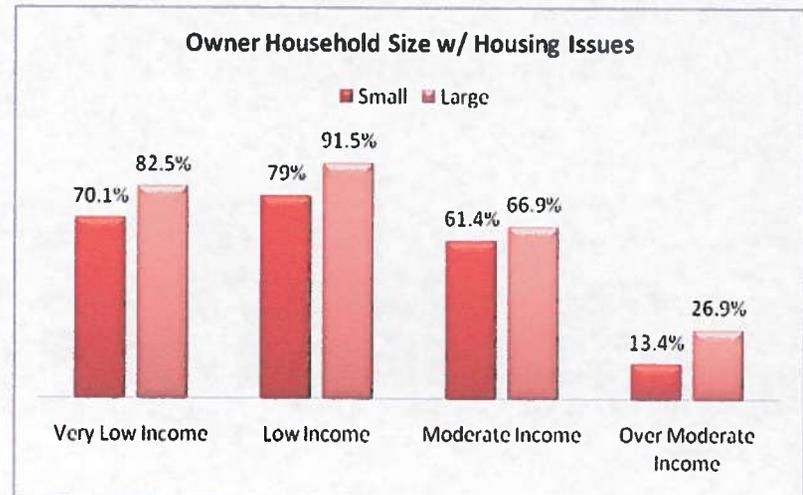
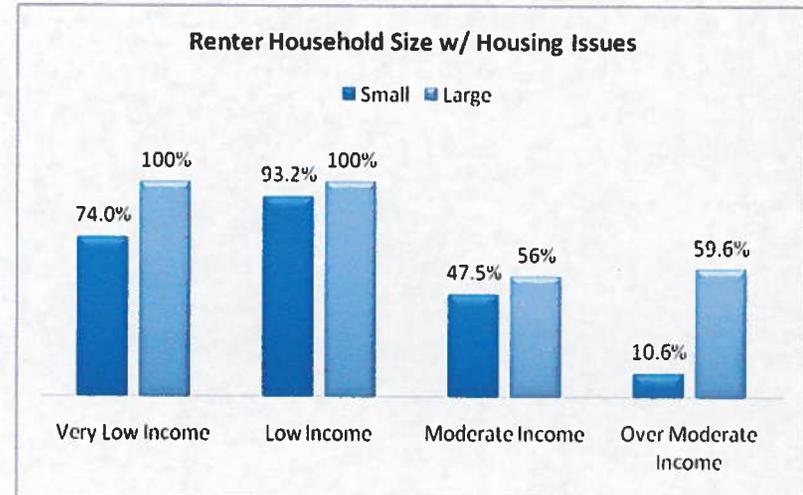
In terms of household size, CHAS has four separate categories: “Elderly 1 & 2 member households, Small Related (2 to 4), Large Related (5 or more), and All Other Households”. Overall, large renter households contained the highest concentration of housing problems reported (64.8 percent). In contrast, “only” 22.4 percent of elderly and smaller homeowners reported issues. Housing cost over 30 percent of gross income effected elderly renters (59.9 percent) more than any other category by at least 26.3 percent. Further, 43 percent of the same pay more than 50 percent on housing.

Large and elderly renter households contained the highest percentage of homes with issues, 64.8 and 62.8 percent, respectively. All (52) large very low and low income households reported housing issues and severely cost burdened. In contrast, none of the 255 large moderate and over moderate income households are paying more than 30 percent of their income on housing.

In general, small renter households reported fewer housing problems compared to the large and elderly population. However, 2000 CHAS figures indicate that 23.9 percent of the demographic are cost burdened. In particular, 90.5 percent of low income households reported paying over 30 percent of their income towards rent and utilities while 23 percent are paying over half. Moderate income small households also demonstrated a more concentration of cost burdened homes compared to larger households.

The CDBG program will focus on low and moderate income renter and homeowner households of all sizes equally due to the disproportionate cost burden and housing issues found within the subcategories. Further, CHAS data concerning “All Other Households” in some cases represent a significant proportion of the population that cannot be explicitly targeted.

Projected Housing Needs: High

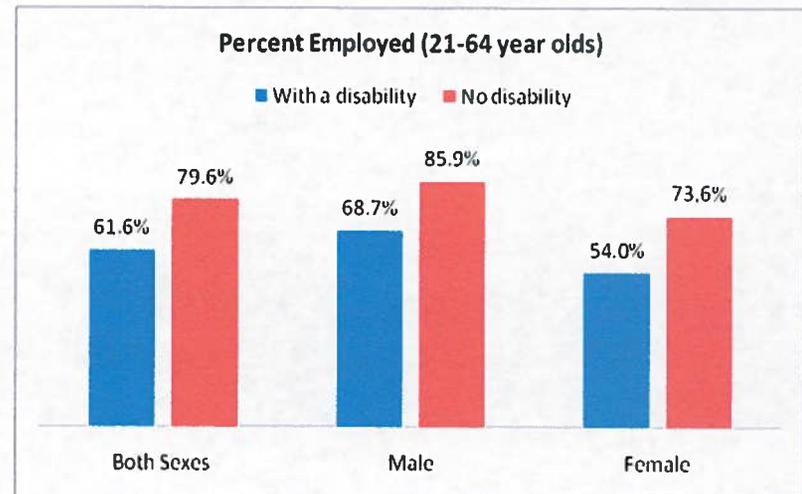
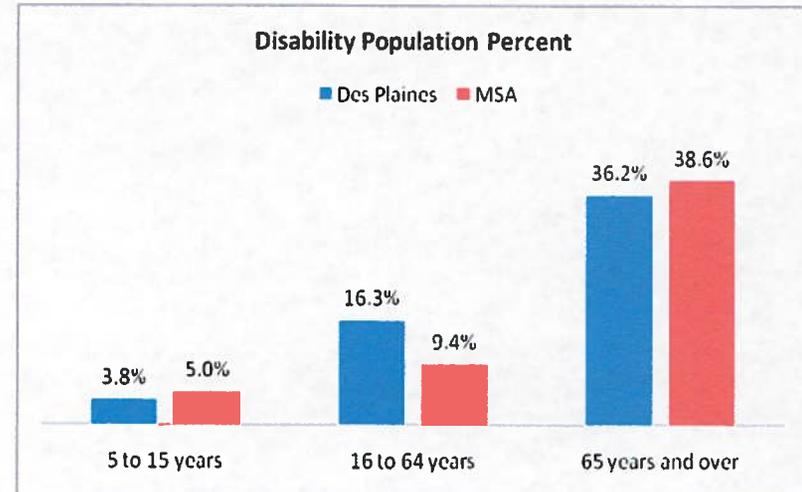


Disability Needs (ACS)

2008 ACS data for the disability status of the non-institutionalized Des Plaines population was unavailable. However, 2000 Census data show that 17.9 percent (9,739 out of 54,516) of the population “5 years and over” have a disability. This figure indicates that the City has a higher proportion of disabled persons compared to the MSA region (11.9 percent³). Both cases show a significant difference between age categories by the census. In Des Plaines, there are over twice as many residents 65 years or older with some sort of disability versus 16 to 64 year olds (as a percentage of the age brackets).

There were six disability questions on the census form that included: sensory, physical, mental, self-care, going outside the home and employment disability. The most prevalent type of disability varied between the three age brackets. Mental disability was most common for ages 5 to 15 years; and most disproportionately represented category that affected 87 percent of the relative population. 70 percent of 16 to 64 year olds reported an employment disability (the largest group based solely on quantity; 4,203 out of 9,739 persons with a disability). A physical disability was the most common issue for residence 65 years and over, making up for 65 percent of the population.

The 2000 Census also contained a special study regarding “percent employed” among the population between 21 to 64 year olds. As a result, the figure indicates an 18 percent difference between persons with a disability and without. In addition, the disparity is even more significant when gender is factored into the equation. There were nearly 20 percent more employed females without a disability versus with one reported (as a percentage of the relative population). **Projected Housing Needs: High**



³ ACS 2005-7 data; 2006-8 disability data unavailable

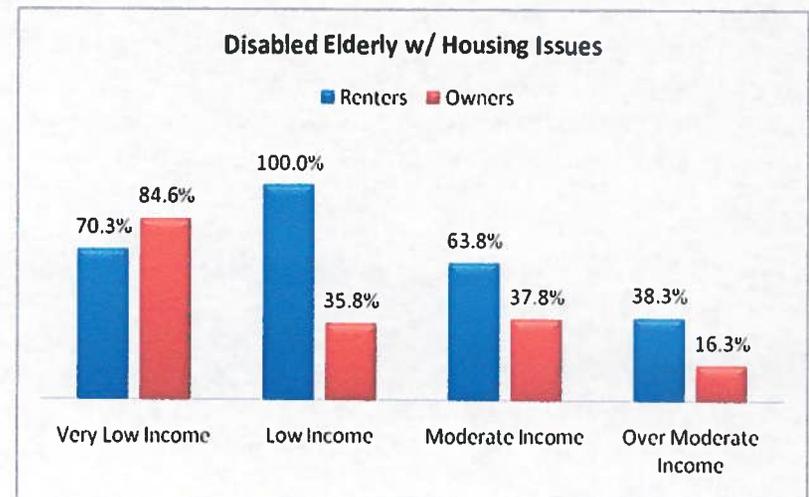
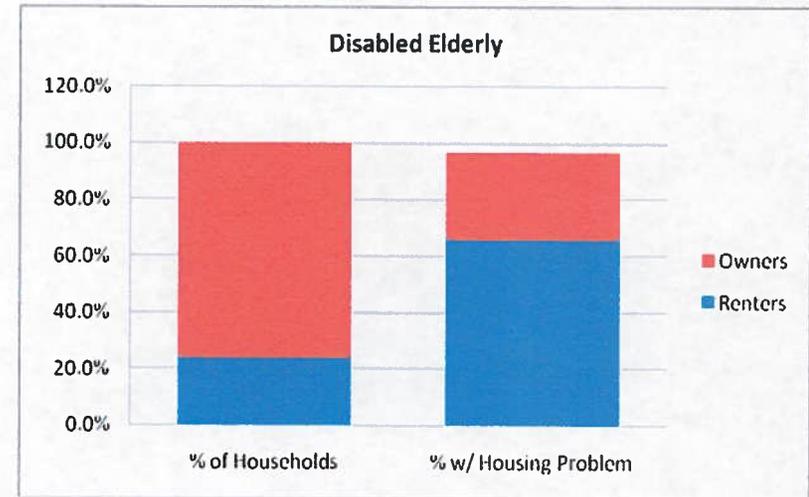
Elderly Renter & Homeowner w/ Disability Needs (CHAS Data)

The priority needs housing data by the CHAS grouped the elderly and households with a disability in the same table. Mobility or self care limitations are defined⁴ as where one or more persons has a long-lasting condition that limits basic physical activity and/or physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing or getting around inside the home. In 2000, it was reported that 16 percent of the households (3,559) in the City fell within this category.

Housing issues reported by the elderly/disabled (as a percentage of the population) is significantly higher than the City at large; 39.1 percent versus 29, respectively. Given this population, a majority of the households (76.2 percent) were reported as homeowners versus renters (23.7 percent). However, more (65.7 percent) of the elderly and disabled renters have a housing problem when compared to owners. Of particular note, a greater percentage of middle income renter households (>80 percent of the area median income) reported having a housing issue versus low and moderate income homeowners. Aside from this, the lower income elderly/disabled residences regardless of tenure type carry a disproportionate need for home improvement.

The CHAS elderly and households with a disability table contains three categories: 1 and 2 member “extra elderly” (75 years or older) and “elderly” (62 to 74) households, and “all other households”. The data shows that a higher percentage of extra elderly renters have housing issues than the elderly and “other” households regardless of income. This is the opposite case for homeowners. Percentage wise, more “other” households reported housing problems than the elderly categories.

Projected Housing Needs: High



⁴ SOCDs

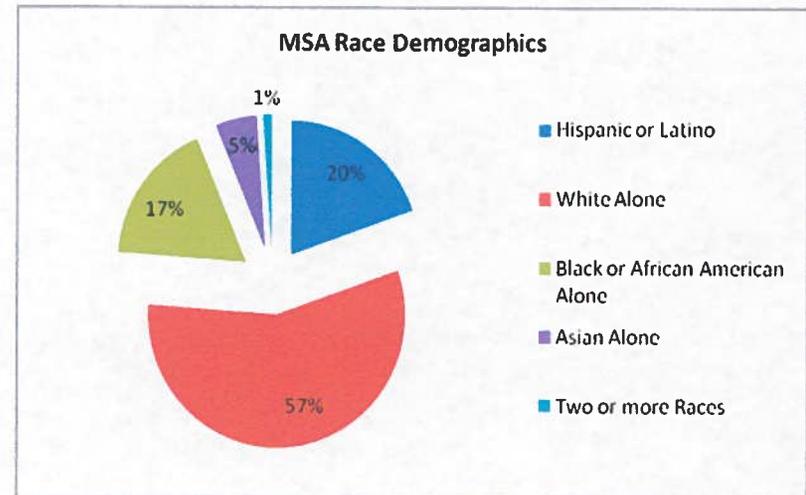
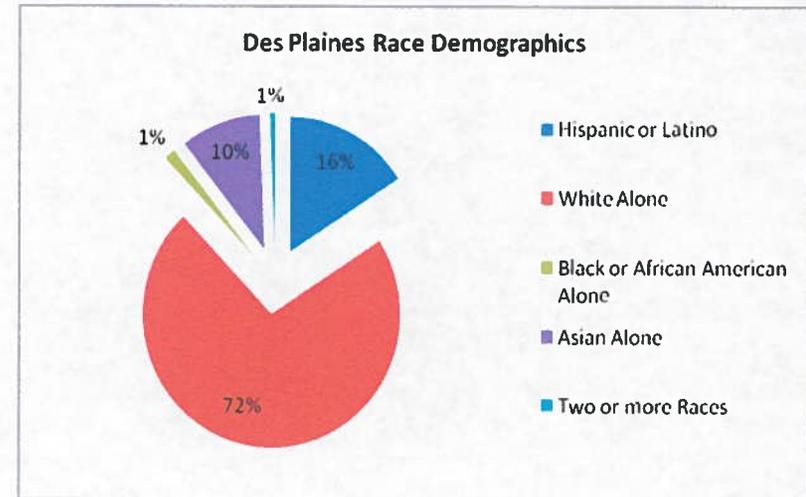
Racial/Ethnic Housing Needs (ACS and CHAS)

In general, the City of Des Plaines population is not as racially diversified when compared to the MSA. In this case, the City has a majority to minority ratio of approximately 72 to 28 (percent) versus 56 to 44 of the region. However, a closer examination of the ACS data reveals the opposite in terms of specific racial groups. For example, Des Plaines has nearly twice as many Asians than the region in terms of percentage of the population. The Hispanic or Latino population of Des Plaines closely resembles the MSA with less than a four percent difference. The Black or African American population contains the largest disparity among minority makeup between the City and MSA; 1.4 to 17.5 percent, respectively. American Indian and Alaska Native alone figures for both census areas were extremely low at .1 percent.

