

Town of Cicero

Community Development Block Grant Program
The Consolidated Annual Performance and Evaluation Report
October 1st, 2017 through September 30th, 2018



As Submitted to the U.S. Department of Housing and Urban Development.

Town of Cicero, Cook County, Illinois
Larry Dominick, Town President

Prepared Under the Direction of:

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I. Executive Summary

The Town of Cicero Department of Housing prepares the Consolidated Annual Performance Evaluation Report (CAPER) to report on the activities that were undertaken during the program year, and report on the accomplishments toward meeting the goals, and objectives; which were identified in the 2015-2019 Consolidated Plan. This third Program Year CAPER covers projects that began October 1, 2017 and ended September 30, 2018 (PY2017).

The CAPER satisfies the requirements for the end of year reporting for the Community Development Block Grant (CDBG) Program offered through the U.S. Department of Housing and Urban Development (HUD). The Town of Cicero, as an entitlement grantee for the CDBG program, has the responsibility of preparing and submitting the CAPER to remain eligible for this program.

This is the third CAPER of the 5-Year Consolidated Plan. The following goals, objectives, and proposed accomplishments were identified for the year in the Consolidated Plan:

Priority: Expand the supply of safe, decent, and affordable housing.

Objective: Improve the quality of housing stock through rehabilitation and repair.

Proposed Accomplishments: Over the course of this action plan year, it was anticipated that 50 homes would be rehabilitated or repaired. This would result in safer living conditions and increased property values.

Actual Accomplishments: During PY2017 the Town of Cicero Department of Housing completed 18 Housing Rehabilitation Projects resulting in 21 total units benefiting from the Town's program. Of these 18 projects, all were brought to standard condition. An additional 8 Housing Projects are under construction and 8 are pending approval through the State's Environmental Review process. If all projects are approved, the Town will have completed 34 housing projects for the year. A total of \$62,560.00 was spent on these completed projects prior to September 30, 2018. Additionally, \$119,806.10 will be drawn after October 1, 2018 on projects that are underway or pending but have not been completed by September 30, 2018. One of the reasons the Town was not able to accomplish the proposed goal was because of delays from the State of Illinois as it pertains to getting an environmental clearance on some of the properties. The State has been taking longer than usual to approve environmental review applications, which in turns delays the completion of these projects in a timely manner.

Priority: Provide safe housing free from lead hazards.

Objective: Identify children with high lead levels, implement an educational program that provides information on lead poisoning, and identify and abate sources of lead-based paint in residential units.

Proposed Accomplishments:

1. Testing and promote the screening of all children 6 months to 6 years for blood lead levels as required by law as a condition of admittance to preschool, day care centers, nursery schools, kindergarten, and other child care facilities.
2. Provide educational materials to families within the Town of Cicero regarding the hazards of lead poisoning.
3. To complete 10 rehabilitation projects that involves lead hazard reduction.

Actual Accomplishments: During PY2017 the Town of Cicero Department of Housing, completed 4 lead hazard reduction projects prior to September 30, 2018. An additional 9 Lead projects are either underway or pending until the State of Illinois approves the Environmental Review on some projects. Once these 9 additional projects are completed, the Town will have accomplished the goal of 10 Lead projects for the program year. The demand for housing rehabilitation and lead hazard reduction is high in The Town of Cicero. A total of \$6,325.00 was spent on these completed projects through the program year. An additional \$24,385.00 will be paid out after September 30, 2018, if all projects under construction and pending are completed.

Priority: Improve service to non-homeless Cicero residents who are low-to-moderate income and/or have special needs.

Objective: Make social services available for persons in need who have low-to-moderate incomes.

Proposed Accomplishments: Develop a diverse network of needed services toward enhancing the health, safety, and overall well-being of individuals and persons with special needs, through the provisions for creating and expanding quality public and private human service programs.

Actual Accomplishments: The Town of Cicero Department of Housing was able to maintain and/or improve the services that the diverse network of agencies in the town provides. Overall, the agencies that were awarded CDBG funds from The Town of Cicero were able to meet and/or exceed their goals proposed to the Town of Cicero. In total, our network of Public Service Agencies served 2,016 people.

Priority: Strengthen the community's living environment by making improvements to public facilities.

Objective: Make funding available for infrastructure improvements.

Proposed Accomplishments: Over the course of this Consolidated Plan, it is anticipated over \$1 million will be spent on infrastructure improvements such as street and curb repairs, alley re-paving, and rehabilitation of public facilities.

Actual Accomplishments: The Town of Cicero Department of Housing was able to maintain and/or improve the services that the diverse network of agencies in the town provides. Also, 432 +/- people are now served by public facilities that are no longer substandard, since our department funded agencies to perform public facility improvement projects. More beneficiaries are expected as the remaining public facility projects complete and report their accomplishments.

II. Budget and Resources

The Resources available for these goals for PY2017 were as follows:

- Total PY2017 CDBG Entitlement Grant: \$ 1,570,243.00
- Total Program Income Received in PY2017: \$ 2,000.00
- Reallocated Funds from PY2016 Activities: \$ 391,319.24
- Total CDBG Funds Expended in PY2017: \$ 713,556.18**

*****This amount is for the end of September 30, 2018. Additional withdrawals for different activities will still be made after October 1, 2018. *****

The Town of Cicero Department of Housing budgeted their entitlement grant in such a way to best serve the community of Cicero, and their needs.

Table 1: PY2017 Budget Allocation**

Estimated Grant	\$1,570,243.00
Estimated Program Income	\$2,000.00
Administration	\$314,000.00
Housing Repair Program	\$650,000.00
Lead Hazard Reduction	\$75,000.00
Public Services	\$235,000.00
Public Facilities	\$298,243.00

***Only includes PY2017 Entitlement Grant. Does not include carry over projects from previous year and/or Amendments to reallocate funds to current projects.*

Figure 1: Budget Allocation

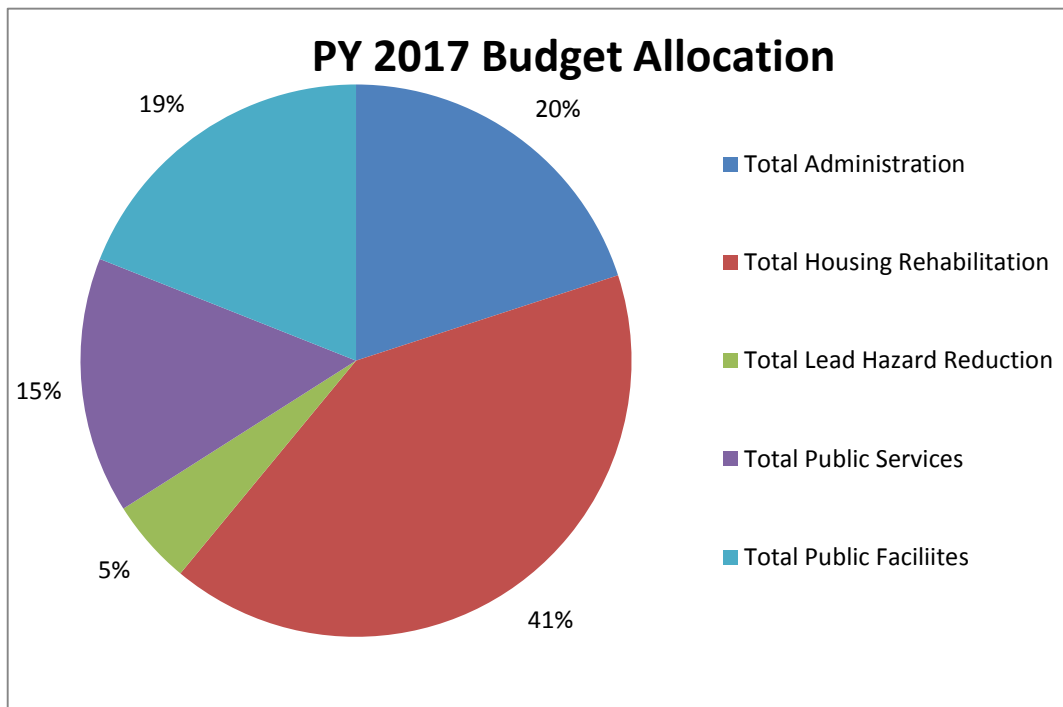
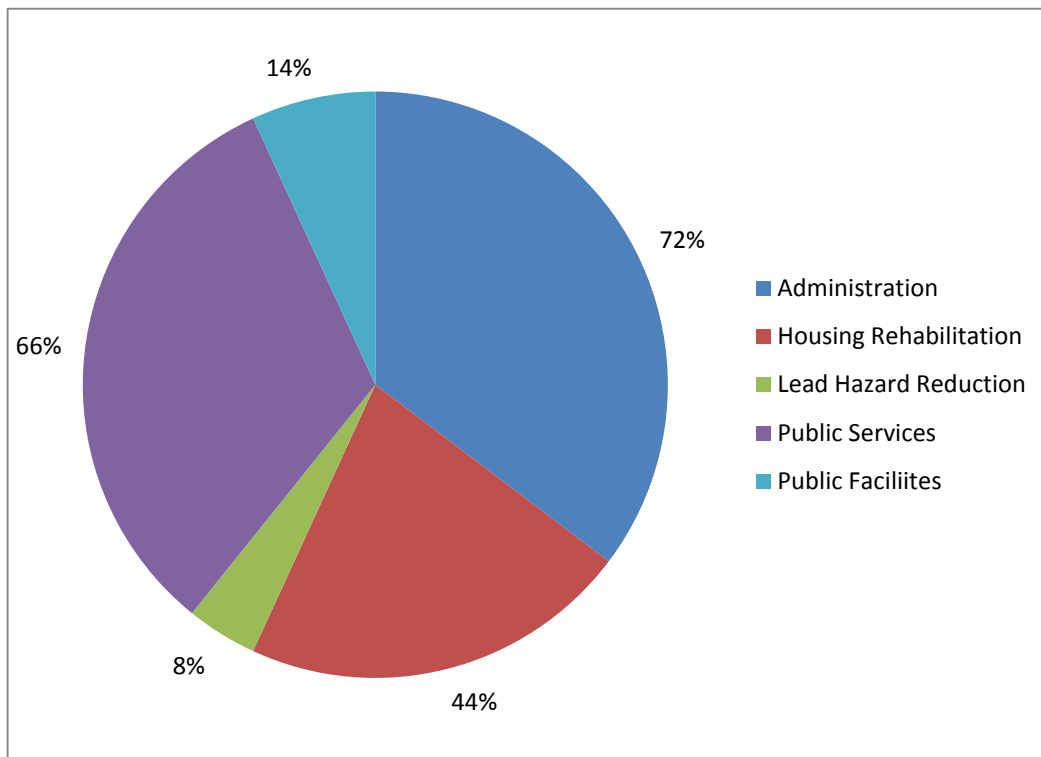


Table 2: PY 2017 Expenditures*

Budget Category	Drawn Amount
Administration	\$ 225,489.75
Housing	\$ 282,829.03
Lead Hazard Program	\$ 6,325.00
Public Services	\$ 156,264.97
Public Facilities	\$ 42,647.43
Total	\$ 713,556.18

*All expenditures during PY2017 (October 1, 2017 – September 30, 2018).

Figure 2: Expenditures



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Program Income

During PY2017, The Town of Cicero Department of Housing recorded **\$2,000** in Program Income. IDIS is reconciled on a quarterly basis, and when updated, program income is expended prior to drawing down funds from the U.S. Treasury. This money came from small business loan repayments and home improvement loan payments.

Un-liquidated Obligations

The definition of an Un-liquidated obligation is:

- Dollar amount of orders placed, contracts and grants awarded, goods and services received and similar transactions for which an expenditure has been accrued, but not yet recorded as paid as of the end of the reporting period.

Based on this "official" definition of Un-liquidated obligations for purposes of administration and public service activities, the Town of Cicero's Un-liquidated obligations are:

Act #	Project Name/Agency	Funded Amount	Drawn Amount	Unliquidated Obligation
760	General Administration	\$50,000.00	\$24,192.34	\$25,807.66
761	Staff Salaries	\$264,000.00	\$201,297.41	\$62,702.59
762	Housing Rehabilitation Program	\$250,000.00	\$50,900.00	\$199,100.00
763	Housing Staff Salaries	\$300,000.00	\$220,269.03	\$79,730.97
764	Emergency Heat Program	\$50,000.00	\$11,660.00	\$38,340.00
765	Emergency Accessibility Program	\$50,000.00	\$0.00	\$50,000.00
766	Lead Hazard Reduction	\$75,000.00	\$6,325.00	\$68,675.00
767	Boys Club	\$15,000.00	\$10,905.52	\$4,094.48
768	Children's Center	\$25,000.00	\$18,175.88	\$6,824.12
769	Cicero Youth Commission	\$60,000.00	\$26,963.25	\$33,036.75
770	Family Services	\$60,000.00	\$55,000.00	\$5,000.00
772	South Cicero Baseball	\$25,000.00	\$0.00	\$25,000.00
773	CEDA	\$10,000.00	\$7,480.31	\$2,519.69
774	Corazon Community Services	\$10,000.00	\$7,740.01	\$2,259.99
775	Town of Cicero Alley Repavement	\$689,562.24	\$42,647.43	\$646,914.81
	Total			\$1,250,006.06

Some of the balances of these activities have been used up and currently are read as \$0.00 in IDIS. Some other activities have been reduced since some contracts or orders have been paid out after September 30, 2018.

Leveraging Resources

The following is a list of the other resources available to the Town of Cicero in Program Year 2017:

- | | |
|---|-----------------|
| 1. Mental Health Board: | \$ 476,500.00 |
| 2. Cicero Housing Authority-Section 8: | \$ 1,038,397.00 |
| 3. Town of Cicero Capital Improvement Projects: | \$ 3,410,000.00 |
| 4. State Grants: | \$ 8,358,482.86 |
| 5. General Assistance: | \$ 113,208.00 |
| 6. NSP: | \$ 387,152.18** |

****Includes remaining funds of Entitlement Grant plus Program Income****

Table 3: Community Health Board Agencies

2017 Community Mental Health Board Agencies Funded	
Agency	Amount
Cicero Family Services & Mental Health Center	\$215,000.00
Cicero Youth Commission	\$35,000.00
Children's Center	\$36,000.00
Community Support Services, Inc.	\$23,000.00
Oak-Leyden	\$6,000.00
Pillars Community Center	\$11,500.00
Pilsen Wellness Center	\$20,000.00
Presence Health	\$15,000.00
Solutions for Care	\$25,000.00
UPC Seguin, Inc.	\$30,000.00
Youth Crossroads, Inc.	\$60,000.00
TOTAL AGENCY DISBURSEMENTS	\$476,500.00

III. CDBG Legal Statements

The Town of Cicero Department of Housing must provide a narrative analysis to show that the grantee: (1) pursued all resources that the grantee indicated it would pursue; (2) provided requested certifications of consistency for HUD programs, in a fair and impartial manner, for which the grantee indicated that it would support application by other entities; and (3) did not hinder Consolidated Plan implementation by action or willful inaction. To the extent that these points are covered in other parts of the performance report, appropriate cross-reference will suffice. (24 CFR 91.225(b)(3) and 24 CFR 570.903)

1. The Town of Cicero Department of Housing pursued all resources that we indicated that we would pursue.

2. The Town of Cicero Department of Housing did not receive any requests for certifications of consistency with the Consolidated Plan in PY 2015-2019.
3. The Town of Cicero Department of Housing did not hinder Consolidated Plan implementation by action or willful action.

IV. Assessment of the One-Year goals and objectives

Successes

Overall, The Town of Cicero Department of Housing, in conjunction with its extensive list of subrecipients, was able to accomplish some of the goals outlined in the Consolidated Plan (**See Tab 4**).

The Department of Housing was able to advance its accomplishments from the first program year to the third program year of this 5-Year Consolidated Plan period.

To illustrate the effect the internal advancements the Department of Housing has made, many of PY2017 Subrecipients were able to complete their proposed projects and further influence the livelihoods of many low to moderate-income individuals and families:

- The Boys Club of Cicero continues to be a nucleus within the community of Cicero and additionally completed their After School Program and Girls Program, which have made this public service a true asset to our community and our children.
- The Children's Center of Cicero-Berwyn was once again able to assist low income families with subsidized day care for those that can't afford the full daycare fees. Children were able to enjoy an educational environment with nutritious meals and snacks while their parents were at work.
- The Cicero Youth Commission, which is well-established within a much larger state of the art facility, has continued to expand its programs, such as computer classes, cooking, and a better recreational area for the children of Cicero's low to moderate income community.
- Family Service and Mental Health Center of Cicero serviced a large number of people this year. They continue to be one of our well-needed Subrecipients.
- The Literacy Program was able to assist over 335 Cicero students with improved reading and comprehensive skills. The student tutors were able to develop higher self-esteem as a result of this program.
- CEDA was able to assist 10 Cicero households with mortgage counseling. They were able to prevent Cicero homeowners from losing their homes while assisting others in qualifying for new home loans.
- Corazon Community Services is a first time Subrecipient to the program. Corazon was able to service 605 youth in various community services they provide out of their organization.

Although the public service activities show that some agencies may have a remaining balance as of September 30, 2018, those remaining balances will be expended after the final invoice is processed.

Issues Facing the Department

There were a few issues that the Department has faced this program year, which prevented the department from meeting all its goals. These issues have been with timing of projects and administrative issues.

- The main issue this program year was in regards to the housing rehabilitation project. There was a timing issue while collecting the proper documents from potential clients. Clients would delay on submitting the proper documentation which in turn would delay the process of completing those projects. Also, the State of Illinois had a major delay in approving Environmental Reviews for various properties which in turn delayed the completion of certain projects. These are the main reasons of not obtaining our goal of 50 rehabilitation projects for the year.

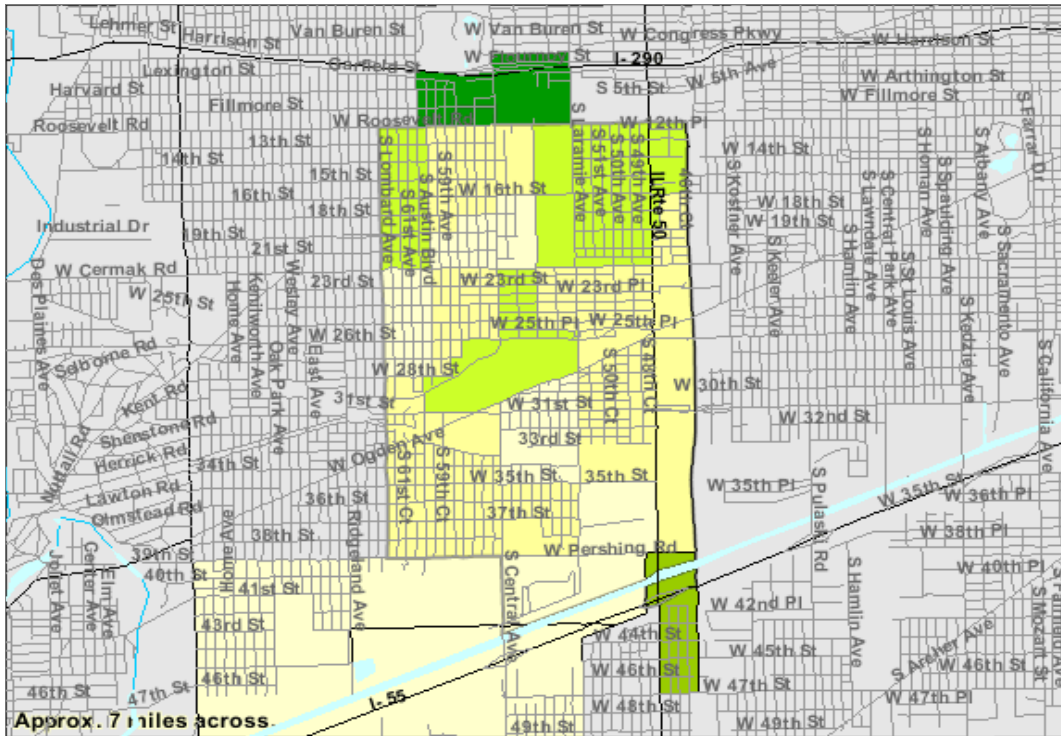
- Another issue facing the Department was from one (1) Subrecipient (South Cicero Baseball). South Cicero Baseball received a finding throughout the year because they did not provide a current audit for the agency. Since an audit is required to be on file for all Subrecipients, this agency failed to comply. As a result, the Town did not pay out any expenditures incurred by South Cicero Baseball. This activity will be closed out and no funds will be drawn out of the activity.

V. Town of Cicero Geographic Demographic Distribution

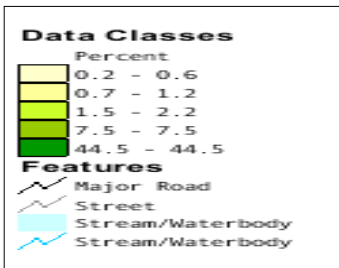


Percent of Persons Who Are Black or African American Alone: 2000
 Universe: **Total population**
 Data Set: **Census 2000 Summary File 1 (SF 1) 100-Percent Data**
60804 5-Digit ZCTA, 608 3-Digit ZCTA by Census Tract

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.



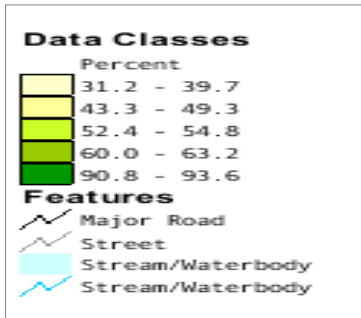
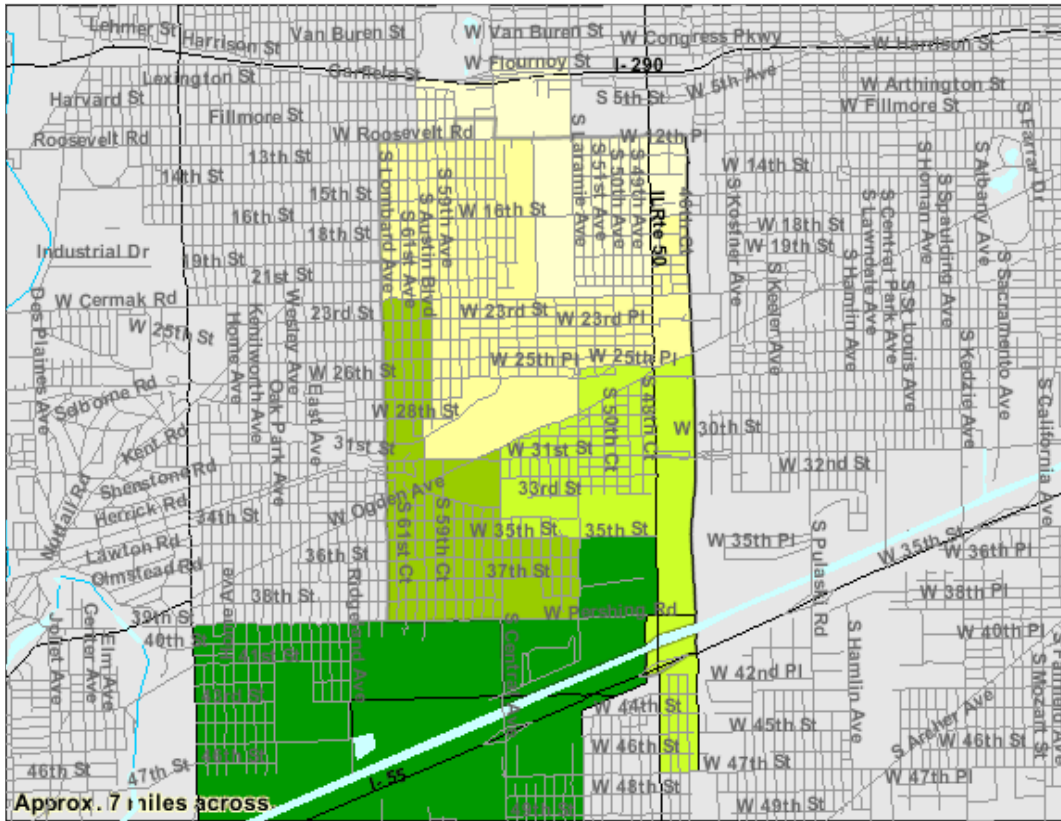
Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, and P7.





Percent of Persons Who Are White Alone: 2000
 Universe: Total population
 Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
60804 5-Digit ZCTA, 608 3-Digit ZCTA by Census Tract

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expf1.u.htm>.

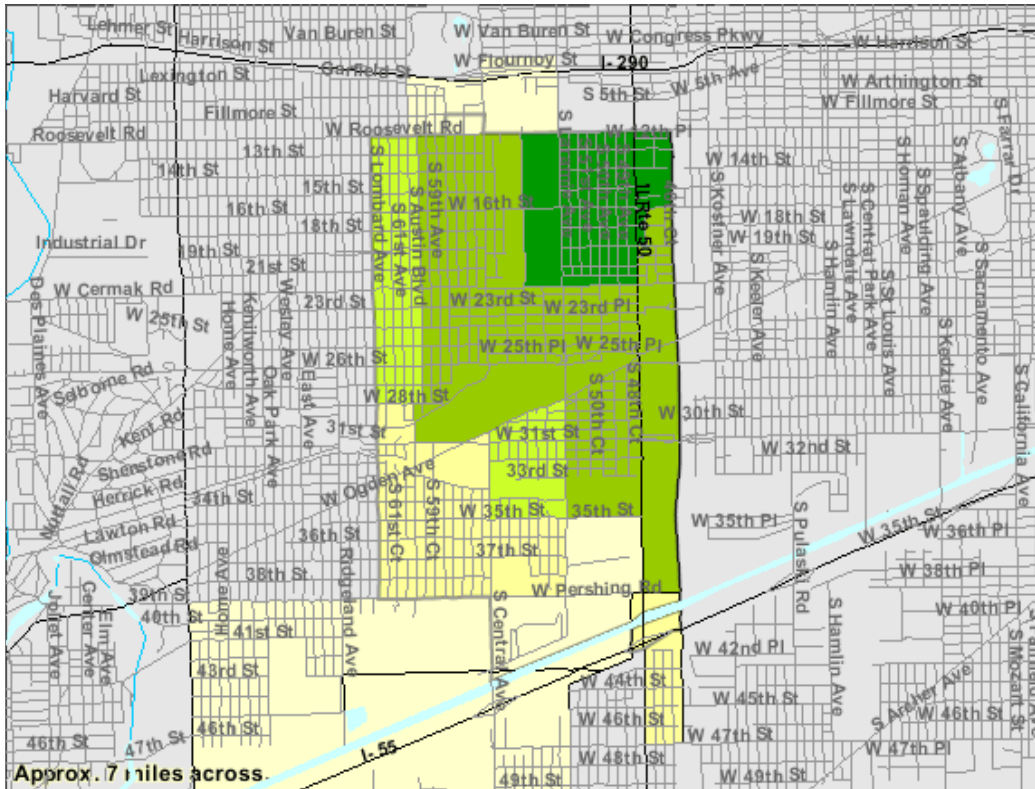


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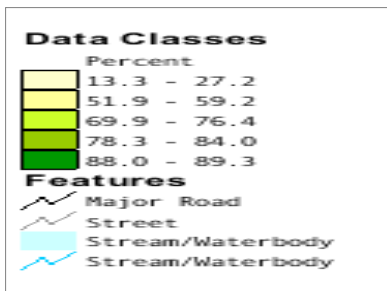


Percent of Persons Who Are Hispanic or Latino (of any race): 2000
 Universe: **Total population**
 Data Set: **Census 2000 Summary File 1 (SF 1) 100-Percent Data**
60804 5-Digit ZCTA, 608 3-Digit ZCTA by Census Tract

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.