CHAS data reflecting the housing problems among minorities are largely unavailable while cost burden figures are entirely unavailable. Data output for Asian, Pacific Islander, Black and Native American Non-Hispanic populations were in-large incomplete or void all together. In fact, only the White Non-Hispanic data table was complete. Given these circumstances, disproportionate needs appeared to reflect in general and specific income populations. For example, in terms of total renters with a housing problem, White households disproportionately reported more versus Black, 39 versus 26.8 percent, respectively; while 66.4 of Hispanic renters had issues. However, 100 percent of very low income Black and Hispanic renters reported housing issues versus 66.7 among White households. All low income Hispanic renters also reported housing issues compared to 88.1 percent for White renters. In contrast, zero Black households of the same subpopulation reported any problems. In terms of owner households, Hispanic and White households shared a similar trend: more lower income households (as a percentage) reported problems versus moderate income owners.

The CDBG program will focus on all low and moderate income renter and homeowner households due to unavailable, incomplete and disproportionate housing issues found within the CHAS data.

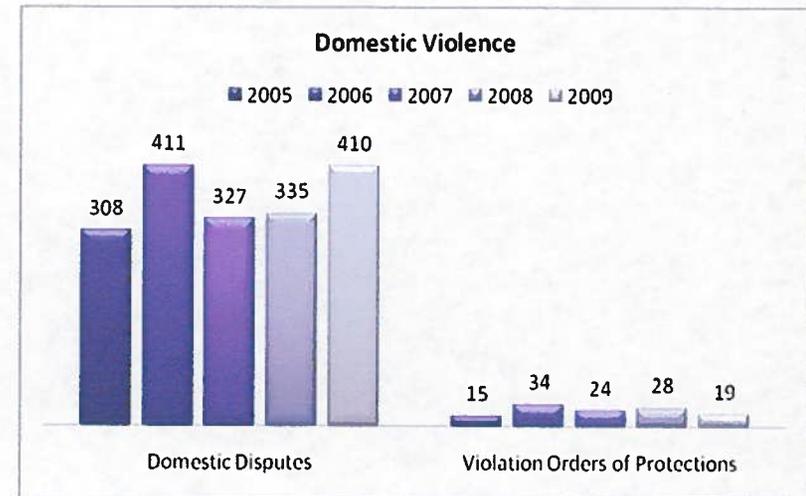
Projected Housing Needs: High



Victims of Domestic Violence

Domestic violence is when a family or household member physically and/or mentally abuses another family or household member. The Illinois Domestic Violence Act (IDVA)⁵ considers the following as forms of abuse: harassment, intimidation of a dependent, interference with personal liberty, willful deprivation, exploitation, stalking, and physical. Through the IDVA, a circuit court judge has the authority to forbid said forms of abuse by granting an order of protection.

The City of Des Plaines Police Department provided domestic violence figures from their annual reports. Domestic disputes recorded from 2005 to 2009 ranged from 308 to 411. Violation order of protections within this timeframe fluctuated between 15 and 34.



The Police Department and Health and Human Services Division administer the CDBG funded Emergency Shelter Program (ESP) to provide victims of abuse with temporary shelter. Historically, approximately \$625 has been dispersed from PY2005 to PY2008 for the ESP. This program has been allocated \$350 annually. Past CDBG public service performance figures for similar activity has shown lower demand compared to others such as housing and employment counseling.

Projected Housing Needs: Medium

Persons with HIV/AIDS

Acquired immune deficiency syndrome (AIDS) is caused by the human immunodeficiency virus (HIV). At the end of 2006, there were 30,637 reported residents living with AIDS/HIV in the State of Illinois; 52 percent of which have AIDS versus 48 with HIV. Illinois ranks eighth national in terms of people living with AIDS.⁶

According to data (1/1/2010) by the Cook County Department of Public Health, there are 52 persons in Des Plaines living with HIV and 61 with AIDS. Therefore the ratio is approximately one per 1,185 and 1,010 people, respectively, based on 2008 Des Plaines ACS data (61,626 persons).

Projected Housing Needs: Low

⁵ Source: Office of the Clerk of the Circuit Court of Cook County <<http://www.cookcountyclerkofcourt.org>>

⁶ Source: AIDS Foundation of Chicago

Homeless Needs (Alliance)

The City of Des Plaines Police Department provided an approximate number of 20 chronic homeless persons of the community. This figure has been static for the last eight to ten years. For the homeless and special needs data found in Table 1A, staff relied on data by the Continuum of Care non-for-profit called the Alliance to End Homelessness in Suburban Cook County (Alliance). Therefore, the homeless analysis reflects on a regional level not including the Cities of Evanston and Chicago. Please see the “Homeless Facilities and Services” section for more information regarding the Alliance.

The regional homeless population is subcategorized (per HUD Table 1A) by the number of households without children, families with children (family), and number of persons in families with children with respect to “sheltered” or “unsheltered” populations. In terms of sheltered, 336 single individuals/households without children were reported in emergency shelters compared to “only” 90 and 28 cases for persons in families with children and family households, respectively. Persons in families with children were the most common case for “transitional shelter”. Family households and persons without children had similar figures at 154 and 135, respectively. Unsheltered data show that only four family households counted while single persons without children was the most common for being not in a shelter (141).

Homeless subpopulations of 1A include: chronically homeless, seriously mentally ill, chronic substance abuse, veterans, persons with HIV/AIDS, victims of domestic violence and unaccompanied Youth (under 18). The homeless populations that tend to be more unsheltered have been cited for the chronically homeless, chronic substance abuse, and seriously mentally ill. The fewest numbers for the category include unaccompanied youth (zero), persons with HIV/AIDS (two), and victims of domestic violence (ten).

Projected Housing Needs: Varies, see Table 2B

Non-Homeless Special Needs (Alliance)

The top three non-homeless subpopulations utilizing the most shelters include victims of domestic violence (245), chronic substance abuse (175), and chronically homeless (159). Unaccompanied youth (under 18) and persons with HIV/AIDS are the lowest count subpopulations at six and seven, respectively in the region.

High priority need levels of HUD Table 1B reflect priority needs based on the data from the ACS and CHAS for the City of Des Plaines. Regional data by the Alliance range from medium to low due to the higher possibility of an inaccurate relationship between the Alliance area and the City limits of Des Plaines.

Projected Housing Needs: Varies, see Table 2B

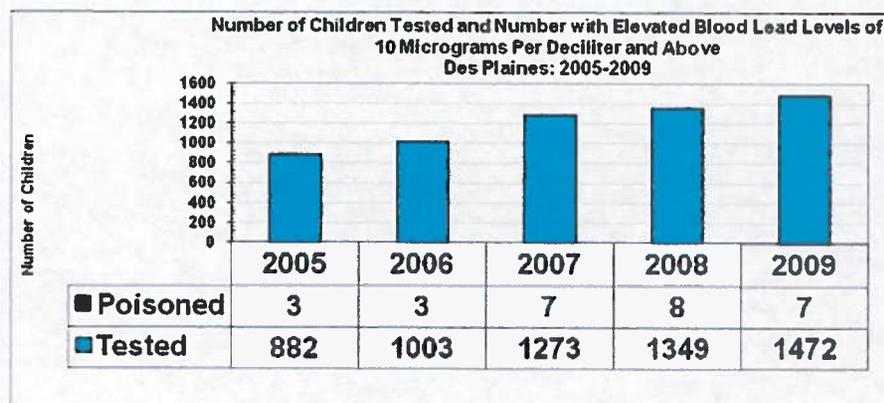
Lead Based Paint

Lead based paint was widely used in houses and apartments until it was federally banned for residential use in 1978. For that reason, many homes built before then are more likely to contain lead. One of the major issues with lead is the fact that it is not biodegradable. Thus, the toxicity level remains relatively static while the risk of exposure increases as the paint in the home ages (peels, cracks or chips). A simple estimate of the housing units in Des Plaines that may potentially contain lead-based paint was determined by the number of houses built before 1978. ACS data show that 77.7 percent (18,354) of the housing units were built before 1979.

Childhood lead poisoning remains to be a major environmental health issue in the U.S. according to the Environmental Protection Agency (EPA). Lead is more hazardous to children under the age of six but can also be dangerous to adults and women of childbearing age. Lead poisoning occurs when lead-contaminated dust, soil or particles from deteriorated lead-based paint are inhaled or ingested.

Lower income households may be subject to higher risk for lead poisoning since more affordable housing tend to be older and shown to have more housing issues (CHAS data). According to the Cook County Department of Public Health, seven (7) children in Des Plaines have had a confirmed diagnosis of lead poisoning from 2007 through 2009; and none to date in 2010 (5/6/2010). The Illinois Department of Public Health reported twenty eight (28) children with elevated blood lead levels out of 5,979 tested (.46 percent). Fortunately, these figures are relatively low when compared to the ACS City estimated population of 8,014 children (ages nine and under).

All CDBG funded housing activities are subject to the Lead Safe Housing Rule (24 CFR 570.608 and part 35). The City will continue to fully fund for lead based paint inspections to applicable housing programs of PY2010-14. Through the CDBG Home Repair Program, staff has conducted approximately 44 preliminary/ lead clearance tests from PY2005 through the present (5/6/2010). To serve as a snapshot of the assessment results, eight out of the thirteen households in the PY2008 HRP was detected with lead based paint.



Source: Illinois Department of Public Health – Illinois Lead Program Surveillance Data 2005-2009, Created 5/3/2010 FF
Based on ZIP Codes 60016 and 60018

Projected Housing Needs: High

E. Housing and Market Analysis

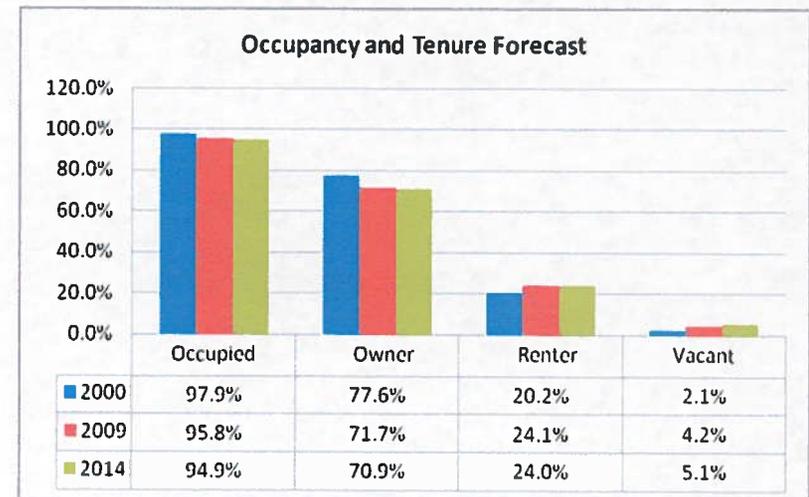
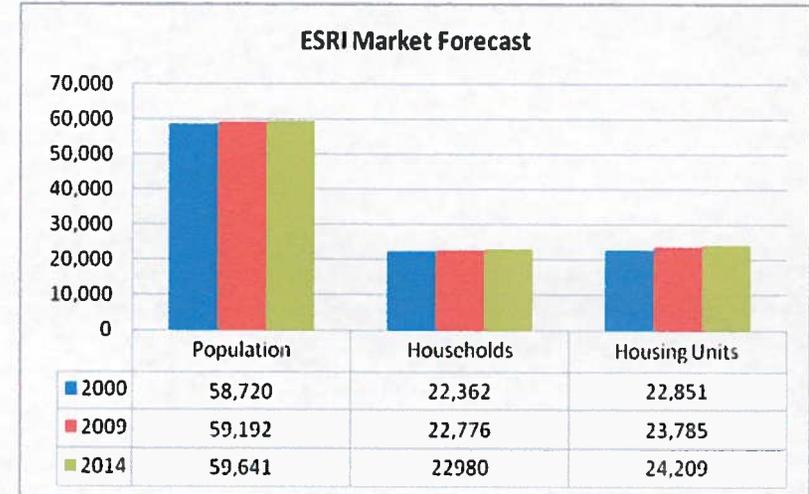
Des Plaines Housing Stock (ESRI Forecast Data)

The City utilized projection figures data from the Municipal GIS Partners, Inc. and ESRI Business Analyst for 2009 and 2014 forecast data. Please note that even though the business analyst report is as current as March 16, 2010, it should only be viewed as an estimation since market conditions are subject to change.

According to ESRI data, the City of Des Plaines is growing in terms of population, households and housing units. In a general sense, estimation figures between 2000 and 2009 indicate that the supply of housing units are outpacing household and population growth; 4.1 to 1.9 and .8 percent, respectively. Further, an excess of housing is forecasted to continue from 2009 through 2014 with a 1.8 percent increase in households versus a .9 percent increase in housing and a population growth of .76 percent.

In terms of a percentage of total housing units, occupied housing has been estimated to have decreased by 2.1 percent between 2000 and 2009. A closer look reveals a shift among tenure types within this timeframe. Owner occupied housing saw a decrease of nearly 6 percent while renters increased by almost 4 percent. Forecast figures to 2014 show very little change from 2009.

Vacant housing made up 9.1 percent of the total MSA housing stock in 2008 according to ACS data while ESRI estimated only 4.2 percent in Des Plaines in 2009.⁷ Although this figure is relatively small, the vacant housing units have nevertheless more than doubled from 489 to 1,009 between 2000 and 2009. Further, this



⁷ Des Plaines 2008 ACS vacant housing units data: 3.8 percent

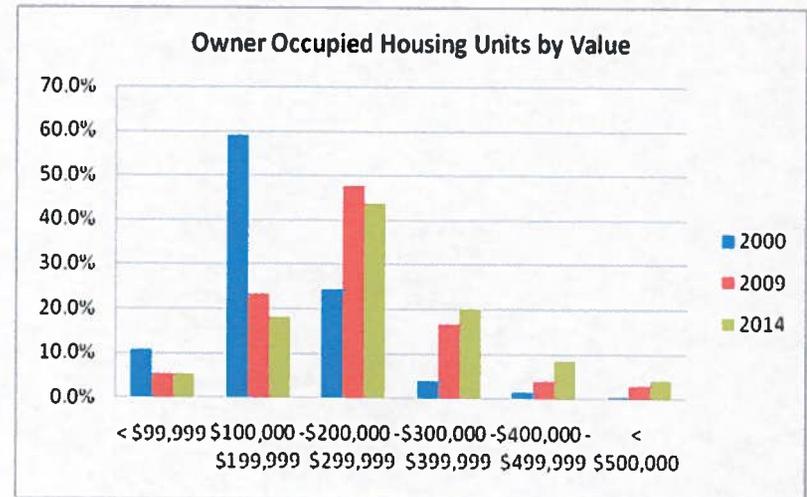
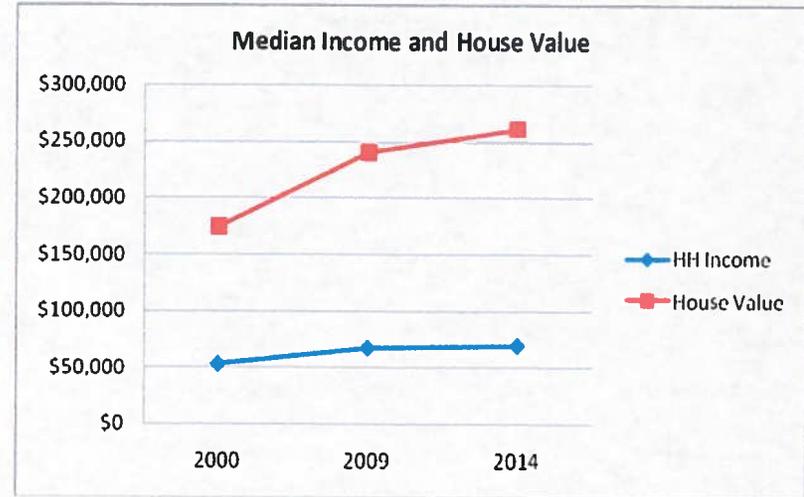
trend has been forecasted through 2014 with an additional 220 units.

In 2000, the median household income in Des Plaines was \$53,693 and has been estimated to have increased by 25.4 percent in 2009 (to \$67,337). In the same timeframe, the median value of owner occupied housing units increased by 37.3 percent; from \$174,834 to \$240,095. The 2014 median household income has been forecasted to increase by 3 percent from 2009 while the median home value is expected to see an 8.8 percent increase (\$240,095 to \$261,181).

A closer look at the housing stock by value indicates a shift away from “affordability”. For example in 2000, over 59 percent of the owner occupied housing was valued between \$100,000 and \$199,999. However, this proportion was estimated to have dwindled to less than a quarter (23.4 percent) of the City’s housing stock in 2009. Further, housing between \$250,000 and \$499,999 grew to make up 42 percent of the occupied units versus only 11.7 in 2000. ESRI has forecasted this category to increase from 42 to nearly 51 percent in 2014.

2008 ACS data show that housing units with 3 bedrooms are the most common in Des Plaines; making up for 42.8 percent of the total housing units. The second and third most prevalent type of housing contained 2 bedrooms and 4 bedrooms at 30.2 and 12.6 percent of the market, respectively. This order of housing type is in concert with the 2008 ACS figures for the MSA. More recently, S.B. Friedman & Company reported 586 condo and 263 townhome unit projects in its Current and Active Single-Family Attached Residential Projects matrix in November 2009⁸; indicating that “The majority of the condominiums available were 2-bed units, while most townhomes were 3-bed units”.

⁸ City of Des Plaines Five Corners Redevelopment Plan (December 2009)

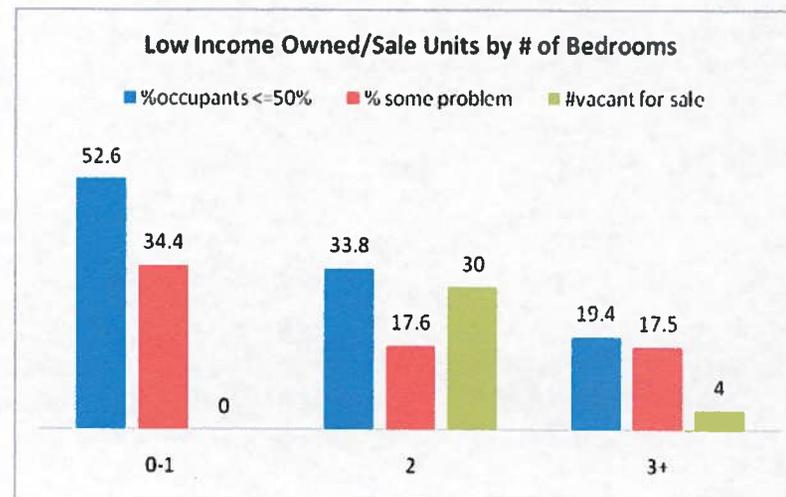


Affordable Housing (CHAS Data)⁹

2000 CHAS data reported that 4,394 owner occupied or for sale homes were considered to be “affordable” to households with an income of 50 percent or less (low income) of the HUD fair market area (FMA) or 51 to 80 percent of the FMA (moderate income). Data for equal or less than 30 percent FMA (very low income) was not available. Of the total affordable housing, 1,356 were considered to be within means to low income households. The most prevalent type of unit (48 percent) contained two bedrooms while smaller and larger residences made up for roughly a quarter of the category. Of note, units with less than two bedrooms were occupied by a significantly higher concentration of low income households (52.6 percent versus 19.4 with more than three bedrooms). Moreover, nearly twice as many occupants reported a housing issue compared to homes with two or more bedrooms. The supply of low and moderate income housing for sale was reported to be non-existing for units with less than two and three or more bedroom homes in 2000.

Affordable moderate income housing totaled 3,038; of which more than 58 percent contained three or more bedrooms. Units however, with one bedroom accounted for only 7 percent of the category. Homes with two bedrooms or fewer were more commonly occupied by moderate income households at nearly 45 percent per category when compared to units with three or more bedrooms. Oddly, no housing issues were reported among units with less than two bedrooms. Further, only three percent of moderate households reported a housing issue. CHAS indicated no moderate income vacant units for sale in 2000. Of particular note, 56 percent of units with two bedrooms and 92.1 percent of homes with three or more bedrooms were built before 1970.

“Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase.” –HUD PD&R



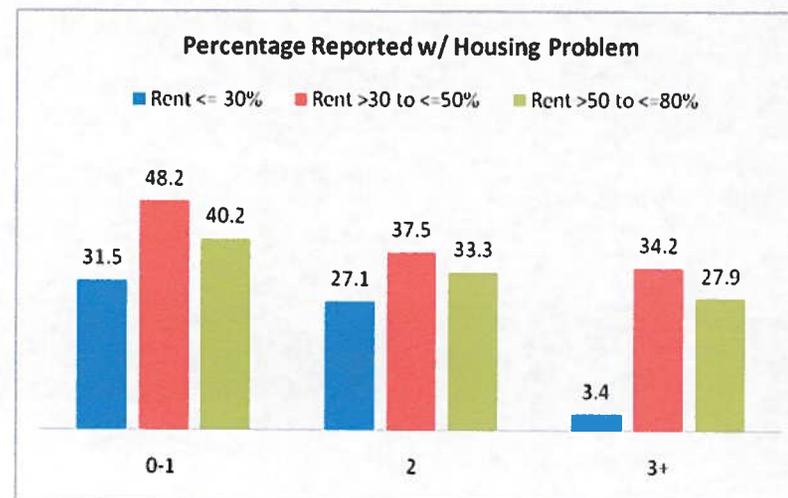
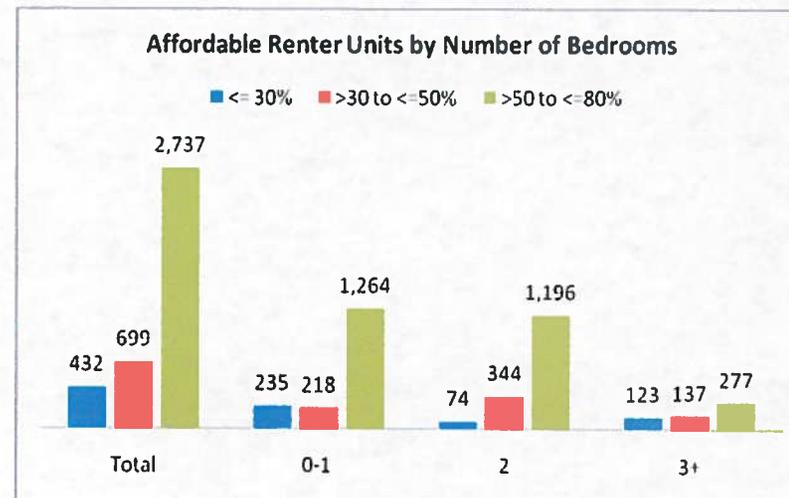
⁹ The following affordable Des Plaines homes data (2000) is based on a formula by the PD&R (see sidebar).

Affordable rental housing data is defined by the PD&R to include rent and utilities that are equal or less than the income limits of the FMA. In 2000, the rental housing stock given these criteria totaled 3,868 units in Des Plaines (about 17 percent of the total housing units¹⁰). Moderate-income rental options accounted for nearly 71 percent of these units while only 11 percent were considered affordable for very low income households. Low income rental units made up for 18 percent of the total. Rental options were most balanced for units comprised of three or more bedrooms. Units with one and two bedrooms were disproportionately represented in terms of supply and income. In fact, lower income rental residents can only afford to choose among 871 units versus 2,460 on the market in reach by moderate income renters.

In general, affordable rental units with fewer bedrooms reported more housing issues compared to units with more. Oddly, units affordable for very low income persons reported the least amount of housing problems within the number of bedroom subpopulations. On the same note, low income renters accounted for the most issues regardless of the number of bedrooms.

The most prevalent type of rental unit with housing issues is single-bedroom units affordable by low income persons. Conversely, a little over three percent of very low income renters of homes with more than three bedrooms indicated a problem.

In 2000, rental vacancies affordable for very low income persons totaled only eight in Des Plaines. Low and moderate income rental homes offered more choices at 39 and 68 available, respectively. CHAS data therefore suggest a very low supply of affordable rental options in the City.

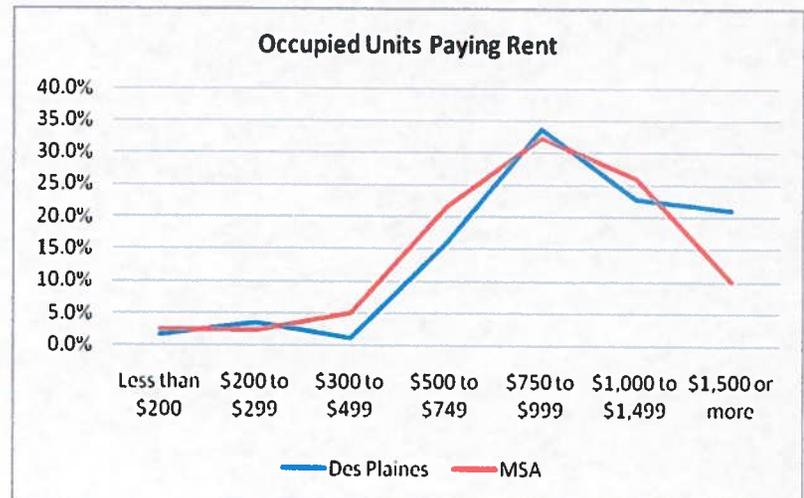
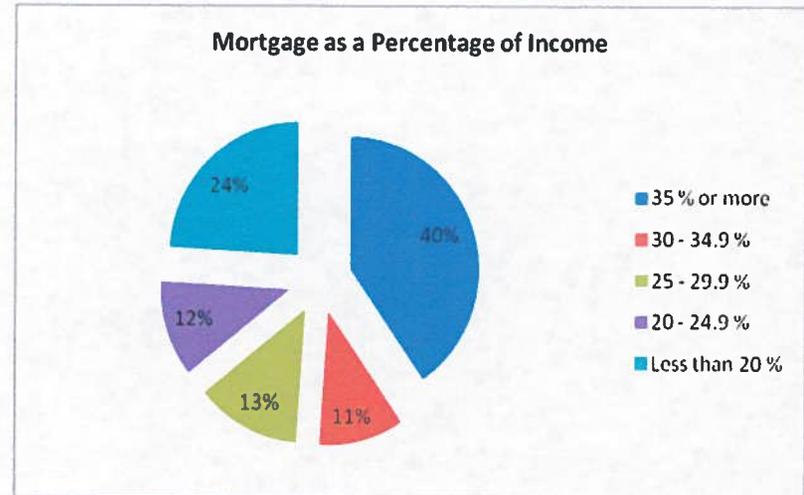


¹⁰ 2000 US Census Total Housing Units: 22,851

Cost of Housing (ACS)

The cost of housing in Des Plaines is in general less affordable compared to the region as a whole. The median value of an owner-occupied unit in Des Plaines was higher than the MSA according to ACS 2008 figures; \$309,500 versus \$262,000, respectively. Further, according to ESRI projection data, more homes in the City will shift past the median price in the future. On a more positive note, mortgage status data shows that 33.5 percent of all owner-occupied homes in the City do not have a mortgage payment. This ratio suggests that more households own their homes in Des Plaines compared to the MSA (where just over a quarter of homeowners have no mortgage payment). The issue is however, a greater proportion of Des Plaines residents are paying thirty percent or more of their monthly income towards mortgage. As mentioned, households who pay thirty percent or more of their income for housing are generally considered cost burdened. In Des Plaines, forty percent of owner-occupied households are spending 35 percent or more of their income towards mortgage. An additional 11 percent are spending between 30 to 34.9 percent. Worse, 54.9 of City households pay more than 30 percent of their income on rent.

The most prevalent monthly rent ranged between \$750 to \$1,499 for Des Plaines and the MSA; equaling approximately 57 and 58 percent of the total rent occupied households, respectively. However, the MSA has nearly ten percent “more affordable” rental units priced at \$749 or less. Equally, over 21 percent of the units cost \$1,500 in the City while only 10 percent of the rental homes fall within said category. This implies that over one-fifth of the rental units in the community are automatically priced beyond the Fair Market Rent (FMR) figures published annually by HUD.¹¹ For PY2010, FMR for a one, two, three and four-bedroom unit is \$903, \$1,015, \$1,240 and \$1,402, respectively.



¹¹ <http://www.huduser.org/portal/datasets/fmr.html>

Public and Assisted Housing

The Henrich House is the City's only public housing complex located at 1301 Ashland Avenue. It contains 128 one-bedroom units allocated for the elderly and disabled families. Residents of the Henrich House are responsible for the basic upkeep of their units while the Housing Authority of Cook County (HACC) owns and provides general building maintenance. The City of Des Plaines Health and Human Services Division sponsors programs to subsidize transportation discount cards and assistance with circuit breaker and placard documents. The City's Community Health Nurse provides monthly blood pressure screenings and consultation. And the North Shore Senior Center provides general senior social services. The building has a full-time manager and custodian onsite.

The Henrich House occupancy ratio is 95 percent as of June 4, 2010. However, the county wide waiting list remains closed (as of June 15, 2010). Interested households may check the Housing Authority of Cook County's website (hacc.org) for future announcements regarding openings. The HACC has no current plans for expansion and is in the process of replacing boilers over the summer.

The Housing Choice Voucher Program (formally known as Section 8) is a federal program designed to assist low income, the elderly and disabled with direct payments to an approved home and landlord. HUD provides the funding (separate from the CDBG program) whereas the HACC administers the program in Des Plaines. Housing authority responsibilities include: reexamining household income annually, inspecting homes to ensure housing quality standards are met, and contract agreements with landlords. There are currently (April 2010) about 12,600 persons on the HACC wait list; including 39 from Des Plaines. In 2004, the wait list was reported¹² to be "over 10,000" with 150 to 175 from Des Plaines.

There are 228 vouchers in the community as of April 2010. This figure shows a slight decrease of 233 in 2004 but nevertheless a significant difference from 2000 (167 vouchers). The household breakdown of the current vouchers include: 83 families, 84 elderly, and 61 disabled/non-elderly. Compared to 2004 figures, families increased from 72 while the elderly decreased by six vouchers. Disabled non-elderly households remained the same.

Homeless Facilities and Services

The City of Des Plaines Police Department provided an approximate number of 20 chronic homeless persons of the community. This figure has been static for the last eight to ten years. For the need of facilities and services for the homeless, staff utilized the research and data from a Continuum of Care (CoC) non-for-profit called the Alliance to End Homelessness in Suburban Cook County (Table 1A). HUD dedicates assistance grants to CoC organizations such as the Alliance to produce a document known as a 'Continuum of

¹² 2005 Des Plaines Consolidated CDBG Plan

Care Plan” that specifically organizes and implements programs for the homeless or persons and households endangered of becoming homeless. Homeless data in the care plan by the Alliance is one of the most essential parts of the document. HUD requires the CoC to verify the consistency of its data every two years (to HUD’s standards).¹³ The data by the Alliance however, reflects on Cook County sans the Cities of Chicago and Evanston.