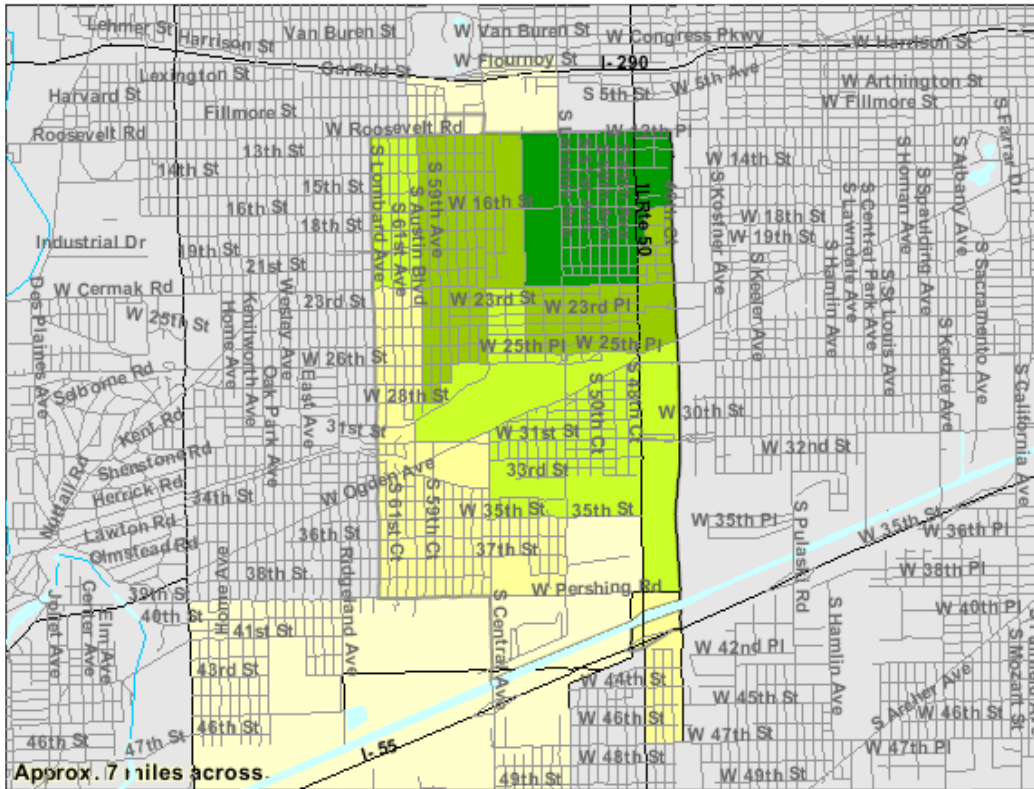
Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, P8.



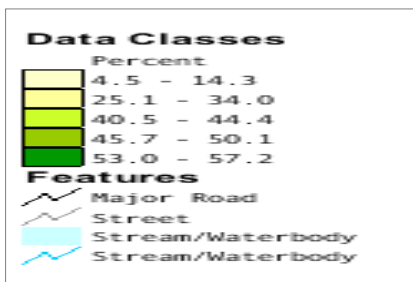


Percent of Persons Who Are Some Other Race Alone: 2000
 Universe: Total population
 Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
60804 5-Digit ZCTA, 608 3-Digit ZCTA by Census Tract

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.



Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, and P7.



Town of Cicero Census Tract Map

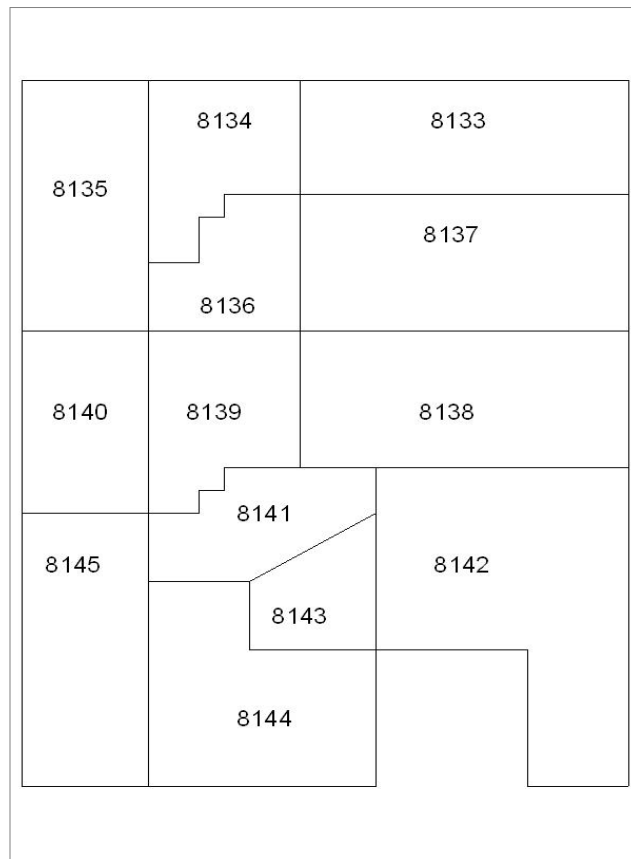


Table 4: Census Tract Income Data

CDBG ID	CDBG NAME	TRACT #	% Low/Mod
171332	CICERO	813300	78.02
171332	CICERO	813400	67.5
171332	CICERO	813500	56.42
171332	CICERO	813600	71.5
171332	CICERO	813700	66.62
171332	CICERO	813800	72.55
171332	CICERO	813900	68.46
171332	CICERO	814000	63.72
171332	CICERO	814100	71.9
171332	CICERO	814200	66.78
171332	CICERO	814300	65.63
171332	CICERO	814400	55.2
171332	CICERO	814500	48.83

VI. Managing the Process

The Town of Cicero's Department of Housing, serving on behalf of the Town of Cicero, is the lead agency responsible for overseeing the development of the Town of Cicero's Consolidated Annual Performance Evaluation Report (CAPER), and is the entity responsible for administering the CDBG Program covered by the CAPER.

For further information or to make comments on this CAPER, please contact:

The Town of Cicero Department of Housing
Attn: Jorge M. Rueda, Executive Director
1634 South Laramie Avenue
Cicero, IL 60804
Phone: (708) 656-8223

Citizen Participation

The Town of Cicero must make the CAPER available to allow citizens, public agencies and other interested parties the opportunity to examine its contents and submit comments. The Town of Cicero shall accomplish the above by doing the following:

1. Publish a summary of the CAPER in one newspaper of general circulation, and on the Town's Website. This summary must include a list of the locations where copies of the CAPER can be examined.
2. Make copies of the proposed CAPER available at libraries, government offices, and other public places.
3. The Town of Cicero made the proposed CAPER available on the Town's Website:

<http://www.thetownofcicero.com/departments/housing-department#actPlan>

Public Comments were solicited and gathered via email, and in person at the Public Hearing.

4. Make a reasonable number of free copies of the CAPER available to citizens and groups that request it.
5. Allow a 15-day comment period prior to submitting to HUD.
6. Hold a public hearing to receive comments and views.
7. Attach a summary of all comments or views, and a summary of any comments or views not accepted and the reason therefore, to the final CAPER.

(See Tab 1 & 2)

Institutional Structure

The Town has in place a network of agencies, programs and resources to meet the social service and housing needs of our residents. Any unmet needs will be reviewed and the programs reassessed and addressed on an ongoing basis from year to year.

Social Service Needs

Within the Town of Cicero, social service needs are addressed by town departments such as the Community Mental Health Board, the Health Department, the President's Office for People with Disabilities and the Cicero Youth Commission.

In addition, other governmental bodies such as, the Cicero Housing Authority (CHA) also contributed this program year.

Cicero also has a wide variety of not-for-profit, social service agencies providing a wide-range of services: Berwyn-Cicero Council on Aging, Children's Center of Cicero-Berwyn, the Fillmore Center for Human Services, Oak/Leyden Developmental Services, Inc., Sarah's Inn, WIC, Salvation Army, OARS (Older Adult Rehabilitative Services), the Catholic Charities, Boy's Club, Family Service and Mental Health Center of Cicero, Seguin Services, Seguin Retarded Citizens Association, Mujeres Latinas en Accion, and Pillars Community Services.

Housing Needs

Housing needs are addressed by the following governmental and social service agencies: the Cicero Health Department (Emergency Shelter Program), the Cicero Housing Authority, Illinois Housing Authority, Illinois Department of Public Aid, Catholic Charities, Sarah's Inn, Seguin Services, and Seguin Retarded Citizens Association.

VII. Housing

The Town of Cicero offered three (3) housing programs to our residents.

1. **The Home Repair Program (HRP)** is a grant with a maximum funding amount of \$4,999.00 to correct substandard living conditions, address health and safety hazards, alleviate deficiencies in the structure and make essential repairs/improvements to permit use by homeowner occupants. Types of projects completed consisted of updating obsolete electrical and plumbing systems and replacement of roofs, windows, porches and concrete which were defective or obsolete.
2. **The Emergency Heat Assistance Program (EHAP)** is administered by the Department of Housing. The EHAP is aimed at providing financial assistance to low income homeowners of the Town of Cicero for the purpose of repairing/replacing a defective heating unit, which requires immediate action to restore heat for the occupants of the structure. The program provided financial assistance between October 1st and March 31st, to owner-occupants of one and two unit residential properties in the form of a grant.
3. **Emergency Access Grant for People with Disabilities Program (Access)** is administered by the Department of Housing. The Access Program is aimed at providing financial assistance to low income homeowners, in order to eliminate physical barriers, which inhibit the use of the dwelling unit by a person with disabilities. The program will provide financial assistance to owner-occupants of one unit residential properties in the form of a grant with a maximum amount of \$24,999 per project. As a result of the cost of the project, Lead Based Paint Regulations applied and were addressed through Risk Assessment/Paint Testing. All lead based paint hazard reduction activities discovered were addressed by the most cost effective means possible, either by paint film stabilization, interim controls or abatement. In addition, the owner/occupant was educated on the health effects of lead poisoning and how to protect their families by proper maintenance using safe work practices, housekeeping and nutrition. All owners and occupants were provided with the pamphlet "Protect Your Family from Lead in Your Home".

Housing

The 2010 US Census reported Cicero to have 24,562 housing units and 95% of these were built prior to 1980. Most of these units are single-family dwellings and multiple unit buildings of up to four stories tall. The age of

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Cicero's housing stock coupled with the fact that many of the occupied housing units are severely overcrowded has had a negative impact on the safety and livability of these housing units. While the development of new housing would be an ideal goal, the best strategy for the immediate future is to rehabilitate and repair existing housing and bring them up to code.

The Town of Cicero's Housing Rehabilitation Programs are designed to preserve our existing housing stock and neighborhoods, while assisting property owners to eliminate all property code violations. The programs encourage property owners to take responsibility for home maintenance and develop pride in their homes and neighborhoods. The Housing Rehabilitation Programs enable property owners to make improvements to mechanical and structural systems and to correct other code violations.

Action taken:

The Department of Housing funded \$ 650,000.00 of its PY2017 CDBG allocation for the Housing Rehabilitation Program (Construction Costs), to assist low-to moderate income owner/occupants of one and two unit residential properties. **This money was spent on 18 completed projects, with a total of 21 units. There are 8 additional projects which are under construction and 8 projects that are still pending approval through the State of Illinois Environmental Review Agency.** Of the recipients for this assistance, 2 were very low income, 10 were low income, and 22 were moderate income.

These programs include:

1. The Home Repair Program (HRP)
2. The Emergency Heat Assistance Program (EHAP)
3. The Emergency Access Grant for People with Disabilities Program (Access)

There is an identified gap in Cicero's Community Development Block Grant Program. The Town only has a certain dollar amount they can allocate to these projects. Capping the grant at \$4,999.99 spreads a benefit out over more people, but the scope of the projects is decreased. Any project over \$4,999.99 demands risk assessments, safe work practices, and clearance of lead hazards, which drives the cost of rehab up as much as \$25,000.00. Taking into account these lead costs, the amount of quality projects the department can accomplish decrease further more.

The Town of Cicero Department of Housing, if awarded extra funds for Housing and Lead Hazard Reduction, would remove the cap on the grant amount, and perform more quality, and impacting rehabilitation projects within the Town of Cicero, to revitalize the community, increase home safety, and sustain decent housing for their residents.

The goal of this year's action plan was to assist 50 households. If all projects are approved and completed, the Town will have assisted 34 households with a total of 38 units, including the HRP, Accessibility and Heat Programs.

The following list is a list of the completed Housing Rehabilitation Projects during PY2017 (October 1, 2017 – September 30, 2018). The list includes type of program (Home Repair Program [HRP], Emergency Heating Assistance Program (EHAP), Emergency Access Grant for People with Disability Program [Access], and Lead Hazard Reduction Program [Lead]).

The projects that are under construction or pending are not shown on this chart.

Table 5: PY2017 Complete Housing Rehab Projects

HRP	HEAT	ACCESS	LEAD	Units	Census Tract
	\$2,600.00			1	8145
\$3,975.00				1	8137
	\$2,600.00			2	8137
	\$2,600.00			1	8140
\$4,900.00				1	8140
\$3,228.00				1	8144
	\$2,600.00			2	8133
\$4,999.00				1	8137
\$4,350.00			\$900.00	1	8141
\$4,999.00			\$600.00	1	8133
\$4,400.00			\$700.00	1	8134
\$3,750.00				1	8138
\$4,500.00				1	8145
\$4,999.00			\$2,550.00	1	8135
\$4,000.00				1	8142
\$995.00				1	8135
\$3,950.00				1	8138
\$4,999.00				2	8137