Past program year CDBG funding has sponsored emergency shelter facilities by the WINGS Program and Harbour, Inc. Transitional housing programs have included the Jefferson House located in Des Plaines by CEDA Northwest and scattered sites by the Center of Concern. Permanent support housing programs have not been funded by the PY2005-2009 CDBG program.

Homeless Inventory (Alliance)

The homeless inventory (by the Alliance) reflects regional facilities that assist homeless persons, families with children and subpopulations identified in HUD Table 1A. There are three categories of emergency shelter under Table 1A: Emergency Shelter, Transitional Housing and Permanent Supportive Housing. At 11 programs, emergency shelter is offered by the least amount of organizations when compared to the 40 and 22 of transitional and permanent programs, respectively. In essence, there are two target populations. Population A contains typical household demographic information such as “couples only, no children” or “youth males under 18 years old”. Population B includes only three sub-categories: domestic violence victims only, veterans only, and HIV/AIDS populations only. Utilization rates were available for nearly all programs.

Emergency shelter programs (ESP) targeted a wide range of population types. However, ESP only focused on domestic violence victims in the context of sub-categories. Half the programs with utilization figures were reported to be over 90 percent. Transitional housing offers two programs that targets veterans and domestic violence victims only and one for HIV/AIDS populations. Nearly half (17/40) the programs were reported to be 100 percent utilized. Of note, the Jefferson House located in Des Plaines and owned by CEDA Northwest (CDBG funded Transitional Housing Program) is 78 percent utilized. Permanent supportive housing contained one program targeted for HIV/AIDS and two for veterans only. Similar to transitional housing, almost half (9/22) the permanent supportive housing programs were 100 percent utilized in 2009.

Special Need Facilities and Services

The City of Des Plaines has seven facilities that offer a wide range of services for the elderly. Six of the seven are privately-owned. Frances Manor contains 75 apartments and is the only not-for-profit independent living facility for low-income persons. There is a

¹³ “2009 Homeless Count in Suburban Cook County”, The Alliance to End Homelessness in Suburban Cook County.

waiting list of over a year as of June 2010. There are at least nine small residential group homes located in the City that serve special needs persons. Golf View Development Center is a for-profit residential facility that provides on-site housing for 135 developmentally disabled persons in Des Plaines. There are no vacancies as of June 2010.

Barriers to Affordable Housing

In 2007, the City of Des Plaines adopted a Comprehensive Plan prepared by HNTB Corporation; a multidisciplinary firm specializing in the fields of architecture, engineering and urban planning. In essence, a comprehensive plan addresses the broad range of interconnected components that make up the community. Thus, the plan identifies, analyzes and provides guidance based on the relationships between (but not limited to) the demographics, housing, transportation, land use and economic development.

The present Des Plaines zoning ordinance (adopted in 1998) is known as a “Euclidean” zoning code (or “Traditional” since it remains the dominant form of zoning for local governments). This type of zoning regulates land use through single-use districts. For example, single-family detached homes are only permitted to be built in an “R-1” (residential) district while a gas station can only locate in an “M-1” (manufacturing). Historically, this was first adapted to protect residential housing, schools and parks from hazards such as raw sewage or pollution from factories. To the same degree however, Euclidean zoning also separates residential types like a higher density condo or townhome from one another. A single set of bulk standards are regulated in terms of building height, setbacks and minimum lot area per district. Often, these figures simply serve as the construction benchmark for housing developers.

Lot area dictates the permitted residence size, which is correlated to the cost of a home. Therefore, more affordable homes in general are built on land zoned for smaller lots. In short, separating residential types can be a barrier to affordable housing. This is particularly evident when a community is zoned disproportionately. Consider the fact that nearly sixty-five (65%) percent of the residential zoned addresses are classified as “Single Family Residential” (R-1). Further, eight (8) of the nine (9) square miles (89%) of residential land in Des Plaines is classified as R-1.

A community comprised of a largely homogeneous housing stock is an impediment to specific income and/or household/family types. According to sale listings from Redfin¹⁴, the median detached home price was \$280,000 (\$204/Sqft.) versus \$166,000 (\$162/Sqft.) for condos (prices are based on 443 and 514 listed, respectively). Moreover, an unbalanced supply of multi-family

- Single Family Residential**
-  R-1 Single Family Residential
- Multi Family Residential**
-  R-2 Two Family Residential
-  R-3 Townhouse Residential
-  R-4 Central Core Residential
-  M-H Mobile Home

Current D.P. Residential Zoning left and DRAFT FBC Residential Zoning next page.

¹⁴ March, 2010 (<http://www.redfin.com/city/5064/IL/Des-Plaines>)

residential can inflate prices beyond affordability. It should also be noted that the majority of rental options come from higher density housing types.

To improve opportunities for a variety of households so they can continue, relocate or move into Des Plaines, the Department of Community and Economic Development is currently working with the public and Farr Associates to replace the current zoning ordinance with a form-based code (FBC) by summer of 2010. FBC emphasizes on regulating building type versus general land use. Through this approach, physical development is advanced to scale and based on the characteristics of a neighborhood “block” rather than an entire district. The result advocates mixed-land use and housing types by permitting a variety of bulk standards on a more micro level. Residential district types alone in Des Plaines will nearly double.

A variety of housing types to serve a wide range of residents has been a goal and recommendation in both the City of Des Plaines Comprehensive Plan (March, 2007) and CDBG Consolidated Plan (August, 2005) to further fair housing choice. Staff believes this will be achieved as the community gradually redevelops with a more diversified housing stock.

The Comprehensive Plan also advocates for transit-oriented redevelopment. Transportation expenditure is often cited as the most expensive cost after housing. By combining housing, commercial and a public transportation hub, everyday needs are just steps away rather than unnecessary and expensive auto use.

The City of Des Plaines is fortunate to have two Metra train stops as part of the Chicago Regional Transportation Authority (RTA). The downtown station has all the elements of a traditional Transit Oriented Development (TOD) area with pedestrian friendly mixed-use residential, commercial, and public facilities. Since 2009, the City was rewarded a grant by the RTA to develop a TOD plan for



the Cumberland station due to how underutilized the area is. Preliminary plans show a new diverse mix of housing types surrounded by a built environment including a wide array of commercial and office use, schools, and community centers. Staff believes the area will provide a more affordable transportation option, enhance and support neighborhood economic development (offer “workforce housing”), and improve pedestrian safety by utilizing traffic calming techniques that creates a sense of place.

F. Strategic Plan

General Priority Needs Analysis and Strategies

The Strategic Plan will define the priority needs, goals, objective and targets of the City of Des Plaines CDBG program. Components of this chapter are divided by five (5) sections: Housing, Homeless, Non-Homeless Special Needs, Community Development, and Other Narratives and Attachments. The levels of priority are based on the Housing and Homeless Needs Assessment (Part D of Table of Contents) of the Consolidated Plan and range from: high, medium, or low.¹⁵ The targets will be primarily based on the degree of priority and economic feasibility of the CDBG budget.

Specific Objectives (Tables 1C and 2C)

Since PY2007, HUD has required CDBG Grantees to utilize the Outcome Performance Measurement System to categorize and report (per project) each program under the system's three components of measurements: *Objectives, Outcomes, and Indicators*. The objectives and outcomes are reported by choosing one of three predetermined choices. Under objectives, the grantee must choose between: Creating Suitable Living Environments, Providing Decent Housing, and Creating Economic Opportunities. Project outcomes are separated by (new or improved): Availability/Accessibility, Affordability, or Sustainability. The indicators component allows the grantee to input quantitative results per project. A quick CDBG project guide of the system is located in the Appendix C of the PY2010 Action Plan.

Housing needs for all low and moderate-income homeowner households were given high priority for funding assistance. CDBG programs to address their needs include a home repair loan/grant, emergency repair grant, CDBG housing inspections, and first time homebuyer assistance:

Home Rehabilitation

Objective: To **provide decent housing** by retaining and improving the affordable housing stock. (DH-2)

Outcome: Improved **Affordability** by a forgivable loan up to \$20,000 for low and \$12,000 for moderate-income households.

Indicators: Rehabilitate approximately 40 resident owner households (8/year).

Emergency Home Rehabilitation

Objective: To **provide decent housing** by retaining the existing housing stock in emergency situations. (DH-2)

Outcome: Improved **Affordability** by a grant for up to \$2,500 for low or moderate-income households.

¹⁵ Tables 1A, 2B, 2A and 2B are required.

Indicators: Serve approximately 25 resident owner households (5/year).

Home Rehabilitation Inspections

Objective: To **provide decent housing** by conducting preliminary and final inspections on homes rehabbed through CDBG. (DH-2)

Outcome: Improved **Affordability** by insuring the quality of work by contractors is satisfactory.

Indicators: Serve at least 65 resident owner households (13/year).

First Time Home Buyer Loan

Objective: To **provide decent housing** for low and moderate-income residents attain homeownership. (DH-2)

Outcome: **New Affordability** by providing financial assistance for down payments and closing costs.

Indicators: Serve approximately 4 households. Program to begin PY2012

Housing needs for all low and moderate-income renter households were given high priority for funding assistance. New to Des Plaines CDBG programs to address their needs include a public service housing repair grant (public facilities project to benefit renters), rental housing energy efficiency grant (housing project), and numerous public service projects that focus on rental/transitional housing objectives:

Public Service Housing Rehabilitation

Objective: To **provide decent housing** by improving the community public service housing facilities in Des Plaines. (DH-1)

Outcome: Improved **Availability** by rehabilitating public housing facilities owned by nonprofits.

Indicators: To assist approximately 2 public facilities (PY2011 and 2014).

Rental Housing Energy Improvement (Pilot Program)

Objective: To **provide decent housing** by lowering rental housing costs. (DH-1)

Outcome: Improved **Affordability** through energy savings.

Indicators: To assist approximately 2 households (PY2012 through PY2013).

Rental Assistance Public Service

Objective: To **provide decent housing** for low-moderate income rental households at risk of becoming homeless. (DH-1)

Outcome: Temporary **availability** to an emergency rental housing payment.

Indicators: Serve approximately 40 residents (8/year).

Housing needs that assist both low and moderate-income renter and owner households were given high priority for funding assistance. CDBG programs to benefit both tenant types include fair housing counseling, rental and owner home sharing matches, and numerous public service projects that focus on rental/transitional housing objectives:

Fair Housing Counseling

Objective: To educate low and moderate-income residents their tenant rights to **decent housing**. (DH-1)

Outcome: Counseling **availability** to comprehensive housing-related issues.

Indicators: Serve approximately 100 residents (20/year).

Shared Housing Public Service

Objective: To provide a **suitable living environment** for low-moderate income rental households. (SL-1)

Outcome: **Availability** by providing more **accessibility** to rental and owner (shared) housing opportunities.

Indicators: Serve approximately 100 residents (20/year).

Community development public facility and improvement needs for all low and moderate-income areas were given high priority for funding assistance. Specific activity types will be determined by annual demand to address the needs of the community. More detailed objectives, outcomes and indicators will be reflected through the CDBG annual action plans.

Infrastructure/Facilities Improvement

Objective: To provide a **suitable living environment** for low-moderate income areas. (SL-1)

Outcome: New or improved **Availability/Accessibility** to quality infrastructure/facilities and safety throughout all LMAs.

Indicators: Serve LMA census blocks of Des Plaines.

Homeless, special needs and transitional housing was given high priority for funding assistance. Strategies to be to address the issues include funding for programs that offer emergency shelters, transitional housing and counseling (available to all sub-populations of category):

Emergency Shelter Program

Objective: To provide a **suitable living environment** for homeless persons. (SL-1)

Outcome: **Accessibility** to emergency temporary shelter.

Indicators: Serve approximately 20 persons (4/year).

Transitional Housing Counseling

Objective: To educate low and moderate-income residents towards attaining permanent **decent housing**. (DH-1)

Outcome: **Availability** to counseling specifically for transition to permanent housing.

Indicators: To assist approximately 45 persons (9/year) for counseling (and 5 persons [1/year] for transitional housing).

Transitional Housing & Safe House Program

Objective: To provide a **suitable living environment** for low-moderate income or homeless female-headed households. (SL-1)

Outcome: **Availability** to housing opportunities and **accessibility** to emergency temporary shelter.

Indicators: To assist approximately 100 persons (20/year) for counseling and 25 persons (5/year) for emergency shelter.

Emergency Shelter for Homeless Subpopulations

Objective: To provide a **suitable living environment** for low-moderate income or homeless subpopulation. (SL-1)

Outcome: **Availability** to housing opportunities and **accessibility** to emergency temporary shelter.

Indicators: To assist at least one Des Plaines low-moderate or homeless/neglected person per year.

For Non-Homeless Special Needs Housing, high priority was given to assisting elderly/frail elderly persons and/or physically disabled and households unable to afford child care. Strategies to be used to address their needs include employment assistance and assisted day care public services:

Senior Employment Counseling

Objective: To increase **economic opportunities** for senior and low-moderate income residents. (EO-1)

Outcome: **Availability** to individual counseling and **accessibility** to employment networking opportunities.

Indicators: To assist approximately 100 households (PY2010 through 2014).

Child Care Subsidy Program

Objective: To provide a **suitable living environment** for children of low and moderate-income single-parent residents. (SL-1)

Outcome: **Availability** by allowing LMI single-parent residents more work opportunities.

Indicators: Childcare for 40 Households (PY2010 through 2014).

Priority Housing Needs

Owner occupied households are ranked as a high priority need for all low and moderate-income (low income) groups. As a whole, low income homeowners reported more housing issues and are more cost burdened (as a percentage relative population) than non-low income households. The housing market analysis suggests that the price of the residential stock in Des Plaines is outpacing the median household income and projects a rise of more expensive housing. These factors force a difficult situation for the present and prospective low income households of the City. Therefore, in concert to the data of the Consolidated Plan and goals of the City of Des Plaines Comprehensive Plan¹⁶, the CDBG program will continue to implement its Home Repair Program (HRP).

Renter occupied households are ranked as a high priority need for all low income groups. In general, low income renters reported more housing issues and are more cost burdened (as a percentage relative population) than moderate income households. Rental housing choices is also an issue due to the fact that the City contains fewer rental options compared to the county and MSA. In addition, a disproportionate amount of household renters (in general) are more cost burdened than homeowners. Due to these circumstances, the PY2010-2014 CDBG program will implement additional rental oriented public service programs and an unprecedented Rental Housing Energy Efficiency Program (categorized as a Housing project) and Public Service Housing Rehabilitation Program (categorized as a Public Facility project).

Low and moderate income owner/renter occupied households (high priority need) and potential residents of the community may find it increasingly difficult to outgrow or move into Des Plaines due to the escalating prices of the housing stock. According to descriptive and forecast data, the median income of households are not keeping up with the median price of the housing stock. In Des Plaines, current households with a mortgage and renters are more cost burdened versus the MSA. Further, this particular situation reflects disproportionately to low and moderate income households. To assist lower income households achieve homeownership, the CDBG program will re-implement its First-Time Homebuyers Program.

Public Housing Strategy

The City will implement a pilot Public Service Housing Rehabilitation Program to improve the living environment of low income /presumed benefit households residing in facilities owned by non-profits. Eligible activities include energy efficiency improvements and handicapped accessibility improvements. Assisted facilities must be open to the public during normal working hours.

¹⁶ Council Approved, March 5, 2007

Priority Homeless Needs

High priority is given to public service programs that would specifically support the emergency, transitional and permanent supportive housing population of Table 1A. As mentioned in the Public Housing Strategy, the City will support programs throughout the various stages of housing. Non-for-profits that specialize in assisting homeless subpopulations such as the mentally ill, chronic substance abuse, and victims of domestic violence will continue to be proactively searched for. Persons with HIV/AIDS and unaccompanied youth showed lowest regional figures; thus given lower priority. The annual action plans may be adjusted accordingly to new data figures.

Specific Objectives / Affordable Housing

The goal of the HRP is to retain the affordable housing stock by providing a diverse high quality housing selection for the community. Thus, the objective is to provide low and moderate income resident homeowners with an affordable financial mechanism to bring their homes into compliance with city codes. The City recognizes that housing problems and affordability issues affect very specific categories more than others; for example: moderate income small household owners versus low income large household owners. However, the Des Plaines CDBG program will treat all low and moderate income households equally in terms of processing HRP participants. Historically, targeting specific household populations has proven counterproductive given the type of demand experienced throughout the last four years. The proposed target is to assist low and moderate income owner occupied housing rehabilitation for forty (40) homes over the course of five (5) years; or eight (8) per year.

The goal of the pilot Rental Housing Energy Efficiency Program is to lower housing costs to low and moderate income resident renters of Des Plaines. Energy efficiency rehabilitation activities will directly impact a renter's utility cost(s) by consuming less costly energy while producing the same amount of essential housing services. The program intends to target rental buildings with more units to maximize the amount of beneficiaries. The proposed target is to provide low and moderate income renters with energy efficiency-oriented rehabilitation for two (2) multi-unit or single homes over the course of five (5) years. CDBG rental housing activities are subject to tenant income requirements and rent restrictions for projects. This program would be a City first and will begin in PY2012.

The goal of the First-Time Homebuyers Program is to assist low and moderate-income residents or prospective residents attain homeownership in the City of Des Plaines. CDBG funds will provide financial assistance in the form of a grant towards down-payment and/or closing costs. Program participants will be required to complete a homebuyer education course prior to receiving aid. The proposed target is to qualify four (4) low and moderate income households to purchase a home in Des Plaines over the course of five (5) years.

Homeless Strategy

Des Plaines will continue to support public service counseling activities that emphasize homeless prevention. In the past, three of the four programs funded by the CDBG program offered a “one-stop shop” that included case management, counseling, access to shelter/housing and follow up reviews. The City intends to adjust funding on an annual basis to meet any changes in demand for specific low-income populations in need (such as: seniors, neglected youth and abused persons). A subsidized child care public service program will be offered as a strategy to relieve work/schedule constraints for families with children at risk of becoming homeless. Unemployment has often times been cited as a reason for homelessness. Therefore, funding for an employment program will remain as a high priority of the City. Typical services offered include resume assistance, access to job banks, interview practice and scheduling support. As a strategy to assist temporary homelessness, the CDBG program will fund public service and housing projects that offer emergency housing programs.

Specific Objectives/Homeless

The City intends to address the various homeless subpopulations found in Table 1A. Staff will review the sheltered and unsheltered figures by the Alliance on an annual basis. The CED will also continue to seek input from the Police Department and HHS. Staff from these departments is typically the first in contact with persons seeking emergency assistance within the City. The annual CDBG Action Plans will reflect the necessary changes in demand and supply from the data and consultation results.

Priority Non-Homeless Needs

Des Plaines ACS figures show that the community contains relatively more elderly persons compared to the region. Moreover, CHAS data indicates a disproportionate amount of elderly/disabled have housing issues.¹⁷ Therefore, the City of Des Plaines and NWHP staff will organize HRP presentation and workshops at the community senior centers throughout PY2010 and 2014. The intent is to offer a one-stop shop (Q&A opportunity and pre-application assistance) to target more special needs subpopulations (Table 1B). The CDBG program will also continue to fund public service programs that serve HUD Presumed Benefit Categories such as severely disabled adults and elderly.

Specific Special Needs Objectives

The Table 1C specific housing and community matrix indicate the expected figures for public service programs that explicitly focus on a single objective. This is in contrast to the majority of the aforementioned homeless prevention programs that offer a wide range of assistance. A summary of the programs with a specific special needs objective and can found by referring to Table 1C.

¹⁷ Housing and Homeless Needs Assessment (Chapter D)

Priority Community Development Needs and Objectives

High priority rankings were given to public facility and infrastructure improvements programs. Eligible infrastructure activities to provide a suitable living environment in LMA include: construction or rehabilitation of streets, curbs, water and sewer lines. Public facility (owned by subrecipients and nonprofits) examples include improvements for: parks, libraries, and homeless shelters. A summary of improvements to ensure safe and well maintained public infrastructure are included in the City's Capital Improvement Program (CIP). However, improvement schedules are often subject to fluxating sources of funding such as motor fuel tax and state grants. The CDBG Infrastructure Improvement Program (IIP) would allow a funding buffer to help implement brick and mortar projects in LMA without delay. The IIP may also be utilized to prevent/eliminate blight or meet a need having a particular urgency.

The Planning and Administration Program is considered a high priority need to ensure the compliance and efficient delivery of the CDBG programs to the residents of Des Plaines. An objective of the program is to ensure that the strategies of the activities are well-designed and effective towards achieving the goals of the Consolidated Plan. The CED currently employs 18 staff members. And through CDBG funding, the department is able to have a dedicated full-time CDBG coordinator. The position is responsible for exploring other HUD and related federal programs such as HOPWA and HOME; and stimulus grants such as the American Recovery and Reinvestment Act (CDBG-R) for local governments to potentially utilize. A portion of the planning activity funding goes towards the additional training required to administer the program. Past events included the new Windows-based Integrated Disbursement and Information System (IDIS) and Energy Efficiency training.

Neighborhood Revitalization Strategy Areas

The CDBG program allows grantees to designate local target areas for revitalization called Neighborhood Revitalization Strategy Areas (NRSA). To be eligible, an area must contain at least 70 percent low and moderate income residents. However, as an entitlement community, Des Plaines has a special ratio of 39.4 percent to be eligible for LMA activities. Therefore, in essence, any potential NRSA is already eligible for CDBG programming. In general, the LMA fraction must be over 50 percent of a census block group.

Barriers to Affordable Housing

The City of Des Plaines will undertake several initiatives designed to overcome the high housing costs and lack of funding that impede the development of affordable housing. Again, the Child Care Program subsidizes child-care costs for low-income families to improve the opportunity to work and maintain their independence. The City is currently working with firms that favor smart growth planning and transit-oriented development that support mixed-use housing to provide live-work options by combining industrial, commercial, and residential uses throughout the community. This approach supports infrastructure design to improve travel by transit,

bike or foot. Also noteworthy is the new FBC policy to allow secondary dwelling units that is associated/incidental to another unit on the same lot. Staff believes this would improve housing affordability for some households in the community.

Antipoverty Strategy

The City of Des Plaines is committed to continue allocating 100 percent of its CDBG funding to benefit low and moderate income persons. Many of the public service programs target HUD categorized groups most likely to be below the poverty level (Presumed Benefit Categories such as: homeless persons and abused children). To reduce the number of poverty level households, very low income households (defined by the OMB) are given additional assistance towards essential housing rehabilitation through the HRP. This strategy is in concert with the CHAS results of housing issues and cost burden data found in the "Housing Needs of Income Groups" section.

Lead Based Paint

The City is in full compliance with HUD's lead-based paint regulations. Applicants to the City's HRP undergo a preliminary inspection by a licensed Lead Paint Risk Assessor, who evaluates the unit for the presence of lead-based paint and determines procedures to be used to avoid contamination during the rehabilitation project. At the least, homeowners are informed of the risks of lead contamination and allowed to request program funds for lead paint abatement.

Institutional Structure and Coordination

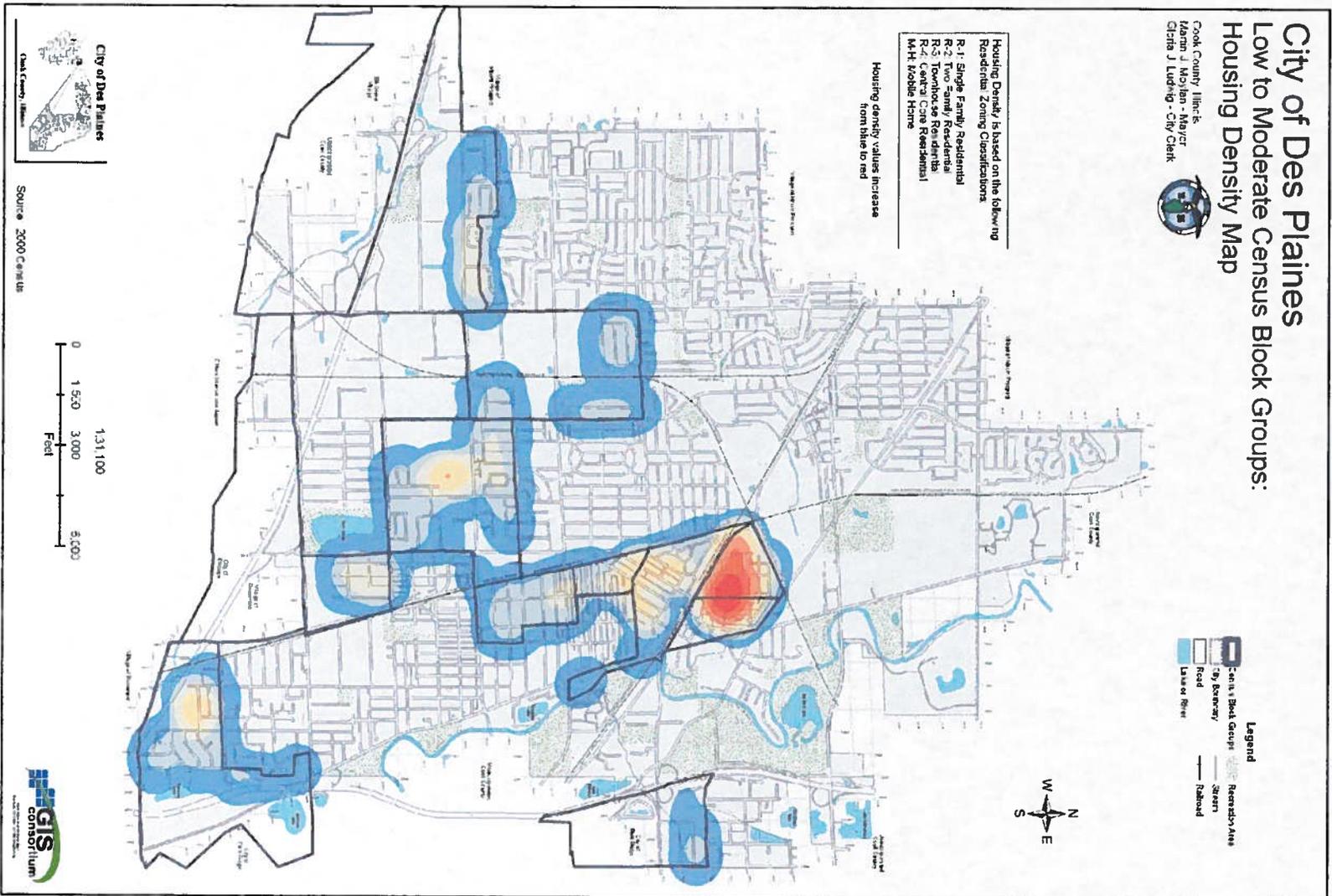
The CED will continue to assist non-English speaking populations and to assess the responsiveness of local social service agencies to minorities and non-English speaking persons. Further, efforts will be strengthened through real-time web updates and (if necessary) additional public meetings for technical assistance. The City's Digest and cable access may also be utilized to encourage participation and increase awareness of programs available.

Monitoring

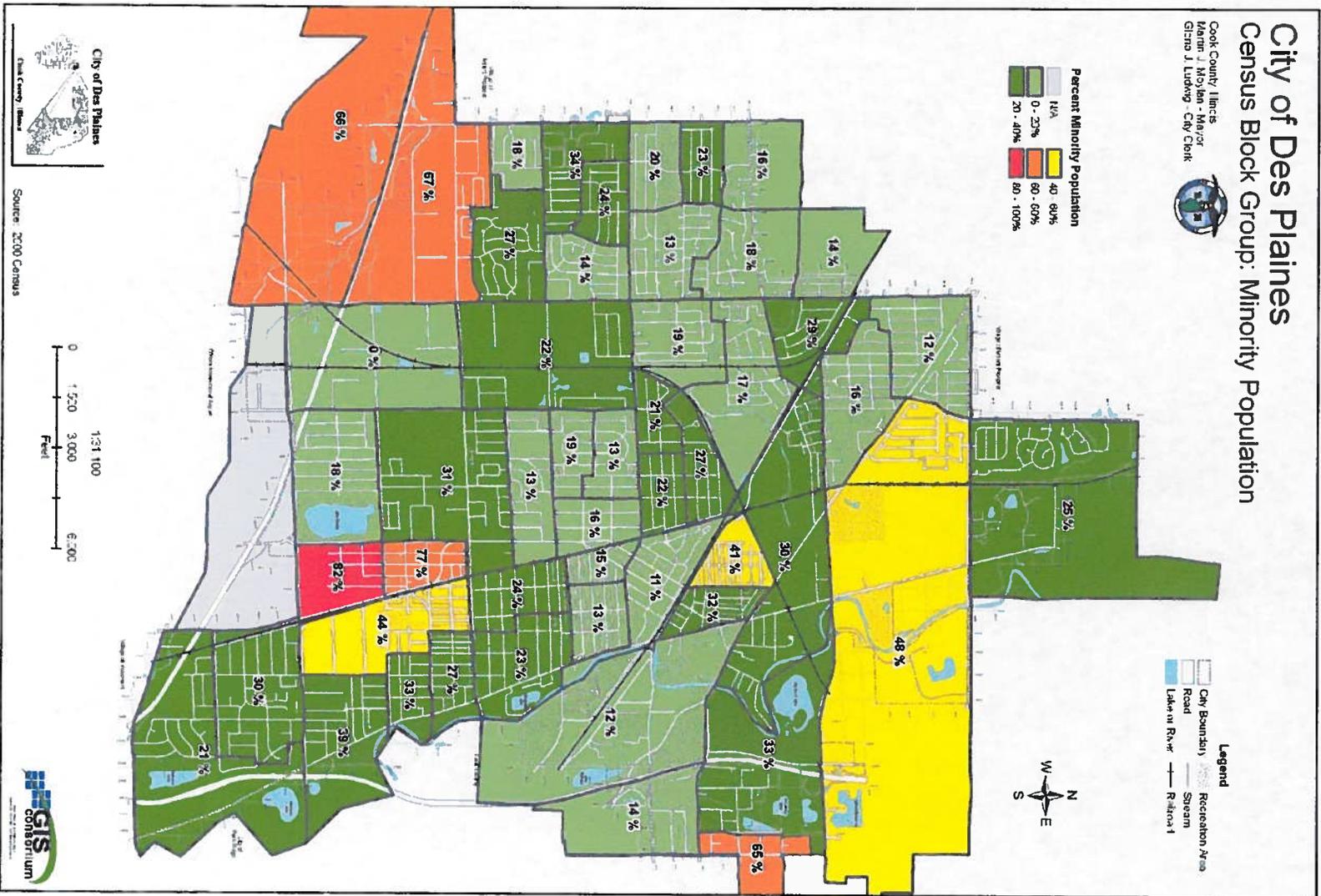
The City of Des Plaines will monitor sub-recipients to assess their compliance with the regulations of the CDBG Program and to check their progress towards meeting performance goals. Quarterly report submissions and on-site monitoring will be used to ensure that program participants meet the eligibility requirements of the CDBG program. Quarterly reports submitted by the sub-recipients will be due at the end of each quarter in January, April, July and October for the previous quarter. On-site monitoring will take place at least once a year and will consist of visits to program sites, examination of records and discussions with program administrators.