Table 6: Housing Accomplishments by Ethnic Group

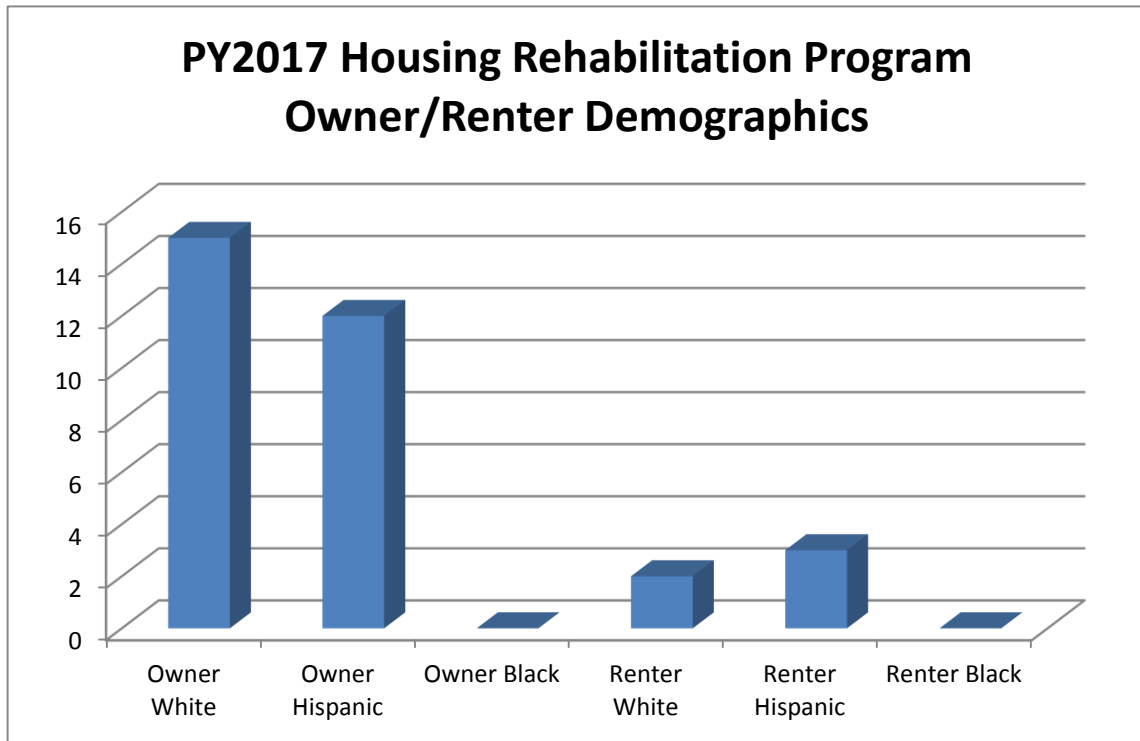


Table 7: Housing Accomplishments by Income Level

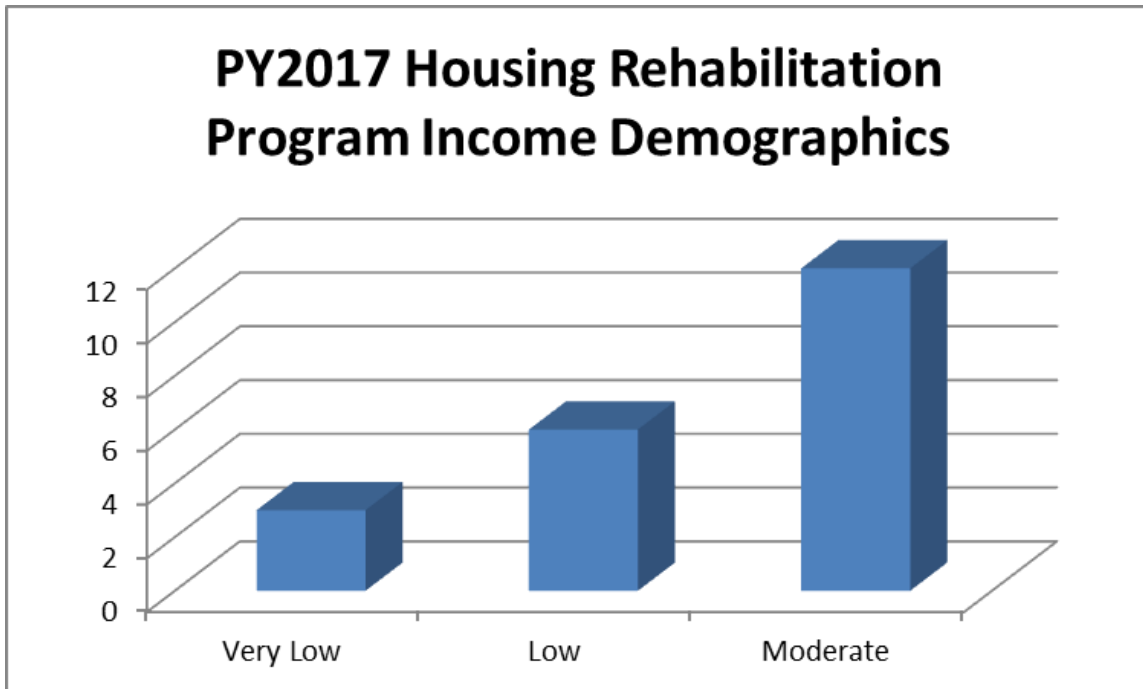


Table 8: Housing Accomplishments for Special Needs

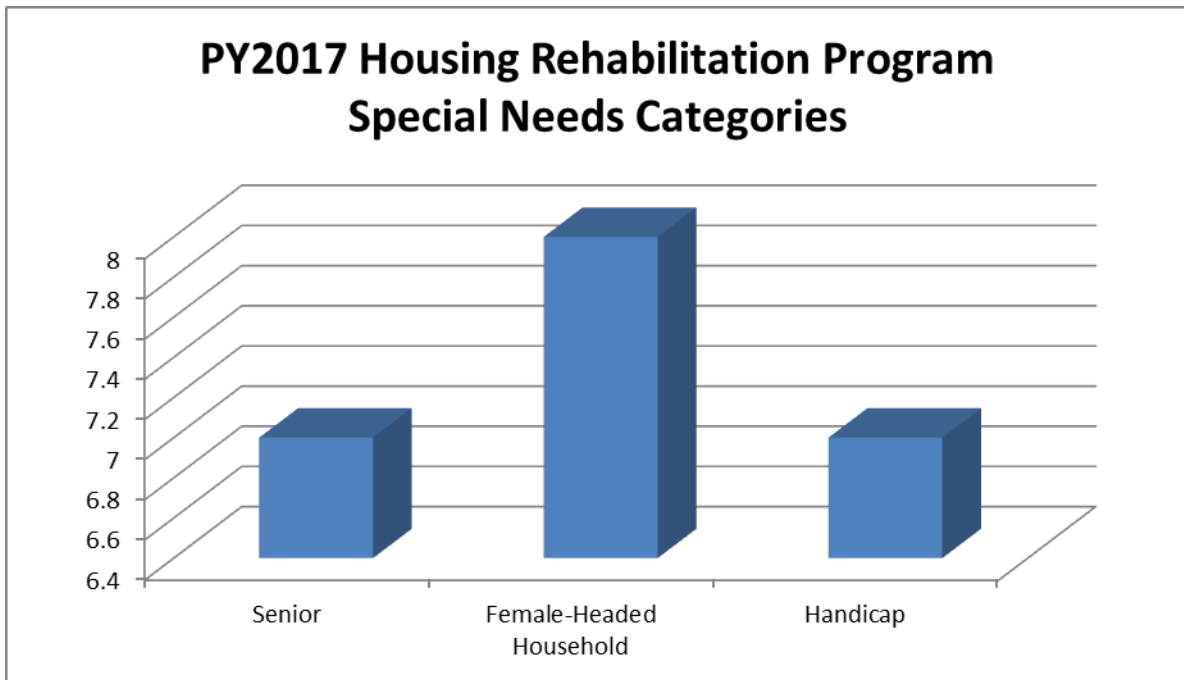


Table 9: Housing Accomplishments by Census Tract

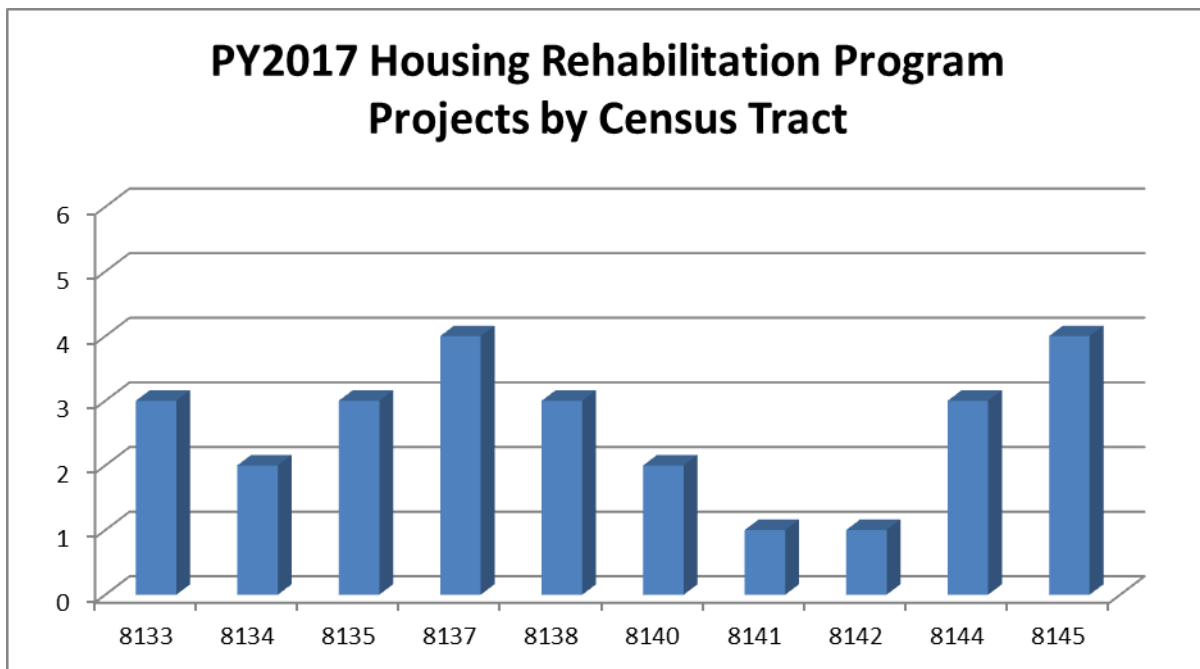
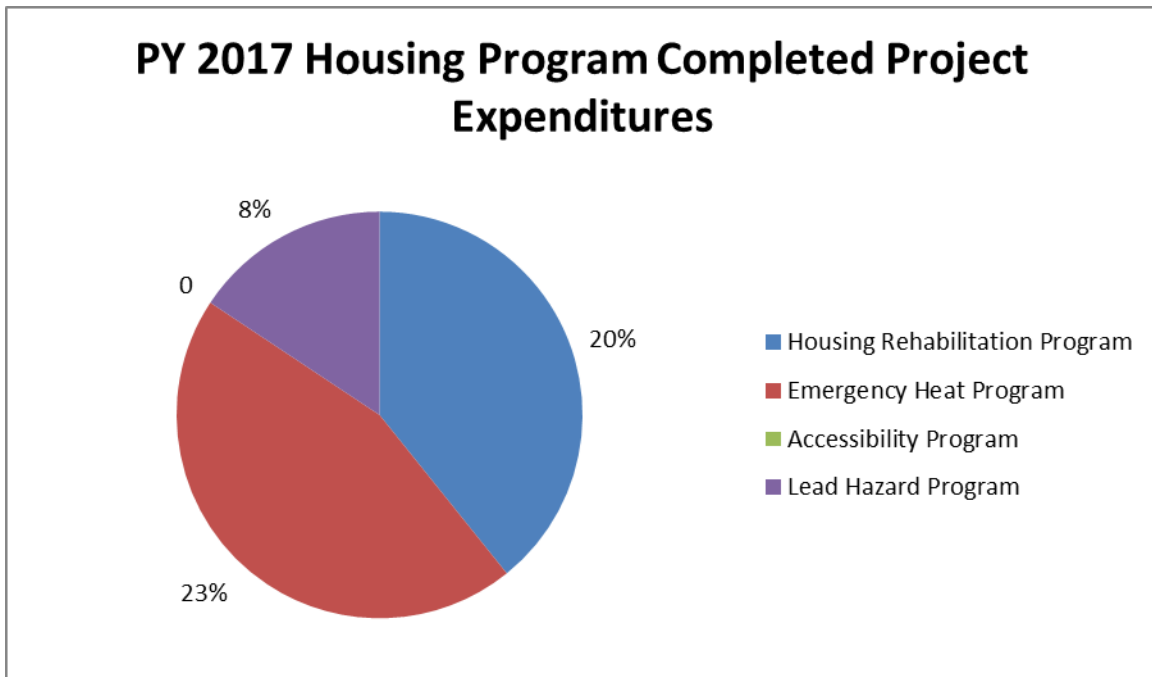


Table 10: Housing/Lead Expenditures by Program



Lead-based Paint

The Town of Cicero, as with all older communities, contains a large number of dwelling units containing lead based paint. Of these, 24,562 or 94.9% were built prior to 1980; and thus presumed that these dwellings all have lead based paint to some extent. In 1998, 62 children in Cicero scored a twenty or above blood lead level. It must be assumed, given the pervasiveness of the use of lead based paint, that 94% of the lowest moderate income families living in the Town of Cicero live in housing units containing lead based paint.

The Town of Cicero Health Department evaluates Lead Based Paint (LBP) hazards through literature and a referral testing service. The Health Department promotes educational literature in an attempt to educate Cicero residents on the effects LBP can have on individuals within their homes. This information is especially targeted toward the testing of young children. The Health Department refers Cicero residents to Kendon Medical Center, located at 7120 W. Cermak Road in Berwyn. Once LBP testing is complete, the Town of Cicero Health Department receives the results and contacts the patient in the event the results indicate a high level of lead poisoning. The Health Department suggests the patient should follow-up with a physician for further treatment.

Action Taken:

- 1) Continue implementing an education program that provides information on what lead poisoning is, how lead affects children, the importance of screening and methods that individuals may undertake on their own for reducing lead hazards and advising on the effects of good nutrition. The Town of Cicero Department of Housing will design an advertisement, to be published in the Cicero Town News, on the risks of lead poisoning and where testing is available. This advertisement will be distributed throughout the residencies of Town of Cicero, Cicero School District 99, as well as to the Youth Service Agencies within the Town of Cicero.
- 2) The Town of Cicero will continue to provide CDBG funding necessary to implement a program to identify

and abate the sources of lead-based paint. With the implementation of the Lead-Based Paint Hazard Reduction regulation under 24 CFR 35 the Town has included Lead- Based Paint Hazard Reduction activities in all its rehabilitation programs. These activities include paint testing, safe work practices, occupant protection, education and clearance testing before re-occupancy.

Over the course of PY2017, 4 units were treated for lead hazards from the Town of Cicero's Housing Rehabilitation Program, totaling \$6,325. Additionally there are 9 projects either under construction or pending. The goal for PY 2017 was 10 units. If all projects are completed the Town will have accomplished 13 Lead projects during PY 2017.

Displacement

During PY 2017, there were no people displaced by any activity carried out by The Town of Cicero Department of Housing. The Town of Cicero Department of Housing staff have taken part in Community Development and Displacement Uniform Act Update Trainings throughout the years. Through this training, the department has solid knowledge and guidance for Section 104(d).

The department requires that all contractors use Safe Work Practices as listed at 24 CFR 35.1350 which includes:

Occupant Protections:

Occupants will not be permitted to enter the work-site during hazard reduction activities until after hazard reduction work had been completed and clearance had been achieved.

The unit and the work-site were secured against unauthorized entry, and occupant's belongings were protected from contamination by dust-lead hazards and debris during hazard reduction activities. Occupant's belongings in the containment area were relocated to a safe and secure area outside the containment area.

Work-Site Preparation:

The work-site was prepared to prevent the release of leaded dust, and contain lead-based paint chips and other debris from hazard reduction activities within the work-site until they were safely removed. Practices that minimize the spread of leaded dust, paint chips, soil and debris were used during work-site preparation.

Warning signs were posted at each entry to a room where hazard reduction activities were conducted when occupants were present; and at each main and secondary entryway to a building from which occupants had been relocated.

Prohibited Methods:

The following methods were not used to remove paint that was, or could have been, lead-based paint:

1. Open flame burning or torching.
2. Machine sanding or grinding without a high-efficiency particulate Air (HEPA) local exhaust control.
3. Abrasive blasting or sandblasting without HEPA local exhaust control.
4. Heat guns operating above 700 degrees Fahrenheit or chaffing the paint.
5. Dry sanding or dry scraping, except dry scraping in conjunction with heat guns or within one foot of electrical outlets.
6. Paint stripping in a poorly ventilated space using volatile stripper that is a hazardous substance in accordance with regulations of the Consumer Product Safety Commission, and/or a hazardous chemical in accordance with the Occupational Safety and Health Administration regulations, as applicable to the work.

Work-Site Cleanup:

After hazard reduction activities were completed, the work-site was cleaned using cleaning methods, products and devices that are successful in cleaning up dust-lead hazards, such as a HEPA vacuum or other method of

equivalent efficacy, and lead-specific detergents or equivalent.

In addition all projects are evaluated using a Relocation Screening Worksheet, which lists all activities that may require relocation. The scope of work of our rehabilitation projects that do not require relocation due to the following circumstances:

- Work did not disturb lead-based paint, or involve any lead dust hazard reduction activities.
- Work in the interior of the unit was completed within one period in eight daytime hours, the site was contained, and the work did not create other safety, health, or environmental hazards.
- Only the building's exterior was treated, the windows, doors, ventilation intakes, and other openings near the work site were sealed during hazard reduction activities and cleaned afterward, and a lead-free entry was provided.

Treatment was completed within five calendar days; the work area sealed; at the end of each day, the area within 10 feet of the containment area was cleared of debris and cleaned; at the end of each day, occupants had safe access to sleeping areas, bathroom, and kitchen facilities; and the treatment did not create any other safety, health, or environmental hazards.

In the event that relocation would be required we have in place a temporary relocation policy that provides for temporary housing that is decent, safe, sanitary and lead-safe.

The program also provides for all reimbursable housing expenses such as rent and utilities of the relocation unit as well as eligible transportation costs and moving/storage expenses.

Public Housing Strategy

The Town of Cicero has no public housing, but The Cicero Housing Authority (CHA) provided \$1,038,397.00 through its section 8 program.

The Cicero Housing Authority was established for the purpose of operating and maintaining housing for low-income households. The Federal Government sets the Housing Authority's Program Guidelines. The Housing Authority is funded for 232 units of Section 8 housing. Pursuant to these programs, property owners participating in the programs are allowed to charge fair market rents. Those rents as currently applied, are:

1. Efficiency	\$750.00
2. One-Bedroom	\$860.00
3. Two- Bedroom	\$1,010.00
4. Three-Bedroom	\$1,280.00
5. Four- Bedroom	\$1,530.00

Currently, the Cicero Housing Authority has made significant progress in an attempt to better meet the needs of residents participating and seeking assistance through the Housing Choice Voucher Program. The Cicero Housing Authority has begun various initiatives, which are intended to exemplify the mission statement established at the inception of the Housing Choice Voucher Program (HCV):

The Cicero Housing Authority's mission is to provide safe, decent and sanitary housing conditions for very low-income families and to manage resources efficiently. The Cicero Housing Authority will promote personal, economic and social upward mobility to provide families the opportunity to make the transition from subsidized to non-subsidized housing.

It is the opinion of the Cicero Housing Authority—both in the short and long-term—that rental markets within the Town of Cicero will see an increased demand. Because this rising demand in rental markets may, or may not, be due to the national housing crisis, the Cicero Housing Authority is preparing to position itself to better meet the possible rise in households, which will seek out subsidized housing.

The Cicero Housing Authority continues to make constant modifications to the internal operations of the organization. Most recently, the Cicero Housing Authority moved its office to 1634 S. Laramie Avenue, Cicero, IL 60804. Additionally, the Cicero Housing Authority reclassified its HAP equity against Admin equity in order to reflect a more accurate financial position.

Barriers to Affordable Housing

Anything that adds to the cost or increases the regulations upon housing adds to the expense of purchasing or owning housing. To acquire property whether for rent or for direct occupancy, every person must have a minimum down payment and income sufficient to meet lending institutions loan guidelines. Given the paperwork involved in documenting a loan and obtaining title, the process is generally complex enough to require a purchaser to obtain an attorney to aid in the closing of the loan and the purchase, which only adds to the cost. Generally a purchaser will require title insurance, a survey, a termite inspection, and in The Town of Cicero, a Town Compliance Certificate in order to purchase and/or sell a property. All these costs can be considered to be subsumed within the purchase price.

Once a property is purchased or rented, insurance, taxes, and utilities must be paid and the housing must be maintained, all of which present some level of a barrier to affording the housing.

The Town of Cicero requires an inspection of the property of all homes, prior to the sale, to determine code compliance. This process is done at a minimal expense to offset the cost of the inspection. The properties not “up to code” are cited with a list of code violations, which must be corrected in order to obtain a Certificate of Compliance. The Town believes that the minimal cost is outweighed by the benefits of providing safe and sanitary housing that meets minimum codes. The Town has adopted the 2009 version of the International Residential Code (IRC) for Building, Fire Prevention, Mechanical, Plumbing and Property Maintenance Codes, and the National Electric Code. All code requirements add to the cost of producing and maintaining homes, but costs are outweighed by the benefits of safe, sanitary housing. Building codes are necessary to ensure some standard and average livability. An example of one of these codes, which is deemed to be essential, is the requirement that every dwelling unit have two (2) safe, unobstructed exits, and the requirement of having smoke and carbon monoxide detectors.

Likewise, property taxes add to housing costs. In the Town of Cicero, all property is assessed by the Cook County Assessor’s Office and the assessed value of the property is multiplied by the sum of the tax rates for all taxing bodies having authority within the corporate limits of The Town of Cicero, to arrive at the annual tax bill. As property values increase, taxes may increase even if the rates do not change.

The Town of Cicero has adopted a program of minimizing its tax rate increase at no more than five (5%) percent over the previous year’s rate. Commercial and industrial property is taxed at a higher rate than residential and commerce and industry; in effect subsidizing home ownership. The Town of Cicero also maintains a Zoning Ordinance dividing The Town into eight districts, five of which permit residential uses. Within the residential districts are provisions between single family and multiple family uses. One of the purposes of a Zoning Ordinance is to protect residential uses from commercial and industrial encroachment and to preserve the sanctity of housing districts. The Town’s building permit process is simplified and user friendly, and permits are issued at a minimal cost designed to offset the cost of the regulatory process. The Zoning Ordinance is strictly enforced and attempts to intensify the use of residential property are rarely permitted. However, the application process used is simple and the required hearings are promptly scheduled. The Town has struggled to maintain itself as a desirable place to live and believes that all of its codes are necessary in order to further that desire.

The Town of Cicero continues to be a community with affordable housing prices and rents. While prices are affordable, the majority of Cicero’s Housing Stock was built prior to 1980. Repairs are essential but can be quite expensive. The housing rehabilitation program is very essential to the Town of Cicero and is a valuable resource for low-to-moderate income homeowners. The Town also keeps housing affordable through the Cicero Housing Authority Section 8 Program.

Fair Housing

The Town of Cicero has not received any complaints in recent years as it pertains to Fair Housing. The only complaints received were back in the 1990's which had to do with building codes the Town had adopted. The Town of Cicero recently adopted the 2009 version of the International Residential Code (IRC) for Building, Fire Prevention, Mechanical, Plumbing and Property Maintenance Codes, and the National Electric Code. Since this time, the Town of Cicero has made available to its residents fair housing brochures provided by the Federal Government. In addition, the Town of Cicero will continue ongoing seminars for its officials and employees on fair housing practices.

Prior to starting the current 5 year Consolidated Plan, the Town of Cicero performed an Analysis of Impediments to Fair Housing (AI). At the conclusion of this process, the Town of Cicero Department of Housing did identify potential impediments to Fair Housing Choice. The impediments to Fair Housing Choice and the suggested recommendations are:

Impediments to Fair Housing identified through this Analysis are:

- Lack of employee training regarding Fair Housing Laws, and discriminatory practices.
- Lack of Knowledge regarding Fair Housing Laws and Protective Classes.
- Lack of local government/community service agency participation in community outreach regarding/education regarding to Fair Housing.
- Language barriers and information asymmetry an impediment to fair housing.

The Town of Cicero Department of Housing recommends:

- The Town of Cicero Employees should complete Fair Housing Training, to ensure all employees are aware of Fair Housing and Discrimination Laws.
- The Town should sponsor workshops and events on Fair Housing, tailored to both renters, purchasers, landlords, local government, and social service workers.
- The Town of Cicero should conduct informative seminars with private business, non-profit agencies, and the public to affirmatively further Fair Housing.
- The Town of Cicero should publish information regarding protective classes, and fair housing laws in their monthly Town News Letter.
- The Town of Cicero needs to ensure that bilingual materials, services, and outreach are available to communities across the state. The Town of Cicero agrees with both their identification of the impediments, and their recommendation.
- The Town of Cicero should have a Certified Fair Housing Investigator; this certification can be received from the National Fair Housing Training Academy.

The Town of Cicero Department of Housing also identified impediments to decent affordable housing as a by-product to the analysis of impediments to Fair Housing. While not a requirement of this analysis, The Town of Cicero Department of Housing felt it was important to disclose these identified impediments, and make appropriate recommendations. The impediments to decent affordable housing are:

Impediments to Decent Affordable Housing identified through this analysis are:

1. The demand for housing is high in Cicero, but the amount of decent, affordable housing units is not keeping pace with demand.
2. The age of Cicero's current housing stock places a greater burden on upkeep and maintenance, thus raising the price of decent housing, and also adding to financial burden from issuance of tickets/violations.
3. The Foreclosure crisis may have forced families to "double-up" in homes/apartments.
4. Illegal Apartments located in the Town, are impediments to safe, affordable housing.
5. Cost-Burden in homeownership is rising in the Town of Cicero.
6. Local infrastructure (Streets/Alleys/Sewer) is deteriorating, and with high cost-burden, need to be

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invested in.

7. Town policy of requiring licensed/bonded contractors for most work that can be done by a handy homeowner adds to the cost of maintaining a home in Cicero.

The Town of Cicero Department of Housing recommends:

1. The Town needs to perform outreach to educate the public on the safety issues related to illegal apartments.
2. The Town needs to strictly enforce zoning and building codes, to ensure illegal apartments are identified and remediated accordingly.
3. The Town should expand CDBG Housing Rehabilitation Program to include a program for homeowners to correct violations that they receive from the Town of Cicero’s Building Department.
4. The Town should investigate the possibility of offering a reimbursement incentive through the CDBG Housing Rehabilitation Program to offer incentives for homeowners to make improvements to their properties.
5. Investigate the possibility of offering an incentive program to install energy efficient appliances/windows, insulation, and etcetera in properties.
6. Continue, or expand the “Keep Cicero CLEAN” event.
7. Increase investments in Town Road and Alley pavement projects, to maintain the safety and livability of our neighborhoods.
1. The Town of Cicero should explore additional funding sources, or internally subsidize/offer incentives for a developer to build on all “Town-Owned” property zoned for residential purposes, with a clause that these units be made “affordable”, and made available to current Town of Cicero Residents to attempt to alleviate the population density.
2. The Town of Cicero through the Comprehensive Plan, which they are currently performing, should determine community goals and aspirations in terms of community development. This Comprehensive Plan will dictate public policy in terms of transportation, utilities, land use, recreation, infrastructure and housing, and be a cooperative process between local government, the private sector, and the general public.
8. The Town of Cicero needs to perform a land-use assessment/needs assessment, to determine creative ways to alleviate the overcrowding issue in regards to people-per-unit, illegal basement apartments, parking congestion, traffic congestion, school congestion, etc...
9. The Town Board should work collaboratively with the Building Department to ensure internal policies do not add to the cost burden currently facing the residents of Cicero.

The Following is a list of The Town of Cicero’s Open Grants:

Name of Grant	Bulletproof Vests Grant
Amount of Grant	\$142,535.86
Grantor Agency	US Department of Justice
Amount expended in 2017	\$19,145.00
Amount Expended Total	\$19,145.00
Balance	\$9,567.66
Expiration Date	8/31/2019
This was a 50/50 grant meaning the Town of Cicero received \$9,573.00	

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Name of Grant	Aquatics Center Grant
Amount of Grant	\$5,000,000.00
Grantor Agency	DCEO
Amount expended in 2017	0
Amount Expended Total	\$2,044,550.72
Balance	\$1,749,473.87
Expiration Date	6/30/2019
<p>There were no expenditures since 06/2015 due to the grant having been suspended by DCEO. DCEO is allowing the Town to expend the \$1,749,473.87 which includes the 25% of the grant plus reimbursements having been received before the suspension. The Town is in the process of requesting another extension request in order to complete the grant project.</p>	

Name of Grant	Abandoned Properties Program
Amount of Grant	\$250,000.00
Grantor Agency	IHDA
Amount expended in 2017	0
Amount Expended Total	0
Balance	\$250,000.00
Expiration Date	5/27/2019
<p>The Town of Cicero is using these funds to demolish nine abandoned properties.</p>	

Name of Grant	Access to Transit Improvement Program
Amount of Grant	\$256,600.00
Grantor Agency	RTA/CMAQ
Amount expended in 2017	\$0
Amount Expended Total	\$0
Balance	\$256,600.00
Expiration Date	7/27/2019
<p>This project will include the installation of bus shelters at ten locations that have been previously approved by RTA and IDOT</p>	

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Name of Grant	Pre-School Vision and Hearing 2017
Amount of Grant	\$2,758.00
Grantor Agency	IDPH
Amount expended in 2017	0
Amount Expended Total	0
Balance	\$2,758.00
Expiration Date	6/30/2019

Name of Grant	EMW-2016-FP-00632
Amount of Grant	\$130,000.00
Grantor Agency	FEMA
Amount expended in 2017	\$0
Amount Expended Total	\$0
Balance	\$0
Expiration Date	N/A
This grant is to purchase combination Smoke and Carbon Monoxide detectors. FEMA share would be \$123,810 and the Town of Cicero \$6,190.	

Name of Grant	EMW-2017-FH-00553
Amount of Grant	\$1,476,589.00
Grantor Agency	FEMA
Amount expended in 2017	\$0
Amount Expended Total	\$0
Balance	\$1,476,589.00
Expiration Date	2/1/2021
This grant is to hire up to nine new fire fighters. FEMA share would be \$917,879.00 and the Town of Cicero \$558,710.00.	