Program participant files will be checked to assure they contain: documentation of residency, income qualifications and age. Government documents are required to be in the client's files to verify and prove the compliance with these requirements.

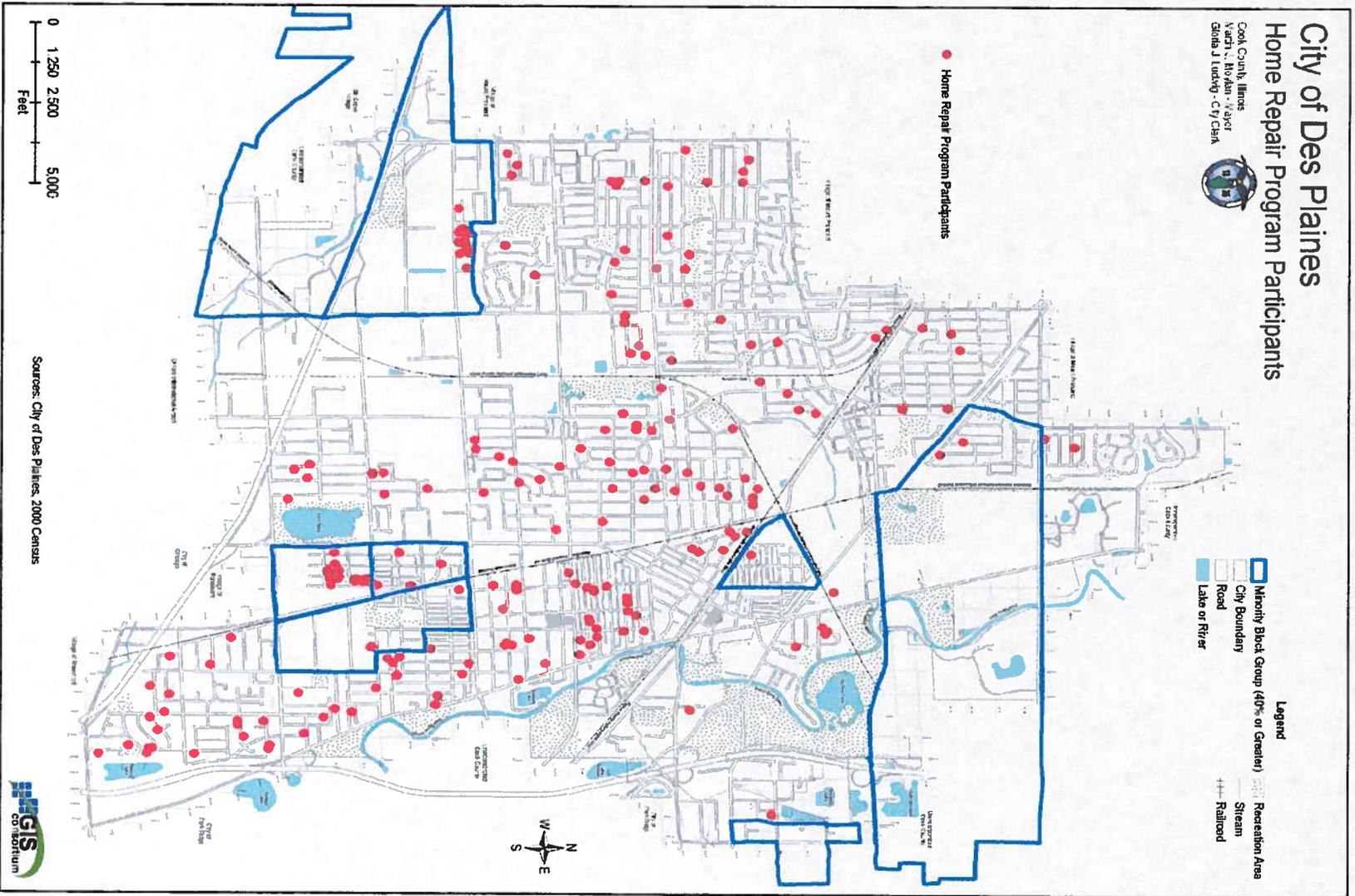
Low and Moderate Income Housing Density



Census Block Group Minority Population



Total HRP Participants and Minority Population Areas



G. Consultation Appendix

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**City of Des Plaines
Community Development Block Grant
Annual Action Plan
Program Year 2010
Year 1**

Department of Community & Economic Development



PY2010 Annual Action Plan Executive Summary

Purpose of the Annual Action Plan

The Annual Action Plan is a planning document required by the U.S. Department of Housing and Urban Development (HUD) from all recipients of the Community Development Block Grant (CDBG) Program. The City of Des Plaines is a CDBG entitlement community (population of over 50,000) and receives an annual allocation based on a HUD funding formula. Each community must submit an annual action plan to formally receive the grant.

The Action Plan also reports the projects and programs the City proposes to implement based on the housing market analysis and needs assessment of the Consolidated Plan. PY2010 is the first year of the five (5) year Consolidated Plan beginning October 1, 2010 and ending on September 30, 2015. A Consolidated Annual Performance and Evaluation Report (CAPER) must follow after each completed program year and published for review by the public and HUD. The annual plan provides the flexibility for the City to adjust its programming in case of ineffective activities or meeting a new need of particular urgency.

Resources Available to Fund Projects

The City of Des Plaines expects to receive \$361,100.00 for PY2010. This amount is determined by a formula calculated by HUD that takes several factors into account, including total population, poverty rate and the percentage of substandard and overcrowded housing.

The City of Des Plaines anticipates receiving “program income” from lien repayments, which will be transferred into a revolving loan fund to be used for additional home repairs. The City does not have any surplus urban renewal settlements or income from float-funded activities.

Low/Mod Income Benefit

The City of Des Plaines plans to use 100% of the funds available to assist low and moderate-income households and areas. Eligible households are defined as having incomes from 0%-80% of the area Median Family Income (MFI).

Chicago-Joliet-Naperville, IL HUD Metro FMR Area										
FY 2010 Income Limit Area	Median Income	FY 2010 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Chicago-Joliet-Naperville, IL HUD Metro FMR Area	\$75,100	Very Low (50%) Income Limits	\$26,300	\$30,050	\$33,800	\$37,550	\$40,600	\$43,600	\$46,600	\$49,600
		Extremely Low (30%) Income Limits	\$15,800	\$18,050	\$20,300	\$22,550	\$24,400	\$26,200	\$28,000	\$29,800
		Low (80%) Income Limits	\$42,100	\$48,100	\$54,100	\$60,100	\$64,950	\$69,750	\$74,550	\$79,350

The Chicago-Joliet-Naperville, IL HUD Metro FMR Area contains the following areas: Cook County, IL ; DuPage County, IL ; Kane County, IL ; Lake County, IL ; McHenry County, IL ; and Will County, IL .

Allocation Priorities

All Public Facilities projects will be implemented in low and moderate areas (LMA) defined by US Census data. HUD has defined City of Des Plaines LMA as census block groups containing 39.4 percent or more low-moderate income households. The red block groups indicate the LMA in the City (next page).

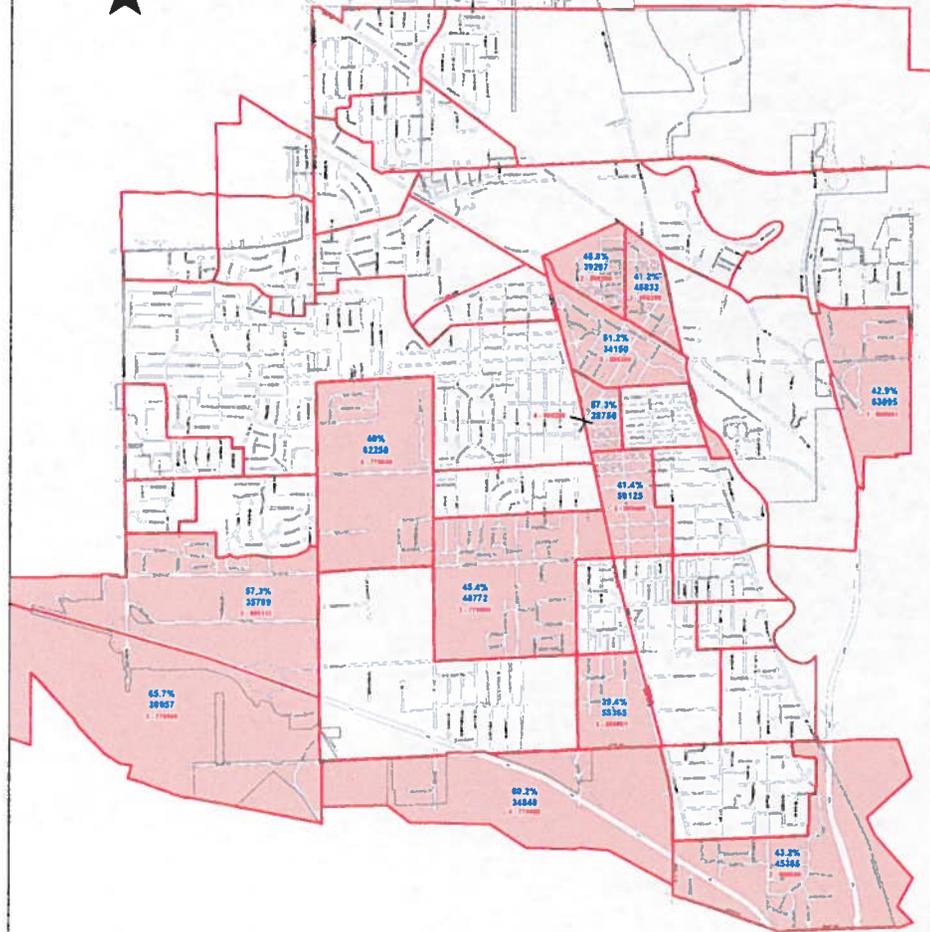
Low and Moderate Income Block Groups



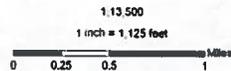
- Legend**
- City Boundary
 - Roads
 - Census Block Groups
 - Census Block Groups (39.4% or greater)

Block groups are labeled in blue with the percentage of the total population that is low to moderate income and median household income.

Block groups are labeled in red with the census block group ID and the census tract ID respectively.



Source: 2000 Census



Summary of Specific Annual Objectives & Performance Measurement System (PY2010)

By law, all federal agencies are required to measure the results of their programs. Thus, a community development performance measurement working group was formed and established an outcome performance measurement system in the spring of 2006. HUD required CDBG grantees to utilize the new system at the beginning of the 2007 federal program year.

The Outcome Performance Measurement System was implemented in 2006 and required CDBG grantees to report (per project) under the system's three categories of measurement: Objectives, Outcomes, and Indicators. The objectives and outcomes are reported by choosing one of three predetermined choices. Under **objectives**, the grantee must choose between: "**Creating Suitable Living Environments**", "**Providing Decent Housing**", and "**Creating Economic Opportunities**". For the project **outcomes**, the grantee must choose between: "**Availability/Accessibility**", "**Affordability**", or "**Sustainability**". The **indicators** component allows the grantee to input precise program data.

Public Service Projects:

Child Care Subsidy Program

Objective: To provide a **suitable living environment** for children of low and moderate-income single-parent residents.
Outcome: **Availability** by allowing LMI single-parent residents more work opportunities.
Indicators: Childcare for 8 Households.
Agency: CEDA Northwest

Emergency Shelter Program

Objective: To provide a **suitable living environment** for homeless persons.
Outcome: **Accessibility** to emergency temporary shelter.
Indicators: To assist approximately 5 persons.
Agency: City of Des Plaines

Fair Housing Counseling

Objective: To educate for **decent housing** to low and moderate-income residents attain homeownership.
Outcome: **Availability** to comprehensive counseling on housing-related issues.
Indicators: Serve 20 residents.
Agency: CEDA Northwest

Homeless Prevention Program

Objective: To provide a **suitable living environment** for low-moderate income or homeless households.
Outcome: **Availability** to housing opportunities and **accessibility** to emergency temporary shelter.
Indicators: To assist approximately 20 Des Plaines low-moderate income or homeless persons.
Agency: Center of Concern

Rental Assistance Program

Objective: To **provide decent housing** for low-moderate income rental households at risk of becoming homeless.
Outcome: Temporary **availability** to an emergency rental housing payment.
Indicators: To assist approximately 8 Des Plaines low-moderate income persons.
Agency: CEDA Northwest

Safe Harbour Emergency Shelter Program

Objective: To provide a **suitable living environment** for low-moderate income or homeless child.
Outcome: **Availability** to housing opportunities and **accessibility** to emergency temporary shelter.
Indicators: To assist a Des Plaines low-moderate or homeless/neglected child (ages 12-18).
Agency: The Harbour, Inc.

Senior Employment Program

Objective: To increase **economic opportunities** for senior and low-moderate income residents.
Outcome: **Availability** to individual counseling and **accessibility** to employment networking opportunities.
Indicators: To assist approximately 20 persons.
Agency: CEDA Northwest

Shared Housing Program

Objective: To provide a **suitable living environment** for low-moderate income persons.
Outcome: **Availability** by providing more housing opportunities and **accessibility** to tenant case management.
Indicators: To assist approximately 20 persons w. home sharing or w. case management.
Agency: Center of Concern

Transitional Housing & Safe House Program

Objective: To provide a **suitable living environment** for low-moderate income or homeless female-headed households.
Outcome: **Availability** to housing opportunities and **accessibility** to emergency temporary shelter.
Indicators: To assist approximately 8 Des Plaines low-moderate income or homeless women and children.
Agency: Women In Need Growing Stronger (WINGS)

Transitional Housing Counseling

Objective: To educate for **decent housing** for low and moderate-income residents towards attaining homeownership.
Outcome: **Availability** to counseling specifically regarding transition to permanent housing.
Indicators: To assist approximately 2 residents.
Agency: CEDA Northwest

Housing Rehabilitation Projects:

Home Repair Program (HRP)

Objective: To **provide decent housing** by preserving, maintaining, and improving the existing housing stock.
Outcome: **Affordability** by a zero percent, forgivable loan up to \$20,000 for Low and \$12,000 for moderate-income households.
Indicators: Rehabilitate approximately 8 owner units.
Agency: North West Housing Partnership.