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Name of Grant	Zoning Code Update
Amount of Grant	\$100,000.00
Grantor Agency	RTA
Amount expended in 2017	\$0
Amount Expended Total	\$0
Balance	\$0
Expiration Date	10/19/19
This grant is hire technical assistants through the RTA in order to update the Town of Cicero's Zoning Code. RTA share would be \$90,000 and the Town of Cicero \$10,000.	

The following are pending grants and applications the Town is waiting on.

Name of Grant	COPS Hiring grant
Amount of Grant	\$1,000,000.00
Grantor Agency	US Department of Justice
Amount expended in 2016	\$0
Amount Expended Total	\$0
Balance	0
Expiration Date	N/A

VIII. Homeless Needs/Prevention

The Town of Cicero is part of Cook County HOME Consortium. Therefore, in preparing Cicero's 5 Year Consolidated Plan all issues relating to housing are subsumed by Cook County's 5 Year Consolidated Plan, which run concurrent with Cicero's (October 1, 2015 through September 30, 2020). Cook County has prepared the County's Plan on behalf of, and with the assistance of, non-entitlement municipalities and the entitlement communities of Cicero and Berwyn. These jurisdictions make up the Cook County Consortium. Cook County is the official grantee, which receives the federal CDBG, HOME, and ESG funds from HUD on behalf of the Cook County Consortium. Cook County is responsible for the overall administration, planning, monitoring and reporting requirements for these programs. The following is taken from Cook County's 5 Year Consolidated Plan and updated with new data as available with the assistance from the Alliance to End Homelessness in Suburban Cook County:

Homelessness

One major responsibility of any locality is to ensure the health, welfare and safety of its residents. Planning is essential to coordinate the use of all available resources to aid in the eradication of homelessness in Suburban Cook County. To be considered or qualify as Homeless, which is a person who lacks a fixed, regular, and adequate nighttime residence, an individual or family must be 1) Literally homeless; 2) At imminent risk of homelessness; 3) Homeless under other federal statutes; and 4) Fleeing/attempting to flee domestic violence. There are limited emergency shelters, transitional housing facilities and permanent supportive housing units in suburban Cook County.

The primary purpose for an Emergency Shelter is to provide temporary shelter for a homeless person or family/household. Transitional Housing programs provide people experiencing homelessness a place to stay combined with supportive services for up to 24 months. Permanent Supportive Housing (PSH) provides housing (project and tenant based) and supportive services on a long term basis to formerly homeless people. HUD McKinney Vento funded programs require that the clients have a disability for program eligibility, and therefore, the majority of homeless persons in PSH have disabilities.

The most recent Point in time or PIT Survey for the Homeless population taken in Suburban Cook County was conducted on January 31, 2018. About 781 homeless persons were counted on that date. From the 781 homeless persons, all were housed in emergency shelters, transitional shelters, permanent supportive housing facilities, or safe havens.

According to the PIT Survey, a total of 47 homeless persons are veterans. Of those 47 Veterans, there are 43 male and only 4 female. 165 homeless persons are reported to have a serious mental illness, 90 are reported to have suffered or suffer from substance use disorder, 12 are reported to have HIV/AIDS, and 94 homeless persons are reported to be survivors of domestic violence.

The Continuum of Care's Survey Research Process

92% of the data for the homeless count is taken from the point in time homeless count or PIT Count, and 8% was from shelter surveys. The PIT Homeless Count, which includes both sheltered and unsheltered homeless populations, is taken on one (1) single night during the last week of January and is conducted biennially. The process is mandated by HUD and is used as a data source in the Annual Homeless Assessment Report to Congress. The PIT count for Suburban Cook County was taken on January 31, 2018.

Cook County Homeless Facilities and Services Inventory

Sheltered Homeless Count - The Continuum of Care has identified an inventory of homeless housing providers that are made up of emergency shelters, transitional shelters, safe havens, permanent supporting housing, rapid re-housing, and other permanent housing. For this report, only the data from transitional housing, emergency shelters and permanent supporting housing taken from the PIT Count, was used.

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The following table represents a brief summary of the Emergency Shelter system site name, location, bed capacities, and persons housed on the date of the Cook county Continuum of Care PIT Survey.

EMERGENCY SHELTER PROGRAMS						
ES Program Provider Name	CoC Region (CBSA)	Beds for Households W/Children	Units for Households W/Children	Beds for Households W/O Children	Total Year-Round Beds	Point-in-Time Homeless Count
Aunt Martha's Youth Services	South	2	1	8	10	10
B.E.D.S. Plus Care, Inc.	West	0	0	0	0	82
Bethel Family Resource Center	South	0	0	0	0	23
Connections for the Homeless	North			18	18	18
Crisis Center for South Suburbia	South	24	1	11	35	34
Family Promise North Shore	North	14	4		14	12
Housing Forward	West/ Motel Vouchers	7	1		7	7
Housing Forward/PADS	West	0	0	0	0	63
Journeys/The Road Home	North					123
Pillars	West	15	4	3	18	6
South Suburban PADS	South	0	0	0	0	66
The Harbour Inc.	North	0	0	5	10	2
Way Back Inn	West			6	6	2
Wings Program Inc.	North	40	10	5	45	38
YMCA Evanston/ North Shore	North	24	8	8	32	25

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The following table represents a brief summary of the Transitional Housing programs site name, location, bed capacities, and persons housed on the date of the Cook county Continuum of Care Point PIT Survey.

TRANSITIONAL HOUSING SHELTER PROGRAMS						
TH Program Provider Name	CoC Region (CBSA)	Beds for Households W/Children	Units for Households W/Children	Beds for Households W/O Children	Total Year-Round Beds	Point-in-Time Homeless Count
Aunt Martha's Youth Services	South	3	1	5	8	8
Aunt Martha's Youth Services	South	0	0	4	4	3
Aunt Martha's Youth Services	South			8	8	8
Aunt Martha's Youth Services	South			12	12	6
B.E.D.S. Plus Care, Inc.	West	12	4		12	4
Catholic Charities	ALL	38	12	1	39	26
CEDA Bloom Rich	South			12	12	10
Connections for the Homeless	North			2	2	2
Connections for the Homeless	North			2	2	2
Connections for the Homeless	North			4	4	4
Crisis Center for South Suburbia	South	19	7	9	28	28
Heartland Alliance Health	West	5	1	4	9	8
Heartland Alliance Health	West			4	4	4
Housing Forward	West			3	3	3
Housing Forward	West			8	8	7
Northwest Compass, Inc.	North	6	3	8	14	12
South Suburban Family Shelter	South	33	10		33	33
The Harbour Inc.	North	19	9	1	20	9
The Harbour Inc.	North			4	4	3
The Harbour Inc.	North			8	8	0
WINGS Program Inc.	North	3	1		3	3
WINGS Program Inc.	North	4	2	0	4	4
WINGS Program Inc.	North	58	21	1	59	59

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The following table represents a brief summary of the Permanent Supportive Housing programs site locations, bed capacities, and persons housed on the date of the Cook county Continuum of Care Point Prevalence Survey.

PERMANENT SUPPORTIVE HOUSING PROGRAMS						
PSH Program Provider Name	CoC Region (CBSA)	Beds for Households W/Children	Units for Households W/Children	Beds for Households W/O Children	Total Year-Round Beds	Point-in-Time Homeless Count
Aunt Martha's Youth Services	South	0	0	12	12	12
B.E.D.S Plus Care, Inc.	West			20	20	
Catholic Charities	North			13	13	12
Catholic Charities	North			6	6	6
Catholic Charities	North	28	9	2	30	30
Connections for the Homeless	North	66	19	2	68	68
Connections for the Homeless	North			8	8	8
Connections for the Homeless	North			8	8	8
Connections for the Homeless	North			18	18	18
Housing Authority of Cook County	West	11	3	15	26	26
Housing Authority of Cook County	South	27	9	32	59	59
Housing Authority of Cook County	ALL	109	31	505	614	552
Housing Forward	West	23	6	61	84	83
Housing Forward	West	21	6	35	56	56
Housing Forward	West	7	2	31	38	37
Housing Forward	West	14	6	29	43	39
Housing Forward	West	6	3	30	36	9
Housing Opportunity Dev. Corp.	North			7	7	6
IBHP Housing Options	North			10	10	9
IBHP Housing Options	North			16	16	15
IBHP Housing Options	North			10	10	
Interdependant Living Solutions Center	South			10	10	9
Northwest Compass, Inc.	North	4	2	7	11	6
South Suburban PADS	South			16	16	16
South Suburban PADS	South	14	4	4	18	11
Thresholds Inc.	North			18	18	18
Thresholds Inc.	North	8	2		8	8
Thresholds Inc.	North			8	8	8
Thresholds Inc.	North			6	6	6
Together We Cope	South	20	5		20	20
WINGS Program Inc.	North	17	7	2	19	19
YWCA Evanston/North Shore	North	18	7	8	26	22

Homeless Demographic Data and Subpopulations

The Cook County's Continuum of Care homeless Count taken on January 31, 2018, produced some of the most accurate data to date. This is primarily due thanks to participation of community partners and a more focused methodology of the Count Coordinators. As previously stated, 92% of the data for the Homeless Count is taken from the point in time homeless count, and 8% was from Shelter Surveys. The PIT Count includes both sheltered and unsheltered persons data. A total of 781 Homeless persons were counted, from the 781 homeless persons, all were sheltered. 47 homeless persons were veterans, 165 were reported to have a Serious Mental Illness, 90 homeless persons have suffered or suffer from Substance Use Disorder, 12 were reported to have HIV/AIDS, and 94 homeless persons were Survivors of Domestic Violence.

Out of the 781 persons, 105 were considered households or families with children. The number of children under the age of 18 was 198. 85 persons were between the ages of 18 and 24, and 498 homeless persons were over the age of 24. According to the PIT Count, a total of 355 homeless persons were female, and 426 were male.

It is estimated that the total number counted is less than actual number of homeless persons out there due to the unique characteristics of Suburban Cook County. Suburban Cook County is made up of vast urban, residential and rural areas. Some undeveloped areas such as forest preserve become "Camp grounds" of sorts for homeless persons and could create a very dangerous atmosphere for count volunteers without the escort of law enforcement.

The McKinney-Vento homeless Assistance Program refers to a set of federal programs that were created by the McKinney-Vento Homeless Assistance Act. Those programs administered by HUD are The Emergency Solutions Grant or ESG and the Continuum of Care or CoC. The McKinney-Vento programs provide outreach, shelter, transitional housing, supportive services, short- and medium-term rent subsidies, and permanent housing for people experiencing homelessness and in some cases for people at risk of homelessness. Funding is distributed by formula to jurisdictions for the Emergency Solutions Grants (ESG) program, and competitively for the Continuum of Care (CoC) process. HUD requires that the clients have a disability for McKinney –Vento funded programs in order to be eligible, so the majority of homeless persons in Permanent Supportive Housing have disabilities.

IX. Emergency Solutions Grant (ESG)

The Town of Cicero received an Emergency Solutions Grant (ESG) for Program Year 2017 in the amount of \$136,806. This grant will be used to address the needs for homelessness prevention in the Town of Cicero. Homelessness is an area of focus for the Town of Cicero. The Alliance to End Homelessness in Suburban Cook County (the Alliance) is the nonprofit organization responsible for planning and coordinating homeless services and housing options in suburban Cook County and leads the local Continuum of Care (CoC). The Alliance, as the CoC coordinates annual funding applications for and distribution of HUD Shelter Plus Care and Supportive Housing Program dollars to address the needs of homeless persons, and those at risk of homelessness throughout suburban Cook County.

The Alliance's plan emphasizes the role that structural factors such as housing costs and employment opportunities play a role in homelessness trends. Nearly 13% of the known homeless population in suburban Cook County is considered chronically homeless, meaning he or she has been homeless for an extended period of time or has cycled in and out of homelessness repeatedly. Over 11% are veterans, and over 10% are leaving domestic violence situations. A substantial share has a disability, such as substance use (17%) or a mental illness (21%). When the most vulnerable people experiencing homelessness in the county were surveyed, nearly 1/2 reported having spent time in a jail or prison in the past.

Since the inception of the Alliance, the supply of permanent supportive housing has quadrupled, while chronic homelessness has decreased by almost 2/3. These trends can be attributed to a number of factors, including the success of the national 100,000 Homes Campaign and stimulus funding for

homeless prevention and rapid re-housing. As a result, one of the Alliance’s main goals between 2014 and 2016 is ending chronic homelessness in suburban Cook.

The Cook County Consortium and the Alliance have an existing strong partnership related to homeless programming, funding, and special initiatives. During the development of this plan, the Town of Cicero consulted with Cook County and the Alliance to determine the needs of homeless persons or persons at risk of homelessness. This consultation and coordination will continue throughout implementation.

Homeless Strategy

During this program year, the Town of Cicero is in the final stages of drawing down on the PY2015 ESG funds. The Town entered into an intergovernmental agreement with Cook County to administer the PY2015 ESG grant on behalf of the Town. Once this grant is closed out, the Town will start the process of obtaining a Subrecipient for the PY2016 & PY2017 grants.

In the PY 2017 Annual Action Plan, the Town of Cicero proposed to use the following budget on the different Homelessness components. As of September 30, 2018, no funds have been expended for the PY2016 & PY2017 grants.

Housing Forward – Homeless Prevention.....	\$ 45,000.00
Housing Forward – Rapid Re-Housing.....	\$ 28,000.00
Housing Forward – Street Outreach.....	\$ 20,000.00
Housing Forward – Emergency Shelter.....	\$ 35,609.00
Administration.....	\$ 8,197.00

PROGRAM COST TOTALS.....\$ 136,806.00

- 1) Street Outreach is directed toward finding people experiencing homelessness who might not use shelter or services. It includes building relationships, checking on and monitoring clients’ welfare, assessing vulnerability, linking to services, and providing follow-up case management to ensure successful linkage to services. Outreach is a critical first step in connecting chronically homeless people with the services they need and reducing the length of time they spend homeless. This is a challenge as a result of limited resources available to support such services. The Alliance has been making strides in expanding outreach, and through the work of the Alliance staff and street outreach providers, the Town will focus in partnership towards increasing the geographic coverage of street outreach and securing adequate resources for street outreach.

- 2) Emergency shelters in suburban Cook County are largely operated on a seasonal basis, in rotating congregations and staffed primarily through volunteers. They operate within a funding and practice context that is moving away from using shelters as a housing solution and with growing recognition that, for many people who end up in shelters, their homelessness could have been prevented in the first place. In order to respond to this context and to meet the goals of reducing how many people enter the homeless system, the Alliance will focus on strengthening assessment and referral practices to connect people to housing as quickly as possible and divert emergency shelter stays whenever possible.

- 3) Homelessness prevention activities are designed to reduce the number of people who become homeless for the first time. Activities include short or medium-term financial assistance and services as well as tenant and legal services. In addition it includes systems prevention efforts with institutions that may discharge people without stable housing lined up. A newly emerging area of prevention work is identifying the situations that make a person most likely to become homeless and intentionally targeting households with those situations. This reinforces the importance of assessment in the process.

- Transitional housing is itself going through a transition across the nation. Through research and the emergence of newer housing and service models, it is becoming clearer that transitional housing should prioritize individuals and families going through transitional periods in their lives. Their service needs are acute but not indefinite. Examples include victims of domestic violence, people in recovery or in treatment, and young adults with a history of child welfare involvement. In order to create the right mix of housing types for those within the homeless system and to promote housing stability and success, the Alliance will focus on redefining the role of transitional housing within local housing continuum and developing alternative funding and service models for transitional housing. The Town of Cicero will participate in and support these efforts as appropriate.
 - Permanent supportive housing is broadly understood to effectively end homelessness for those with disabilities, especially chronically homeless individuals and families. The expansion of permanent supportive housing has been a core feature of the Alliance's work since its inception. The 150 Homes campaign has reached new people and established processes to get chronically homeless off the streets quickly and housed permanently. This recently transitioned into the Zero: 2016 effort which aims to end veteran homelessness by the end of 2015 and chronic homelessness by the end of 2016. In short, persons who are assessed and score low will be provided with services only. Those who score in the middle will be targeted with Rapid Re-housing, and those who score high will be targeted for Permanent Supportive Housing. The Alliance has been working very closely with the Veterans Administration on this initiative. Moreover, the Alliance believes that ending chronic homelessness is attainable in suburban Cook County with more newly created and newly targeted permanent housing. The Alliance will also focus on ensuring that permanent supportive housing targets populations with intensive service needs, those who experience long-term homelessness, those who are vulnerable, and those who are the hardest to house. The Town of Cicero will participate in and support these efforts as appropriate.
- 4) Rapid re-housing, short to medium term rental assistance with limited services, is the newest player in terms of interventions on the housing continuum targeted at people experiencing homelessness. While it has many features similar to transitional housing, in rapid re-housing the assistance is temporary but the housing is meant to be permanent. The rapid re-housing programs in suburban Cook County are small given the limited amount of funds available. The Alliance sees rapid re-housing as a key tool to shorten the duration of homelessness, and through staff leadership and the work of many committees and providers, the Alliance will focus on increasing rapid re-housing capacity, ensuring that rapid re-housing targets populations with low to moderate service needs, and developing standards and procedures for rapid re-housing.
- 5) Data Collection (HMIS) - The Alliance has primary responsibility for all HMIS activities. Beginning with the 2003 Continuum of Care (CoC) grants and continuing with the Emergency Solutions Grants (ESG), the United States Department of Housing and Urban Development (HUD) requires all grantees and sub-grantees to participate in their local Homeless Management Information System. This policy is consistent with the Congressional Direction for communities to provide data to HUD on the extent and nature of homelessness and the effectiveness of its service delivery system in preventing and ending homelessness. The HMIS and its operating policies and procedures are structured to comply with the most recently released HUD Data and Technical Standards for HMIS. The Alliance uses all submitted data for analytic and administrative purposes, including the preparation of Alliance reports to funders and the Continuum's

participation in the Federal Annual Homeless Assessment Report (AHAR). Aggregate data taken from the HMIS is used to inform Strategic Planning activities and the Consolidated Plans of Cook County and other entitlement communities.

- 6) Administration – Up to 7.5 % of the ESG funds can be used for administrative activities. These activities include general management, oversight, and coordination on reporting on the program.

Under this grant, The Town of Cicero will aim to address the emergency shelter and transitional housing needs of homeless persons through the deployment of ESG resources to agencies that provide said housing options as noted.

Additionally, The Town of Cicero will be committed to helping homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living as well as to shorten the period of time that individuals and families experience homelessness. In order to shorten the period of time that individuals and families experience homelessness, the Town of Cicero will support rapid-re-housing assistance that helps participants quickly obtain and sustain stable housing through the ESG program.

The Town of Cicero had conversations with representatives of HUD and the Alliance to End Homelessness in Cook County to get guidance through the administration process of these ESG grants.

X. Community Development

The Town of Cicero addressed priority needs through the housing rehabilitation program and its PY2017 subrecipients. The majority of the Subrecipients were able to follow through with their proposed accomplishments, but as mentioned above, we have had some difficulty with one Subrecipient. In total, **2,016** persons were assisted by public service agencies. Also, issues in Public Facility Projects were addressed, and Cicero residents now have improved access to these public facilities, or are now served by a public facility that is no longer substandard. The total number benefiting from these Public Facility Activities are **432 +/-**. These numbers should increase, as our open activities come to a close, and the subrecipients report their accomplishments.

Overall the Department is working diligently to address all needs identified in the Consolidated Plan. The Town of Cicero Department of Housing staff has been pro-actively attending training sessions. All projects funded were used exclusively for one of the three national objectives.

The Town of Cicero does not have a CDBG “targeted area” in which to expend funds. Housing Projects are based on household income, and Public Service projects must serve predominantly low-to-moderate income residents. The Department also funds agencies based on Limited Clientele, for example, the Youth Commission.

The following lists are Public Service and Public Facility Projects, funded during PY2017 included in the list are national objective and matrix code, and funded amount and drawn amount.

The funded amounts include funds allocated to the activity from previous years after an amendment was published.

For detailed information regarding beneficiaries by race, ethnicity, income category, etc. Please refer to the PR23 Report located in Tab 8.

Table 11: Public Service Projects

Public Service Projects						
Activity #	Project Name	Nat Obj	MTX	Funded	Drawn	Balance
767	Boys Club	LMC	05D	\$15,000.00	\$10,905.52	\$4,094.48
768	Children's Center	LMC	05L	\$25,000.00	\$18,175.88	\$6,824.12
769	Cicero Youth Commission	LMC	05D	\$60,000.00	\$26,963.25	\$33,036.75
770	Family Services	LMC	05O	\$60,000.00	\$55,000.00	\$5,000.00
771	Literacy Program	LMC	05D	\$30,000.00	\$30,000.00	\$0.00
772	South Cicero Baseball	LMC	05D	\$25,000.00	\$0.00	\$25,000.00
773	CEDA	LMC	5	\$10,000.00	\$7,480.31	\$2,519.69
774	Corazon Community Services	LMC	05D	\$10,000.00	\$7,740.01	\$2,259.99

Table 12: Public Facility Projects

Public Facilities Projects						
Activity #	Project Name	Nat Obj	MTX	Funded	Drawn	Balance
775	Town of Cicero Alley Repavement	LMA	03K	\$689,562.24	\$42,647.43	\$646,914.81

Balances on some of these activities will show a balance of \$0.00 once final invoices are paid out.

Summary of CDBG-Funded (Priority Need)
 Community Development Accomplishments
 For Public Services/Facilities
 Town of Cicero
 Program Year 2017

Table 13: Public Services/Facilities

Public Services		
Priority Need Category	Agency Name	Persons Assisted
Youth Centers	The Boys Club	68
	Youth Commission	482
	Literacy Program	335
	Corazon	605
Day Care Centers	Children's Center of Cicero	187
Mental Health Centers	Family Services & Mental Health Center	329
Support Services	CEDA	10**
Total Served		2,016
Public Facilities		
Priority Need Category	Agency Name	Persons Assisted
Public Facilities	Town of Cicero Alley Repavement	432+/-
Total Served		432

** Households

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Summary of CDBG-Funded (Demographics)
 Community Development Accomplishments
 For Public Services
 Town of Cicero
 Program Year 2017

Table 14: Public Services

Agency Name	White	Hispanic	Asian	A.Indian/Alskr	Asian&Wh	N.Hawaiian	Afr.American	Other
The Boys Club	61	56	0	0	0	0	5	2
Youth Commission	428	379	1	9	0	0	1	30
Lieracy Program	335	335	0	0	0	0	0	0
Corazon	384	307	3	4	3	0	104	100
Children's Center of Cicero	183	178	0	0	0	0	0	0
Family Services & Mental Health Center	324	298	1	0	0	0	4	0
CEDA	3	2	0	1	0	0	5	1
Total Served	1718	1555	5	14	3	0	119	133

Agency Name	Ex. Low	Low	Moderate	NonLow/Mod
The Boys Club	55	9	4	0
Youth Commission	329	111	42	0
Literacy Program	50	80	170	35
Corazon	236	320	49	0
Children's Center of Cicero	167	11	7	2
Family Services & Mental Health Center	299	23	6	1
CEDA	9	1	0	0
Total Served	1145	555	278	38

Monitoring

The Town of Cicero's Department of Housing is the designated lead agency responsible for administering the Community Development Block Grant Program (CDBG) funded by the U.S. Department of Housing and Urban Development (HUD). With its CDBG entitlement grant, the Department of Housing funds a number of "subrecipients", particularly agencies that administer public service projects serving Cicero's low-moderate income population. All these agencies receiving CDBG funds are required to sign an agreement detailing all pertinent regulations, certifications, project descriptions, and performance requirements.

Subrecipients of CDBG funds are required to adhere to the same rules and regulations HUD imposes on entitlement grantees. One way to ensure subrecipients are in compliance with HUD rules and regulations is through monitoring. All of the Town of Cicero's Department of Housing CDBG subrecipients are monitored regularly during the program year with a minimum of two on site visits. Verbal correspondence and mail correspondence between the subrecipient and the grantee is ongoing and plays a valuable role in ensuring compliance.

The Town of Cicero's Department of Housing subrecipient monitoring visits addressed the five following components:

1. Compliance with Eligible Activities and National Objectives

- The Town of Cicero's Department of Housing verifies that the subrecipient has documentation showing that the funded activity is HUD eligible and meets one of the prescribed national objectives.

2. Progress against Production Goals stated in the Written Agreement.

- The Town of Cicero's Department of Housing reviews the subrecipient's production goals to determine if they are achieved and on time.
- If the production goals were not met, The Town of Cicero's Department of Housing determines whether the subrecipient took all reasonable actions and steps to try to meet their production goals on time.
- The Town of Cicero's Department of Housing determines whether or not the subrecipient has the capacity to meet production goals.

3. Compliance with CDBG Program Rules and Administrative Requirements.

- The Town of Cicero's Department of Housing determines if the subrecipient selected households/individuals who were income eligible and if income was verified correctly.
- The Town of Cicero's Department of Housing determines if requirements for conflict of interest and religious organizations are being met.

4. Timely use of Funds

- The Town of Cicero's Department of Housing determines if the subrecipient uses funds in a timely manner, and if there is program income, The Town of Cicero's Department of Housing verifies whether it was used before additional funds were requested.
- If the subrecipient has program income, The Town of Cicero's Department of Housing determines if the subrecipient is tracking its receipt and if the funds were expended before requesting CDBG funds from The Town of Cicero Department of Housing.

5. Prevention of Fraud and Abuse of Funds

- The Town of Cicero's Department of Housing determines if the subrecipient's financial management system prevents fraud and mismanagement of funds.

The monitoring visits also included a review of all financial records associated with the CDBG grant, income, race verification procedures, visual audits of items purchased, inventory schedules, salary documentation, labor standards, EEO compliance, fair housing literature, procurement, etc.

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The Department also conducted site inspections during and after the construction of infrastructure projects, and the rehabilitation and/or lead abatement of residential units. The inspections were carried out to ensure that high quality construction work was performed and completed on time. The Department also performed follow-up audits after it receives Single Audit Reports from Subrecipients. Reports are generated which identify project status, findings, corrective actions, and unused funds. The Town of Cicero Department of Housing monitors all Public Facility projects to ensure compliance with all Federal Regulations, including the Davis Bacon Act. The Department also requires a quarterly written status report from all Subrecipients, to assess the overall performance of each program and activity.

The goals of The Town of Cicero’s Department of Housing monitoring policy is to ensure that HUD rules and regulations in respect to the CDBG program are being met and subrecipients are fulfilling their pledge to achieve the goals in their respective agreements with the Town of Cicero. The Town of Cicero’s Department of Housing also uses the monitoring process as a way to determine whether or not the goals stated in the one-year Action Plan and five-year Consolidated Plan are being met. The following spreadsheets show the dates agencies were visited, as well as amount of concerns brought about from those monitoring sessions.

The only concerns brought about were from South Cicero Baseball & the Cicero Youth Commission. South Cicero Baseball failed to comply with HUD regulations by not providing an annual audit for the agency. Since the agency was not in compliance with the audit, the Town of Cicero determined that they would close out the activity and no funds would be expended for South Cicero Baseball. The Cicero Youth Commission received a concern because the agency was holding on to invoices in order to submit a Request for Funds on a semi-annual basis. This was a concern because the drawdowns for the agency were for almost \$30,000 each. The Town of Cicero provides two (2) payouts a month so that agencies can submit for reimbursement regularly in order to avoid a big drawdown from IDIS. The agency assured the Town that if provided with more CDBG funding in the future, they would start submitting invoices on a monthly or quarterly basis.

Table 15: First Monitoring Session

Name of Agency	Date of Visit	Number of Concerns
Boys Club of Cicero	03/21/18	0
Children's Center	03/06/18	0
Youth Commission	03/08/18	0
Family Services	02/26/18	0
Literacy Program	03/07/18	0
CEDA	03/08/18	0
Corazon	03/07/18	0
South Cicero Baseball	04/24/18	1

Table 16: Second Monitoring Session

Name of Agency	Date of Visit	Number of Concerns
Boys Club of Cicero	08/20/18	0
Children's Center	08/20/18	0
Youth Commission	08/22/18	1
Family Services	08/21/18	0
Literacy Program	08/22/18	0
CEDA	08/23/18	0
Corazon	08/21/18	0
South Cicero Baseball	08/28/18	1

Performance Measurement

In response to Federal Register/Vol. 71, No. 44 issued on March 7th 2006, The Town of Cicero has edited its 2015-2019 Consolidated Plan, and its corresponding Annual Action Plans. As part of the Federal Register, grantees must implement and track new information designated as Performance Measurement. The Performance Measurement will be a tool for The Department of Housing and Urban Development (HUD) to use to tell the story of their formula grantees.

Performance measurement contains specific objectives and outcomes that will be standardized to ensure that an accurate story can be told both to Congress as well as the public. The story will inform both Congress and the public of the wonderful accomplishments that the formula grantees contribute to society as a whole.