Home Repair Inspections

Objective: To **provide decent housing** by conducting preliminary and final inspections on homes participating in the HRP and EGP.
Outcome: **Affordability** by insuring the quality of work by contractors is satisfactory.
Indicators: Serve approximately 12-18 owner units.
Agency: City of Des Plaines

Emergency/Handyman Grants (EGP)

Objective: To **provide decent housing** by preserving or maintaining the existing housing stock in emergency situations.
Outcome: **Affordability** by a grant for up to \$2,500 depending on low or moderate-income level.
Indicators: Serve approximately 5 to 6 owner units.
Agency: City of Des Plaines

Lead Based Paint Inspections

Objective: To **provide decent housing** by conducting lead based paint inspections on homes participating in the HRP.
Outcome: **Affordability** by funding lead based paint inspections separately from the HRP loan.
Indicators: Serve 8 owner units.
Agency: City of Des Plaines.

Public Facilities Projects:

Infrastructure Improvement Program (IIP)

Objective: To provide a **suitable living environment** for low-moderate income areas.
Outcome: **Availability/Accessibility** to decent infrastructure throughout all LMAs.
Indicators: Serve LMAs in the City of Des Plaines.
Agency: City of Des Plaines

Citizen Participation

The City of Des Plaines encourages citizens to participate throughout the planning process of the CDBG program. All major documents such as the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance and Evaluation Report (CAPER) require specific public comment periods. The City publishes public notices through regional newspapers, provides hardcopies at City Hall and the public library. The Department also delivers hardcopies upon request. The public can also access all CDBG documents by going to the City of Des Plaines website:

<http://www.desplaines.org/Services/CommunityDevelopment/CDBG/OverviewCDBG.asp>.

All CDBG Plans submitted to HUD require City Council approval where citizens are invited to raise comments, questions, and/or concerns. The City will continue to strive for innovative solutions to advertise and keep citizens informed about the CDBG program. All public comments, questions, or concerns raised will be included in the Public Participation Appendix (B).

Public Service Projects:

	<u>Agency</u>	<u>Funded Amount</u>
Child Care Assistance Program	CEDA Northwest	\$ 7,664
Emergency Shelter Program	City of Des Plaines	\$ 500
Fair Housing Program	CEDA Northwest	\$ 5,000
Homeless Prevention Program	Center of Concern	\$ 7,500
Rental Assistance Program	CEDA Northwest	\$ 5,770
Safe Harbour Homeless Youth Program	The Harbour, Inc.	\$ 1,000
Senior Employment Program	CEDA Northwest	\$ 7,791
Shared Housing Program	Center of Concern	\$ 7,500
Transitional Housing & Safe House Program	WINGS	\$ 9,500
Transitional Housing Counseling	CEDA Northwest	<u>\$ 1,940</u>
		\$ 54,165

Housing Projects:

Emergency Home Repair Program	City of Des Plaines	\$ 12,500
Home Repair Program	NWHP	\$ 165,600
Home Repair Inspections	City of Des Plaines	\$ 6,000
Lead-Based Paint Inspections	City of Des Plaines	<u>\$ 5,000</u>
		\$189,100

Public Facilities Projects:

	<u>Agency</u>	<u>Funded Amount</u>
Infrastructure Improvement Program	City of Des Plaines	<u>\$ 45,615</u>

Planning/Administration Projects:

Planning and Administration	City of Des Plaines	<u>\$ 72,220</u>
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PY2010 TOTAL \$361,100

Public Service Projects

Child Care Assistance Program

Priority Need/Local Objective: Youth Programs - Child Care Services/To provide affordable childcare services to all low-income households with children.

Program Description: The Child Care Assistance Program has a two-fold objective: 1) To ensure that low-income pre-school age children are well cared for in licensed child-care facilities, and 2) to eliminate an obstacle to employment for low-income parents, especially single parents. The latter are often unable to obtain employment due to the inability to afford child-care, while employed parents in low paying jobs often find that their income remains insufficient to afford child care costs.

The Child Care Assistance Program provides low-income families with a subsidy for child care services provided by local child-care providers. The program will be contracted to CEDA Northwest, Inc., a sub-recipient with extensive experience in managing child-care programs and assisting single parents. Their duties will include assisting parents in locating child-care services, and arranging for payment of the subsidy directly to the child-care provider.

The total subsidy per child will be determined on a sliding scale based on the family's household income. The subsidy will be granted for a maximum of one year, during which the child's parent or guardian receives counseling on self-sufficiency and assistance in developing other child care resources. All parents or guardians must be employed, work training, or attending school full-time.

Amount/Agency Funded: \$7,664 in PY2010 CDBG funds to CEDA Northwest, Inc., 1300 W. Northwest Highway, Mount Prospect, IL 60056.

Geographic Location: Community-wide.

Proposed Accomplishments: It is projected 8 City of Des Plaines households will be served during PY2010.

Target Date for Completion: September 30, 2011.

Public Service Projects

Emergency Shelter Program

Priority Need/Local Objective: Homeless Needs – Individuals and Families with Children/To continue to support temporary emergency housing for Des Plaines residents prior to placement in transitional or permanent facilities.

Program Description: The Emergency Shelter Program is designed to provide temporary shelter to low-income individuals and families displaced due to poverty, natural disaster, domestic violence, or code enforcement activities. Participants in the program must be unable to obtain shelter through other means.

Participants are referred to the program through the Des Plaines Police Department and Human Services Coordinator. The Human Services Coordinator is responsible for screening and approving all applicants. Shelter assistance is provided at a local motel for a maximum of three nights while the Human Services Coordinator seeks to arrange a more permanent housing situation.

Amount/Agency Funded: \$500 in PY2010 CDBG funds. The program will be administered by the City of Des Plaines.

Geographic Location: Community-wide.

Proposed Accomplishments: To assist approximately 5 at-risk individuals and families in PY2010.

Target Date for Completion: September 30, 2011.

Public Service Projects

Fair Housing Program

Priority Need/Local Objective: Public Service – Public Services General/ To ensure low and moderate-income households access to accurate information on housing-related issues and referrals to available housing services and programs for which they may be eligible.

Program Description: The Fair Housing Counseling Program offers low-income residents free comprehensive counseling on housing-related issues. The program's long-term objectives are to eliminate housing discrimination, prevent homelessness, and ensure equal access to standard, affordable housing for all residents, irregardless of race, creed, religion, national origin, age, disability, or income level. To achieve these objectives, the City defines "fair housing counseling" broadly to include counseling on all housing issues and programs that conform to the overall objective.

Examples of types of assistance offered by the sub-recipient agency include HUD certified mortgage default counseling, Home Equity Mortgage Conversion (HECM) counseling, emergency rental and mortgage default assistance, information on tenants rights, tenant-landlord mediation, information and referrals to low income and subsidized housing programs, assistance in applying for rental subsidies, and counseling on fair housing and anti-discrimination laws.

Amount/Agency Funded: \$5,000 in CDBG funds. For PY2010 this program will be contracted to CEDA Northwest, Inc., 1300 W. Northwest Highway, Mount Prospect, IL 60056.

Geographic Location: Community-wide.

Proposed Accomplishments: It is anticipated that 20 City of Des Plaines residents will be assisted.

Target Date for Completion: September 30, 2011.

Public Service Projects

Homeless Prevention

Priority Need/Local Objective: Public Services – Public Services (General)/To assist elderly and low-income individuals to access affordable housing, while utilizing existing housing resources.

Program Description: In-depth case management counseling of individuals at risk of homelessness. The case manager helps clients address the issues that are responsible for their financial difficulties and develops a plan to stabilize their situation. Services provided by the case manager may include assisting the client with applications for Section 8 and elderly housing, contacting landlords and realtors, employment and budget counseling, and referrals to other agencies. Case management clients have sought or been referred for housing assistance from the sub-recipient and other agencies. Many are receiving direct financial assistance from other state and federal programs, such as rent assistance, utility assistance and security deposit assistance.

Amount/Agency Funded: \$7,500 for home sharing and case management in PY2010 funds to the Center of Concern, 1580 N. Northwest Hwy., Suite 310, Park Ridge, IL 60068.

Geographic Location: Community-wide.

Proposed Accomplishments: To arrange 10 persons (per program) in home-sharing matches or case management, respectively, during PY2010 City of Des Plaines residents.

Target Date for Completion: September 30, 2011.

Public Service Projects

Rental Assistance Program

Priority Need/Local Objective: Public Service – Public Services General/ prevents low and moderate-income rental households of becoming homeless.

Program Description: The Rental Assistance Program will offer low-income Des Plaines rental residents with temporary financial assistance towards rent. However, income payments cannot exceed three consecutive months and must be made directly to CEDA Northwest on behalf of an individual or family. CEDA Northwest must submit proof of payment(s) for Des Plaines residents in order to receive reimbursements. A bi-lingual intake worker and HUD certified housing counselor will provide housing counseling and supportive services as part of the program scope.

Amount/Agency Funded: \$5,770 in CDBG funds. For PY2010 this program will be contracted to CEDA Northwest, Inc., 1300 W. Northwest Highway, Mount Prospect, IL 60056.

Geographic Location: Community-wide.

Proposed Accomplishments: It is anticipated that 8 City of Des Plaines residents will be assisted.

Target Date for Completion: September 30, 2011.

Public Service Projects

Safe Harbour Homeless Youth Program

Priority Need/Local Objective: Public Services - Abused and Neglected Youth Programs/ To provide safe and transitional housing for girls and young women ages 12-21.

Program Description: The goal of the emergency shelter program is to provide short-term housing while staff works with the girls and their families to stabilize their circumstances and ensure that they receive the necessary assistance. Services are aimed at placement in a safe and stable living situation and eventually reuniting the participants with their family.

The Safe Harbour Emergency Shelter located within the City of Des Plaines provides support to run-away, locked-out and homeless girls and young women. Transitional housing services include: crisis intervention, educational support, progress reports, employment skills development and placement for long-term housing.

Amount/ Agency Funded: \$1,000 in PY2010 CDBG funds to The Harbour, Inc., 1440 Renaissance Drive, Suite 240, Park Ridge, IL. 60068

Geographic Location: Community-wide.

Proposed Accomplishments: To provide emergency shelter to a homeless or at-risk Des Plaines girl between the ages of 12 and 21 and transitional living services between the ages 16 and 21.

Target Date of Completion: September 30, 2011

Public Service Projects

Senior Employment Program

Priority Need/Local Objective: Public Services – Public Services (General)/To assist elderly and low-income individuals to obtain suitable employment through counseling and networking services.

Program Description: The goal of the Employment Program is to increase economic opportunities for senior citizens (50 and over) and low-income persons by assisting them to obtain full or part-time employment. Senior citizens are targeted because many elderly jobseekers may experience age discrimination, unfamiliarity with the current job market, and lack of recent work experience. To counteract this, the Employment Service offers individual counseling which focuses on employment-related issues, skills identification, resume preparation, interviewing practice, job placement, referrals to potential employers, and access to a job bank which allows jobseekers to exchange information, obtain feedback, and receive support during the job search process.

CEDA Northwest will conduct services at the Des Plaines Community Senior Center two days per week (Weds. and Thurs.). Residents seeking more intensive employment counseling may schedule appointments five days a week at the CEDA Northwest main office in Mount Prospect.

Amount/Agency Funded: \$7,791 in PY2010 CDBG funds to CEDA Northwest, Inc., 1300 W. Northwest Highway, Mount Prospect, IL 60056.

Geographic Location: Community-wide.

Proposed Accomplishments: To assist 20 seniors/ low and moderate-income City of Des Plaines residents to receive employment counseling and/or access to computer, internet, and various office equipment.

Target Date for Completion: September 30, 2011.

Public Service Projects

Shared Housing Program

Priority Need/Local Objective: Public Services – Public Services (General)/To assist elderly and low-income individuals to access affordable housing, while utilizing existing housing resources.

Program Description: Home sharing is designed to reduce housing costs for both low and moderate-income renters and homeowners. Prospective renters are screened and matched with elderly, disabled, or low and moderate-income homeowners willing to share their residence in return for rent and/or services. The rent requested of the home-seeker is generally significantly below market rents. Home-sharing matches are normally planned to last for at least one year.

Amount/Agency Funded: \$7,500 for home sharing and case management in PY2010 funds to the Center of Concern, 1580 N. Northwest Hwy., Suite 310, Park Ridge, IL 60068.

Geographic Location: Community-wide.

Proposed Accomplishments: To arrange 10 persons (per program) in home-sharing matches or case management, respectively, during PY2010 City of Des Plaines residents.

Target Date for Completion: September 30, 2011.

Public Service Projects

Transitional Housing and Safe House Program

Priority Need/Local Objective: Public Services – Public Services (General) and Youth Programs – Child Care Services/To assist the homeless to obtain housing and services necessary for them to make the transition back to permanent housing.

Program Description: The goal of the Transitional Housing and Safe House Program is to reduce homelessness by assisting women and their children to become self-sufficient and return to permanent housing. To facilitate this process, the family is provided with a temporary (24-month maximum) rent and child-care subsidy and participates in a comprehensive counseling program. To participate in the program, the family must currently be homeless or at immediate risk of homelessness, and must agree to adhere to the goals and requirements of the program.

The program will be contracted to Women In Need Growing Stronger (WINGS) whose duties will include locating suitable apartments, screening prospective program participants, paying rents and security deposits directly to the landlord, and providing comprehensive services to the tenant. These services are intended to ensure that the tenant obtains the necessary knowledge and skills to move on to permanent housing

Amount/Agency Funded: \$9,500 in PY2010 CDBG funds. The program will be contracted to WINGS, PO Box 95615, Palatine, IL 60095.

Geographic Location: Community-wide.

Proposed Accomplishments: It is projected that 8 City of Des Plaines women and children will be assisted by Transitional Housing Program in PY2010.

Target Date for Completion: September 30, 2011.

Public Service Projects

Transitional Housing Counseling

Priority Need/Local Objective: Public Services – Public Services (General)/To assist the homeless to obtain housing and services necessary for them to make the transition back to permanent housing.

Program Description: This program will provide funding for comprehensive counseling to 2 Des Plaines individuals residing in the City. The goal of the counseling program will be to assist families become self-sufficient to make the transition to permanent housing. Counseling will focus on budgeting, employment, life skills and personal issues.

Amount/Agency Funded: \$1,940 in PY2010 CDBG funds to CEDA Northwest, Inc., 1300 W. Northwest Highway, Mount Prospect, IL 60056.

Geographic Location: Community-wide.

Proposed Accomplishments: To provide counseling assistance to 2 homeless individuals from City of Des Plaines. It is anticipated that most families will be female-headed single-parent households.

Target Date for Completion: September 30, 2011.

Housing Projects

Emergency Repair Program

Priority Need/Local Objective: Housing Needs – Owners/To maintain the existing housing stock by providing financial assistance to low and moderate-income households for emergency repairs and repair of minor code violations.

Program Description: The Emergency Repair Program will provide grants of up to \$2,500 to eligible low-mod income City of Des Plaines homeowners for emergency repairs and repairs of minor code violations, such as painting, partial window replacements, replacement of water heaters, etc. Housing inspectors will verify emergency situations. The assistance will be provided in the form of a grant with no repayment required. It is anticipated that 5 homeowners per year will be assisted.

Amount/Agency Funded: The PY2010 proposed amount is \$12,500.

Geographic Location: Community-wide.

Proposed Accomplishments: To provide emergency and handyman repair grants to a 5 low-income homeowners.

Target Date for Completion: September 30, 2011.

Housing Projects

Home Repair Program

Priority Need/Local Objective: Housing Needs – Owners/To maintain the existing housing stock by providing financial assistance to low and moderate-income households for repair of code violations.

Program Description: Preservation, maintenance, and improvement of the housing stock are the goal of the Home Repair Program (HRP). The city provides single-family homeowner residence with 0% interest, deferred, forgivable loans to correct code violations. Low-income homeowners are eligible for 100% of repair costs up to \$20,000. Moderate-income homeowners may receive repair costs up to \$12,000. Following completion of the rehabilitation work, a lien is placed on the property for the total cost of the work; if the homeowner does not transfer title to the home within 10 years of obtaining the loan, the lien lapses. If title is transferred within 10 years, the homeowner is required to repay the loan principal in one lump sum payment.* No interest is charged and no monthly repayment is required.

Amount/Agency Funded: The PY2010 proposed amount is \$165,600. North West Housing Partnership will administer the program for 15 percent of the HRP budget (\$21,600).

Geographic Location: Community-wide.

Proposed Accomplishments: To rehabilitate 8 low-mod income owner-occupied units within the City of Des Plaines during PY2010. Total \$144,000: 6 low income eligible for \$20,000 and 2 moderate income eligible for \$12,000

Target Date for Completion: September 30, 2011.

* Lien repayments will be deposited to a separate account established for this purpose. The account will be used as a revolving loan account to fund additional home repair loans.

Housing Projects

Lead-Based Paint Inspections

Priority Need/Local Objective: Housing Needs – Owners/To maintain the existing housing stock by providing financial assistance to low and moderate-income households for repair of code violations.

Program Description: The U.S. Department of Housing and Urban Development requires all homes receiving federal funds for housing rehabilitation assistance to undergo a lead paint inspection and/or risk assessment. Properties that are determined to have significant lead-based paint hazards may also be required to undergo a clearance inspection following completion of the rehabilitation work.

Amount/Agency Funded: \$5,000 in PY2010 CDBG funds to a qualified independent contractor licensed by the State of Illinois to perform lead paint risk assessments and clearance inspections.

Geographic Location: Community-wide.

Proposed Accomplishments: Approximately 8 homes will be inspected for lead-based paint hazards for the Home Repair Program (HRP). Some of these homes will require follow-up or clearance inspections.

Target Date for Completion: September 30, 2011.

Housing Projects

Home Repair Inspections

Priority Need/Local Objective: Housing Needs – Owners/To maintain the existing housing stock by providing financial assistance to low and moderate-income households for repair of code violations.

Program Description: Community and Economic Development Department housing and building inspectors will conduct preliminary and final inspections of homes participating in the Home Repair and Emergency Grant Program. Preliminary inspections will identify code violations and incipient repair problems that are eligible for rehabilitation assistance. Inspectors will assist the CDBG Coordinator to develop priority lists of eligible rehabilitation projects. Final inspections will verify that work has been successfully completed.

Amount/Agency Funded: Proposed funding is \$6,000 in PY2010 CDBG funds.

Geographic Location: Community-wide.

Proposed Accomplishments: At least 8 homes participating in the Home Repair Program (HRP) will receive preliminary, final inspections, and write-ups. Another 3 to 6 homes participating in the Emergency Repair Program will receive emergency verification inspections, write-ups, and final inspections.

Target Date for Completion: September 30, 2011.

Public Facilities Projects

Infrastructure Improvement Program

Priority Need/Local Objective: Public Facilities – Infrastructure - To create a suitable living environment by improving infrastructure in the low and moderate-income areas* of Des Plaines.

Program Description: The City of Des Plaines intends to complete a variety of activities as part of the Infrastructure Improvement Program (IIP). Potential infrastructure improvements include the construction or rehabilitation of streets, curbs, water, and sewer lines. All activities considered for the IIP must complete and meet the requirements of the environmental review process to analyze the impact it may have on the residents and natural environment within the low-mod areas of the City.

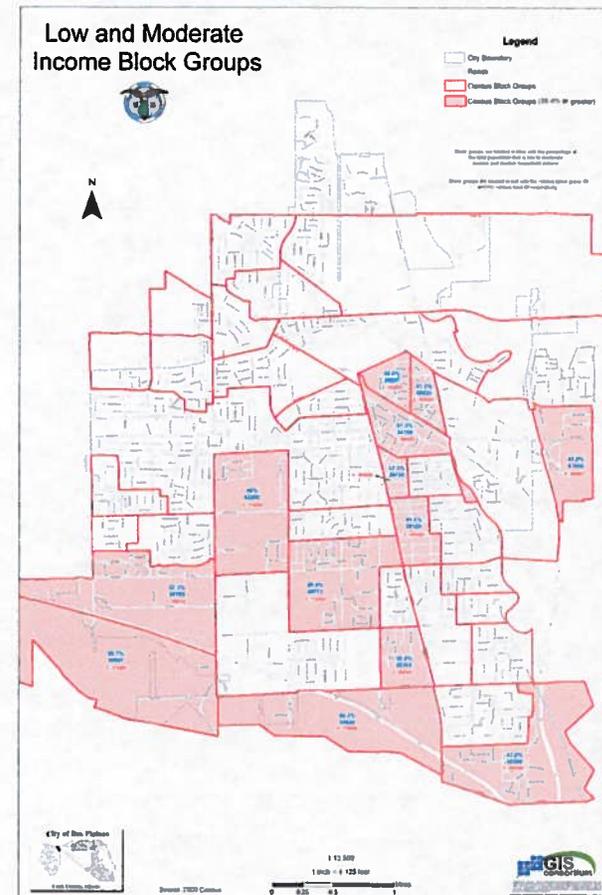
Amount/Agency Funded: Proposed funding is \$45,615 in PY2010 CDBG funds.

Geographic Location: All eligible LMA will be considered.

Proposed Accomplishments: It is projected that all activities will be completed before September 30, 2011.

Target Date for Completion: September 30, 2011.

***Equal or greater than 39.4% of LMI residents (defined by HUD).**



Planning/Administrative Projects

Planning and Administration

Priority Need/Local Objective: Planning and Administration/To ensure that the objectives, strategies and programs carried out by the City of Des Plaines to address housing and community development needs are well-designed and efficient, while maximizing the use of available resources.

Program Description: Community Development Block Grant Administration funds the CDBG Coordinator position and expenses needed to administer the program. It is a full-time position in the Department of Community and Economic Development under the supervision of the Director.

The primary duties of the position include management, coordination, and oversight of the City's CDBG program. Other duties include researching, planning, and developing new CDBG-funded programs. The position also serves as a liaison with HUD in ensuring that all aspects of the program are in compliance with federal regulations and guidelines.

The CDBG program has a budget for administrative expenses that includes: publication of legal notices, FedEx /postage costs, printing/copying, subscriptions and memberships, office supplies, and training & education/travel expenses. In addition to these items, the administrative budget funds administrative expenses for the housing projects (lien filing fees).

Amount/Agency Funded: Proposed CDBG funding for PY2010 is \$72,220 to cover direct staff time (CDBG Coordinator position) and for administrative expenses. The Department of Community and Economic Development will administer the CDBG program.

Geographic Location: Community-wide.

Proposed Accomplishments: Not applicable.

Target Date for Completion: September 30, 2011.

Homeless and Other Special Needs Projects

The City of Des Plaines is committed to preserve, maintain, and improve the existing housing stock. For PY 2010, the Home Repair and Inspection programs plan to complete 8 units under the CDBG Housing Projects. Eight (8) lead-based paint inspections are also expected as part of the HRP.

Homeless and Emergency housing programs by the City include the Emergency Repair and Shelter Program. Homeowners with life-threatening situations are granted up to a \$2,500 dollars toward emergency repairs. For PY 2010, five to six are predicted to be assisted. The Emergency Shelter Program offers short-term emergency shelter from hotels located throughout the City of Des Plaines. The City Community and Economic Development and Police Department along with the City Manager's Office work together and anticipate assisting five individuals.

The City of Des Plaines will continue to collaborate with not-for-profit organizations to accomplish a wide range of housing objectives. Examples of services include housing counseling for renters, owners and the homeless. Specifics can be referenced in the Public Service section of the Action Plan.

An Employment Program to reduce or prevent homelessness, seniors and low income persons will receive career counseling and access to employment opportunities by CEDA Northwest's job bank and computer equipment.

Fair Housing Counseling: Through the Fair Housing Counseling program, renters and homeowners experiencing financial or personal difficulties receive information and referrals to several assistance programs. Options include temporary rent or mortgage assistance, utility assistance, tenant-landlord mediation, and assistance in locating new housing.

Home and Emergency Repair Programs: The Home Repair Programs work to preserve the affordable housing stock through code enforcement and provision of rehabilitation loans and rebates to low and moderate-income households. This assistance helps to make the costs of homeownership affordable to low and moderate-income occupants.

Housing Assistance and Home-sharing Program: Shared housing provides low-income, elderly and disabled renters and homeowners with an opportunity to reduce housing costs through home sharing. A case manager will assist people at risk of homelessness to develop a plan to improve their financial and housing situation.

The City of Des Plaines provides direct homelessness prevention services through Human Services Coordinator, CDBG Coordinator and Police Department Social Worker. These staff members provide information and referrals to residents experiencing housing-related problems.

The City of Des Plaines will continue to work with nonprofit sub-recipients to improve outreach and assessment services to the homeless, and to publicize existing services. The City will also investigate the feasibility of using CDBG funds to provide additional homelessness prevention services, such as rent and security deposit assistance.

Emergency Shelter Program: This program allows homeless people to be temporarily housed in a motel/hotel while efforts are made to place them in a more comprehensive homeless facility or return them to permanent housing.

Fair Housing Counseling: Renters and homeowners experiencing financial or personal difficulties can be referred to emergency housing by participating in the Fair Housing Counseling Program.

Other Actions

Transitional Housing and Child Care Subsidy Program: (CEDA Northwest) The Transitional Housing and Child Care Subsidy Program allow homeless families a time period in which to stabilize their lives and develop financial resources needed to return to permanent housing.

Transitional Housing Counseling Program (Harbour, Inc. and WINGS): Residents of the Transitional Housing Program receive extensive counseling on budgeting, employment, life skills and personal issues designed to prepare them to return to permanent housing.

The major obstacle to meeting underserved needs is insufficient funding. Municipal funds are primarily dedicated to providing basic services, the costs of which are continually rising. For this reason, the City has relied heavily on CDBG funding to provide needed public services and housing rehabilitation financing. The City has also benefited by being able to use CDBG funds for special projects, such as the Des Plaines Community Senior Center and Americans for Disabilities Act (ADA) modifications to the Public Library. Without CDBG funding, these projects and others might not have been completed or would have had to be scaled back.

The City will continue to allocate money received from the revolving loan fund (monies received from the repayment of liens from the Home Repair Program) to fund housing projects (new or existing) that demonstrate the greatest results for the City of Des Plaines residents and meet the National Objectives of the CDBG Program.

The City will also review existing programs to determine ways in which federal funds can be more effectively leveraged with other funding sources. Programs will be monitored and evaluated to ensure effective and efficient service delivery.

The Department of Community Development will work with other city departments, nonprofit agencies and other local governments to coordinate service delivery and develop innovative methods of marketing and publicizing programs to low and moderate-income residents.

Maintaining Affordable Housing/Removing Barriers to Affordable Housing

The City of Des Plaines will undertake several initiatives designed to overcome the high housing costs and lack of funding that impede the development of affordable housing:

Child Care Subsidy Program: This program subsidizes child-care costs for low-income families, allowing parents the opportunity to work and maintain their independence.

The City will promote and enforce the housing-related objectives outlined in its Comprehensive Plan and the Strategic Plan. These objectives include preserving, maintaining, and improving the existing housing stock; enhancing the overall quality of the City's low and moderate-income neighborhoods; and ensuring all households access to a variety of housing choices compatible with their needs.

The City is currently working with firms that favor smart growth planning and transit-oriented development that support mixed-use housing to provide live-work options by combining industrial, commercial, and residential uses throughout the community. This approach supports infrastructure design to improve travel by transit, bike or foot.

Des Plaines will continue to study the feasibility of applying for new sources of housing funding, and will support applications by other entities for funding for housing programs, where consistent with established City policy.

Evaluating and Reducing Lead-Based Paint Hazards

The City is in full compliance with HUD's lead-based paint regulations. Applicants to the City's Home Repair Program undergo a preliminary inspection of their unit by a licensed Lead Paint Risk Assessor, who evaluates the unit for the presence of lead-based paint and determines procedures to be used to avoid contamination during the rehabilitation project. Homeowners are informed of the risks of lead contamination and allowed to request program funds for lead paint abatement.

Anti-Poverty Strategy

Des Plaines will seek to reduce the number of poverty level families by funding programs and services targeted at the demographic groups most likely to be below the poverty level. All of the sponsored programs are intended to eliminate barriers preventing poverty level families from achieving higher incomes. Programs that address the needs of persons below the poverty level include: the Housing Assistance and Home Sharing Program, Employment Service, Fair Housing Counseling Program, Child Care Subsidy Program, Emergency Shelter Program, Transitional Housing and Child Care Subsidy Program all address individuals and families at the lowest income levels.

In addition to these public service programs, the City will fund code enforcement, single-family rehabilitation and supportive housing rehabilitation/expansion. Two-thirds of extremely low-income households in Des Plaines experience at least one housing problem, and these programs will assist them to preserve their housing while reducing homeownership costs.

The public service and housing counseling programs will be contracted to nonprofit social service agencies with the ability to provide comprehensive assessment and assistance to extremely low income families, either through direct sponsorship of programs or through referrals and advocacy in accessing other programs. The Health and Human Services Coordinator will also assist in directing services by providing information and referrals to a variety of social service agencies.

Develop Institutional Structure/Enhance Coordination between Public and Private Housing and Social Service Agencies

The City of Des Plaines will continue to improve institutional structure and enhance coordination between various agencies:

Bilingual Services – DCD will continue its efforts to improve its outreach to non-English speaking populations and to assess the responsiveness of local social service agencies to minorities and non-English speaking persons.

Citizen Participation - Efforts will be strengthened through public hearings and inviting public comment on the implementation of the Consolidated Plan and on proposed new housing and community development programs. The City's website and cable access will also be utilized to encourage participation and increase awareness of programs available.

Monitoring

The City of Des Plaines will monitor sub-recipients to assess their compliance with the regulations of the Community Development Block Grant Program and to check their progress towards meeting performance goals.

Both printed submissions and on-site monitoring will be used to assess progress and to ensure that program participants meet the eligibility requirements of the CDBG program. Printed submissions will consist of quarterly reports submitted by the sub-recipients in January, April, July and October for the previous quarter. On-site monitoring will take place at least once a year, and will consist of visits to program sites, examination of records and discussions with program administrators.

Program participant files will be checked to assure they contain: documentation of residency, income qualifications and age. Government documents are required to be in the client's files to verify and prove the compliance with these requirements.