The Performance Measurement System offers three possible objectives for each activity. These objectives are based on the broad statutory purposes of the four formula grants:

1. Creating Suitable Living Environments
2. Providing Decent Housing
3. Creating Economic Activities

The Performance Measurement Working Group considered a wide range of reasons why a grantee might fund activities and narrowed the outcomes down to the following:

1. Availability/Accessibility
2. Affordability
3. Sustainability

When choosing outcomes and objectives, grantees will combine the objective with the outcome to come up with an outcome statement. These can be seen below in table A.

Table A Outcome Statements			
	Outcome 1: Availability/ Accessibility	Outcome 2: Affordability	Outcome 3: Sustainability
Objective 1: Suitable Living Environment	Accessibility for the purpose of creating Suitable Living Environments	Affordability for the purpose of creating Suitable Living Environments	Sustainability for the purpose of creating Suitable Living Environments
Objective 2: Decent Housing	Accessibility for the purpose of creating Decent Housing	Affordability for the purpose of creating Decent Housing	Affordability for the purpose of creating Decent Housing
Objective 3: Economic Development	Accessibility for the purpose of creating Economic Opportunities	Affordability for the purpose of creating Economic Opportunities	Affordability for the purpose of Creating Economic Opportunities

Non-homeless Special Needs

Services to this particular population require the coordination and collaboration of both governmental and not-for-profit agencies. Persons served include the developmentally disabled, the mentally ill, victims of domestic violence, victims of sexual abuse, and youths in need of daycare services, after school programs, summer programs, and cultural awareness programs.

During PY2017, The Town of Cicero Department of Housing funded several non-homeless special needs projects. These agencies include Children’s Center (day care services), Boys Club of Cicero , Cicero Youth Commission and the Literacy Program (after school programs), Family Services (mental health counseling), CEDA (housing counseling), and Corazon Community Services (youth services).

Specific HOPWA Objectives

Not Applicable

XI. Neighborhood Stabilization Program

Pursuant to the Housing and Economic Recovery Act of 2009 (HERA), the Town of Cicero completed a Substantial Amendment to their PY2010 Annual Action Plan in order to obtain Neighborhood Stabilization Funds (NSP). The Town of Cicero received a grant allocation of \$2,078,351.00 in NSP funds for the purpose of carrying out NSP activities.

The Town of Cicero had enacted 3 different Projects under the NSP Program. These Projects are:

- General Program Administration
- Down Payment Assistance/Rehabilitation
- Property Purchase, Redevelopment, and Sale

Table 17: NSP Budget*

NSP Activity Summary Report			
Project #	Description	Budget	Obligated
Project 1	Purchase & Rehabilitation of Rental Properties	0.00	0
Project 3	Financing Mechanisms for Down Payment Assistance, and Rehabilitation of Foreclosed Properties	900,786.53	900,786.53
Project 4	Demolition & Redevelopment	1,439,228.25	1,439,228.25
Project 6	Administration	246,354.39	246,354.39
Total Allocation		2,586,369.17	2,586,369.17

*Obligated includes Program Income

DPA Program Summary

The Town of Cicero established the NSP Down Payment Assistance (DPA) Program to assist low to middle income home buyers with the purchase of a home, while attempting to stabilize the Town during the foreclosure crisis throughout the country. The program also attempts to spark interest in homeownership, and to sustain property values. The program is administered by the Town of Cicero Department of Housing.

To maximize the effectiveness of the NSP Program as a vehicle for enhancing affordability, borrowers pay no current principal or interest on the second mortgage for as long as they own their home. A mortgage in which payment is deferred is also known as a “silent second” mortgage. There is no interest calculated on the amount borrowed.

Loan principal is due and payable upon a variety of conditions or circumstances, the most common one being the sale or transfer of the home.

The Town of Cicero lends an eligible Borrower 20% (up to \$65,000.00) for down-payment assistance and up to \$24,999.00 of any rehabilitation work needed to bring the property up-to-code. The new homeowner would also receive a grant of up to \$30,000.00 to mitigate any lead-based paint hazards, and other environmental hazards identified through a risk assessment. This part of the program is no longer available.

If the borrower fails to live in the residence for up to twenty years (depending on size of loan) and one month they are required to repay the un-forgiven balance of their loan.

If borrower lives in the home for longer than twenty-years and one month, the down-payment assistance provided is forgiven in its entirety, as long as the property has been maintained in code compliance.

NSP Funds Invested Minimum Period of Affordability

- Under \$15,000 - 5 years
 years 1-5 (20% each year)
- \$15,000 to \$40,000 - 10 years
 years 1-5 no forgiveness
 years 5-10 (20% forgiveness each year)
- Over \$40,000.00 – 15 Years
 years 1-5 no forgiveness
 years 5-15 (10% forgiveness each year)
- New Construction – 20 years
 year 5: 25% forgiven
 year 10: 25% forgiven
 year 15: 25% forgiven
 year 20: 25% forgiven

NSP DPA Program Accomplishment Summary

Currently, The Town of Cicero has had the following accomplishments under the Down Payment Assistance/Rehabilitation Program:

- **Down Payment Assistance/Rehabilitation (80-120% AMI):**
 6 Total Projects
 Average investment per unit - \$85,067

Race/Ethnicity/Household	
White	0
Black/African American	1
Hispanic	5
Female Headed Household	2

Down Payment Assistance (50% AMI):

6 Total Projects
 Average investment per unit - \$95,489

Race/Ethnicity/Household	
White	0
Black/African American	0
Hispanic	6
Female Headed Household	4

Redevelopment Program Summary

The Town of Cicero has established the NSP Redevelopment Program, to assist low to middle income home-buyers with the purchase of a home, while attempting to stabilize the Town of Cicero during the foreclosure crisis throughout the country. The NSP program also attempts to spark interest in homeownership, and to sustain property values. The NSP program is administered by the Town of Cicero Department of Housing.

In this NSP program, the Town of Cicero purchases a vacant and foreclosed property, and after closing, the Town of Cicero determines if the property is eligible for renovation, or if demolition and new construction is more appropriate. Once the redevelopment is complete, the home is listed for sale to income qualified and NSP program qualified applicants. The home is sold at an affordable rate, and a 20% Down Payment Subsidy is left in the property (secured by a mortgage note and lien) to ensure affordability.

To maximize the effectiveness of the NSP program as a vehicle for enhancing affordability, borrowers pay no current principal or interest on the second mortgage for as long as they own their home. A mortgage in which payment is deferred is also known as a “silent second” mortgage. There is no interest calculated on the amount borrowed.

Loan principal is due and payable upon a variety of conditions or circumstances, the most common one being the sale or transfer of the home.

The repayment terms for these loans are the same as those listed above for the DPA Program.

The Town of Cicero also set-aside ½ of the Town-Home Redevelopment Project, to be sold to an applicant at or below 50% AMI in order to fully meet the 25% funding set aside requirement for those in that income bracket.

- **Demolition & Redevelopment Summary:**
 Properties have been acquired by the Town
 Redeveloped Property has already sold to an income-qualified applicant.
 Redeveloped Property has an offer accepted, and pending closing
 Redeveloped Property is in close-out stages of construction and will be listed FOR SALE.
 Property is ready for demolition and redevelopment, and program income will fund this project.
 Redeveloped Properties are currently being constructed

Race/Ethnicity/Household	
White	2
Black/African American	0
Hispanic	3
Female Headed Household	1

NSP Program Assessment

Overall, the Town of Cicero's NSP Program has been a success. The Town of Cicero feels satisfied that not only have we transferred "renters" into "owners" we have assisted those that thought home ownership was not possible. Through dedication from property identification, through closing, and finally through rehabilitation, these applicants were able to purchase a home.

The Town of Cicero is satisfied that these applicants not only have decent affordable housing, but the program went above and beyond standard code compliance. The infrastructures of these homes were completely rehabilitated, correcting neglect and improper rehabilitation; lead hazards are no longer there, other environmental issues have been corrected, and in several cases, major structural issues were corrected. The Town of Cicero wanted to ensure new homeowners a suitable living environment.

The Town of Cicero relied on individual applicants to identify potential properties, make offers, and get them accepted. The original requirement of a 15% discount from the appraised value was difficult, as cash investors outbid applicants regularly. The Town of Cicero had at one time over 25 people actively searching for homes, and pre-qualified for the program. Many applicants became discouraged by the repeated denial of offers, and chose to drop out of the program.

A second major issue of this program was unforeseen at the time of development. This issue is related to the rehabilitation portion of the program. Our applicants are low to moderate income that could not afford large mortgages; therefore the majority of the homes purchased were in horrible condition (probably the reason they were able to get offers accepted). These properties required substantial rehabilitation. The town did not want to place an un-needed burden on these new homeowners, who were now paying rent, and a mortgage until rehabilitation and lead clearance was achieved. This placed stress on Town staff, the contractors involved, and the homeowners. Thankfully, each rehabilitation project was completed and all homeowners are enjoying their homes.

These issues were a major factor in amending the program budget, to allow the town to purchase homes directly, rehabilitate/redevelop them and place them for sale. This allowed the town to obligate funds quickly, and allow the town ample time for rehabilitation/redevelopment, without the stress of unneeded financial burdens on applicants.

The Town had set aggressive goals for the program in their substantial amendment for the NSP Program:

Down Payment Assistance/Rehabilitation

- Goal: 19 units
- Actual: 12 units
- Difference: 7 number of units
 - While the town did not meet their unit goal, this program is still considered a success, as the new homeowners are enjoying their rehabilitated properties, and we were able to meet our obligation goals.

Redevelopment/Sales

- Goal: 10 Units
- Actual: 6 Units
- Difference: 4 units
 - While the Town has yet to meet their goal of 10 units, Program Income received from the sales of the redeveloped units will be returned to further fund this project. It is expected, that after all program income has been recycled, ten (10) units will be accomplished.

The Town found itself in a position where 100% of the funds would not be obligated by the deadline, and several amendments to the plan were performed, to allow the Town the opportunity to increase the amount of homes they could purchase, demolish, and build new construction homes. Funds were

transferred from the DPA/Rehabilitation Program, to the Redevelopment Program.

NSP Accomplishments for the Year

Currently, the Town of Cicero has a remaining balance of \$113,852.75 from its NSP Entitlement Grant. Combine that amount with the \$273,299.43 in Program Income; the Town has a total of \$387,152.18. In PY2017, the Town of Cicero is in the process of amending the NSP Action Plan to address the issue of slum and blighted property around Town. The Town of Cicero's Building Department has addressed different properties that pose a threat to the health and safety of the community. If approved by HUD, the remaining funds will target the demolition of those properties identified as slum and blight.

XII. Antipoverty Strategy

The Town's Strategy to eliminate poverty is to assist the agencies that have been put in place to address this circumstance. The Family Service and Mental Health Center of Cicero and the Cicero Health Department are instrumental in providing services to individuals in the hope of eliminating or reducing poverty.

XIII. Home Improvement Loans

The Home Improvement Loan Program (HILP) is used to finance improvements to bring the property up to code, energy conservation improvements and lead hazard evaluation and reduction activities.

Home Improvement Loans are provided as a loan for ten (10) years with 3% interest and repayment, which is recorded as a mortgage (*1st or 2nd position only*). There is *no* assumptions allowed and prepayment *is* allowed with no penalty.

However, if the applicant (all title holders) is sixty-two (62) years of age or older and has a low to moderate income household on a fixed income and repayment of a rehabilitation loan would cause the applicant's monthly fixed expenses to exceed 60% of their gross monthly income, principal payment shall be deferred and paid at the time of the sale of the property or the death of the borrower (to be paid by the estate of the borrower). *All deferred loans must be in a first mortgage position.*

This program is no longer offered; however, to date there is one (1) outstanding loan totaling \$5,666.90. This loan has been deferred.

XIV. Economic Development

At the start of PY2017, there was still (1) outstanding economic development loans, which consists of a graphite parts manufacturer.

All of the companies receiving assistance through this program have the capability to expand job creation in areas requiring little or no special skill. Also, they have the ability to train lower skilled individuals as needed to assume job tasks with greater responsibility and technical proficiency. The ability of this department and program is to be flexible enough to accommodate these businesses through periods of economic stagnation, when job creation is low or non-existent due to weakened demand for their services or products is one of its greatest strengths. Currently, the Town of Cicero is no longer offering loans to small businesses and will continue to maintain and offer assistance to the current four outstanding loan recipients that were previously funded.

The remaining loan (Midwest Graphite) is in default, and the Town of Cicero was previously notified that the loan holder has been foreclosed. The Town of Cicero has become more aggressive in responding to delinquent loans, and has partnered with both our department attorney, and 5/3 Bank's Small Asset Recovery Division to ensure recipients keep their loans current. The Town of Cicero Department of Housing's attorney prepared a personal guarantee lawsuit against the loan holder in default. To date the

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loan holder has only made one (1) payment of \$911.83 dated October 24, 2013 to the remaining balance of approximately \$32,000.

PY2017 Caper - Outstanding Small Business Loans											
October 1, 2015 through September 30, 2016											
A. Total number of loans and principal balance for Small Business Loans:		2									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Applicant</th> <th style="width: 40%;">Beginning Principal Balance</th> <th style="width: 30%;">Status</th> </tr> </thead> <tbody> <tr> <td>Midwest Graphite</td> <td style="text-align: right;">\$83,000.00</td> <td>Default</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$83,000.00</td> <td></td> </tr> </tbody> </table>			Applicant	Beginning Principal Balance	Status	Midwest Graphite	\$83,000.00	Default	Total	\$83,000.00	
Applicant	Beginning Principal Balance	Status									
Midwest Graphite	\$83,000.00	Default									
Total	\$83,000.00										
B. Total number of deferred loans, principal balance and terms of deferral:		0									
C. Total CDBG loans, and amounts that have gone into default:		1									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Applicant</th> <th style="width: 40%;">Ending Principal Balance</th> <th style="width: 30%;">Status</th> </tr> </thead> <tbody> <tr> <td>Midwest Graphite</td> <td style="text-align: right;">\$32,147.36</td> <td>Default</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$32,147.36</td> <td></td> </tr> </tbody> </table>			Applicant	Ending Principal Balance	Status	Midwest Graphite	\$32,147.36	Default	Total	\$32,147.36	
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Midwest Graphite	\$32,147.36	Default									
Total	\$32,147.36										

XV. Amendments

An amendment to the annual action plan was made during PY2017. We anticipated the need for these amendments in order to administer the program in a more efficient and effective manner.
(See Tab 3)